



# COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2007

OF THE CONDITION AND AFFAIRS OF THE

## HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

NAIC Group Code 0253 0253 NAIC Combined Company Code 02534  
 (Current Period) (Prior Period)

Mail Address 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297  
 (Street and Number, City or Town, State and Zip Code)

Statement Contact Thomas Daniel Sykes 215-256-5713  
 (Name) (Area Code) (Telephone Number) (Extension)  
tsykes@harleysvillegroup.com 215-256-5627  
 (E-Mail Address) (Fax Number)

This annual statement contains combined data for the Property/Casualty insurance companies listed below, compiled in accordance with the NAIC instructions for the completion of annual statements.

AFFILIATED PROPERTY/CASUALTY INSURERS:

AFFILIATED INSURER	NAIC#	STATE
HARLEYSVILLE MUTUAL INSURANCE COMPANY	14168	Pennsylvania
HARLEYSVILLE PREFERRED INSURANCE COMPANY	35696	Pennsylvania
HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY	42900	New Jersey
HARLEYSVILLE-ATLANTIC INSURANCE COMPANY	13382	Georgia
HARLEYSVILLE PENNLAN D INSURANCE COMPANY	40983	Pennsylvania
HARLEYSVILLE INSURANCE COMPANY OF OHIO	10060	Ohio
MAINLAND INSURANCE COMPANY	10674	Pennsylvania
HARLEYSVILLE WORCESTER INSURANCE COMPANY	26182	Pennsylvania
HARLEYSVILLE INSURANCE COMPANY OF NEW YORK	33235	New York
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	14516	Michigan
HARLEYSVILLE INSURANCE COMPANY	23582	Pennsylvania

a. Is this an original filing? Yes (X) No ( )  
 b. If no: 1. State the amendment number 0  
 2. Date filed \_\_\_\_\_  
 3. Number of pages attached 0

## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Column 1 minus Column 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	2,973,699,238	0	2,973,699,238	2,835,743,760
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	281,804,797	0	281,804,797	281,058,120
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... 0 encumbrances) .....	888,226	0	888,226	888,226
4.2 Properties held for the production of income (less \$ ..... 0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ ..... 0 encumbrances) .....	0	0	0	3,989,774
5. Cash (\$ ..... (17,049,252), Schedule E - Part 1), cash equivalents (\$ ..... 0, Schedule E - Part 2) and short-term investments (\$ ..... 327,865,024, Schedule DA) .....	310,815,770	0	310,815,770	295,437,493
6. Contract loans (including \$ ..... 0 premium notes) .....	0	0	0	0
7. Other invested assets (Schedule BA) .....	19,005,332	157,008	18,848,324	19,163,366
8. Receivables for securities .....	0	0	0	0
9. Aggregate write-ins for invested assets .....	0	0	0	0
10. Subtotals, cash and invested assets (Line 1 through Line 9) .....	3,586,213,363	157,008	3,586,056,355	3,436,280,739
11. Title plants less \$ ..... 0 charged off (for Title insurers only) .....	0	0	0	0
12. Investment income due and accrued .....	37,092,137	0	37,092,137	35,559,165
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection .....	98,700,092	11,670,741	87,029,351	84,400,903
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... 0 earned but unbilled premiums) .....	244,405,968	0	244,405,968	250,413,912
13.3 Accrued retrospective premiums .....	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers .....	3,827,701	0	3,827,701	7,884,514
14.2 Funds held by or deposited with reinsured companies .....	7,627,863	0	7,627,863	9,847,294
14.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
15. Amounts receivable relating to uninsured plans .....	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
16.2 Net deferred tax asset .....	118,316,405	41,171,266	77,145,139	80,956,655
17. Guaranty funds receivable or on deposit .....	6,206,145	0	6,206,145	6,991,596
18. Electronic data processing equipment and software .....	24,552,398	21,947,132	2,605,266	2,029,188
19. Furniture and equipment, including health care delivery assets (\$ ..... 0) .....	2,319,352	2,319,352	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates .....	0	0	0	0
22. Health care (\$ ..... 0) and other amounts receivable .....	0	0	0	0
23. Aggregate write-ins for other than invested assets .....	12,553,968	3,636,689	8,917,279	8,024,521
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 10 to Line 23) .....	4,141,815,392	80,902,188	4,060,913,204	3,922,388,487
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
26. TOTALS (Line 24 and Line 25) .....	4,141,815,392	80,902,188	4,060,913,204	3,922,388,487
<b>DETAILS OF WRITE-INS</b>				
0901. ....	0	0	0	0
0902. ....	0	0	0	0
0903. ....	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above) .....	0	0	0	0
2301. Accounts receivable & equities and deposits in pools and associations .....	9,232,990	315,711	8,917,279	8,024,521
2302. Cash surrender value of insurance .....	1,191,867	1,191,867	0	0
2303. Prepaid expenses and other assets nonadmitted .....	2,129,111	2,129,111	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0	0	0
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above) .....	12,553,968	3,636,689	8,917,279	8,024,521

**ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8) .....	1,572,541,423	1,528,959,519
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 34, Column 9) .....	404,008,838	378,432,733
4. Commissions payable, contingent commissions and other similar charges .....	54,858,899	57,168,793
5. Other expenses (excluding taxes, licenses and fees) .....	16,918,409	18,978,951
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	18,385,922	18,935,596
7.1 Current federal and foreign income taxes (including \$ ..... 1,163,180 on realized capital gains (losses)) .....	1,570,444	9,064,611
7.2 Net deferred tax liability .....	0	0
8. Borrowed money \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ ..... 53,779,220 and including warranty reserves of \$ ..... 0 ) .....	571,478,520	564,578,306
10. Advance premium .....	3,697,782	5,462,068
11. Dividends declared and unpaid:		
11.1 Stockholders .....	54,565,000	0
11.2 Policyholders .....	251,279	262,635
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	3,363,961	2,620,024
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....	4,066,151	4,953,997
14. Amounts withheld or retained by company for account of others .....	15,791,671	15,144,512
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (Schedule F, Part 7) .....	2,628,444	1,343,847
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	2,441,021	1,743,441
19. Payable to parent, subsidiaries and affiliates .....	3,434,525	1,719,121
20. Payable for securities .....	815,000	19,030,036
21. Liability for amounts held under uninsured plans .....	0	0
22. Capital notes \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
23. Aggregate write-ins for liabilities .....	194,989,053	210,746,191
24. Total liabilities excluding protected cell liabilities (Line 1 through Line 23) .....	2,925,806,342	2,839,144,381
25. Protected cell liabilities .....	0	0
26. Total liabilities (Line 24 and Line 25) .....	2,925,806,342	2,839,144,381
27. Aggregate write-ins for special surplus funds .....	2,250,000	2,250,000
28. Common capital stock .....	0	0
29. Preferred capital stock .....	0	0
30. Aggregate write-ins for other than special surplus funds .....	0	0
31. Surplus notes .....	0	0
32. Gross paid in and contributed surplus .....	0	0
33. Unassigned funds (surplus) .....	1,132,856,862	1,080,994,106
34. Less treasury stock, at cost:		
34.1 ..... 0 shares common (value included in Line 28 \$ ..... 0 ) .....	0	0
34.2 ..... 0 shares preferred (value included in Line 29 \$ ..... 0 ) .....	0	0
35. Surplus as regards policyholders (Line 27 to Line 33, less Line 34) (Page 4, Line 39) .....	1,135,106,862	1,083,244,106
36. Totals (Page 2, Line 26, Column 3) .....	4,060,913,204	3,922,388,487
<b>DETAILS OF WRITE-INS</b>		
2301. Securities lending obligation .....	194,956,165	210,720,207
2302. Escrow accounts .....	32,888	25,984
2303. ....	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above) .....	194,989,053	210,746,191
2701. Capital fund required by Colorado statute .....	1,250,000	1,250,000
2702. Capital fund required by Minnesota statute .....	1,000,000	1,000,000
2703. ....	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Line 2701 through Line 2703 plus Line 2798) (Line 27 above) .....	2,250,000	2,250,000
3001. ....	0	0
3002. ....	0	0
3003. ....	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page .....	0	0
3099. Totals (Line 3001 through Line 3003 plus Line 3098) (Line 30 above) .....	0	0

## STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 34, Column 4) .....	1,156,981,180	1,165,033,160
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7) .....	580,408,502	594,978,957
3. Loss expenses incurred (Part 3, Line 25, Column 1) .....	148,787,230	157,565,719
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	398,546,024	403,735,661
5. Aggregate write-ins for underwriting deductions .....	0	0
6. Total underwriting deductions (Line 2 through Line 5) .....	1,127,741,756	1,156,280,337
7. Net income of protected cells .....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	29,239,424	8,752,823
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	172,355,813	160,824,453
10. Net realized capital gains (losses) less capital gains tax of \$ .....	35,796,734	54,032,357
11. Net investment gain (loss) (Line 9 plus Line 10) .....	208,152,547	214,856,810
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....	(2,746,479)	(2,086,424)
13. Finance and service charges not included in premiums .....	4,425,967	4,479,894
14. Aggregate write-ins for miscellaneous income .....	293,577	856,919
15. Total other income (Line 12 through Line 14) .....	1,973,065	3,250,389
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15) .....	239,365,036	226,860,022
17. Dividends to policyholders .....	1,788,039	2,057,304
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	237,576,997	224,802,718
19. Federal and foreign income taxes incurred .....	47,707,569	28,666,835
20. Net income (Line 18 minus Line 19) (to Line 22) .....	189,869,428	196,135,883
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	1,083,244,106	915,030,836
22. Net income (from Line 20) .....	189,869,428	196,135,883
23. Net transfers (to) from Protected Cell accounts .....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....	(1,859,029)	(30,880,265)
25. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
26. Change in net deferred income tax .....	(12,601,484)	(18,401,583)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Column 3) .....	(4,696,562)	22,018,489
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	(1,284,597)	(659,254)
29. Change in surplus notes .....	0	0
30. Surplus (contributed to) withdrawn from protected cells .....	0	0
31. Cumulative effect of changes in accounting principles .....	0	0
32. Capital changes:		
32.1 Paid in .....	0	0
32.2 Transferred from surplus (Stock Dividend) .....	0	0
32.3 Transferred to surplus .....	0	0
33. Surplus adjustments:		
33.1 Paid in .....	0	0
33.2 Transferred to capital (Stock Dividend) .....	0	0
33.3 Transferred from capital .....	0	0
34. Net remittances from or (to) Home Office .....	0	0
35. Dividends to stockholders .....	(117,565,000)	0
36. Change in treasury stock (Page 3, Line 34.1 and Line 34.2, Column 2 minus Column 1) .....	0	0
37. Aggregate write-ins for gains and losses in surplus .....	0	0
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) .....	51,862,756	168,213,270
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35) .....	1,135,106,862	1,083,244,106
<b>DETAILS OF WRITE-INS</b>		
0501 .....	0	0
0502 .....	0	0
0503 .....	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) .....	0	0
1401. Miscellaneous income / (expense) .....	293,577	856,919
1402. Miscellaneous accrued income .....	623,000	666,000
1403. Miscellaneous accrued expense .....	(623,000)	(666,000)
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) .....	293,577	856,919
3701 .....	0	0
3702 .....	0	0
3703 .....	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page .....	0	0
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above) .....	0	0

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	1,166,707,522	1,160,487,175
2. Net investment income .....	176,350,420	161,569,285
3. Miscellaneous income .....	4,192,495	(196,702)
4. Total (Line 1 through Line 3) .....	1,347,250,437	1,321,859,758
5. Benefit and loss related payments .....	532,769,786	509,627,793
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	526,554,790	522,821,035
8. Dividends paid to policyholders .....	1,799,396	2,094,903
9. Federal and foreign income taxes paid (recovered) net of \$ 17,893,654 tax on capital gains (losses) .....	66,264,653	42,477,710
10. Total (Line 5 through Line 9) .....	1,127,388,625	1,077,021,441
11. Net cash from operations (Line 4 minus Line 10) .....	219,861,812	244,838,317
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	327,844,667	310,618,618
12.2 Stocks .....	267,306,075	269,493,015
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	5,473,300	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	9,970,608
12.7 Miscellaneous proceeds .....	470,000	17,937,430
12.8 Total investment proceeds (Line 12.1 through Line 12.7) .....	601,094,042	608,019,671
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	472,436,268	696,980,469
13.2 Stocks .....	231,641,283	149,052,264
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	54,922	0
13.5 Other invested assets .....	12,232	0
13.6 Miscellaneous applications .....	18,685,036	1,298,002
13.7 Total investments acquired (Line 13.1 through Line 13.6) .....	722,829,741	847,330,735
14. Net increase (decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(121,735,699)	(239,311,064)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	63,000,000	0
16.6 Other cash provided (applied) .....	(19,747,836)	(57,484,561)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(82,747,836)	(57,484,561)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17) .....	15,378,277	(51,957,308)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of period .....	295,437,493	347,394,801
19.2 End of year (Line 18 plus Line 19.1) .....	310,815,770	295,437,493
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 .....	0	0
20.0002 .....	0	0
20.0003 .....	0	0
20.0004 .....	0	0
20.0005 .....	0	0
20.0006 .....	0	0
20.0007 .....	0	0
20.0008 .....	0	0
20.0009 .....	0	0
20.0010 .....	0	0

**UNDERWRITING AND INVESTMENT EXHIBIT****PART 1 - PREMIUMS EARNED**

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire .....	9,483,578	5,332,759	4,782,753	10,033,584
2. Allied lines .....	11,796,517	5,467,326	6,191,512	11,072,331
3. Farmowners multiple peril .....	49,270	48,726	50,364	47,632
4. Homeowners multiple peril .....	92,980,764	48,641,400	51,656,103	89,966,061
5. Commercial multiple peril .....	452,654,990	215,031,914	220,377,642	447,309,262
6. Mortgage guaranty .....	0	0	0	0
8. Ocean marine .....	0	0	0	0
9. Inland marine .....	27,662,490	10,938,202	14,504,768	24,095,924
10. Financial guaranty .....	0	0	0	0
11.1 Medical malpractice - occurrence .....	0	0	0	0
11.2 Medical malpractice - claims-made .....	0	0	0	0
12. Earthquake .....	1,633,173	704,362	783,866	1,553,669
13. Group accident and health .....	0	0	0	0
14. Credit accident and health (group and individual) .....	0	0	0	0
15. Other accident and health .....	0	0	0	0
16. Workers' compensation .....	134,744,022	62,532,300	63,854,708	133,421,614
17.1 Other liability - occurrence .....	65,697,346	28,599,255	30,805,448	63,491,153
17.2 Other liability - claims-made .....	270,669	157,297	188,664	239,302
18.1 Products liability - occurrence .....	1,585,046	750,596	781,344	1,554,298
18.2 Products liability - claims-made .....	0	0	0	0
19.1, 19.2 Private passenger auto liability .....	58,638,667	30,703,018	29,694,876	59,646,809
19.3, 19.4 Commercial auto liability .....	215,524,777	108,827,538	104,343,852	220,008,463
21. Auto physical damage .....	90,117,355	46,274,043	42,983,900	93,407,498
22. Aircraft (all perils) .....	0	0	0	0
23. Fidelity .....	0	996	0	996
24. Surety .....	77,468	115,516	39,017	153,967
26. Burglary and theft .....	957,592	453,060	439,700	970,952
27. Boiler and machinery .....	0	0	0	0
28. Credit .....	0	0	0	0
29. International .....	0	0	0	0
30. Reinsurance - Nonproportional Assumed Property .....	0	0	0	0
31. Reinsurance - Nonproportional Assumed Liability .....	7,674	0	0	7,674
32. Reinsurance - Nonproportional Assumed Financial Lines .....	0	0	0	0
33. Aggregate write-ins for other lines of business .....	0	0	0	0
34. TOTALS .....	1,163,881,398	564,578,308	571,478,517	1,156,981,189
<b>DETAILS OF WRITE-INS</b>				
3301. ....	0	0	0	0
3302. ....	0	0	0	0
3303. ....	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page .....	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above) .....	0	0	0	0

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	4,782,753	0	0	0	4,782,753
2. Allied lines	6,191,512	0	0	0	6,191,512
3. Farmowners multiple peril	50,364	0	0	0	50,364
4. Homeowners multiple peril	51,656,103	0	0	0	51,656,103
5. Commercial multiple peril	220,377,642	0	0	0	220,377,642
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	13,650,329	854,439	0	0	14,504,768
10. Financial guaranty	0	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0	0
12. Earthquake	783,866	0	0	0	783,866
13. Group accident and health	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15. Other accident and health	0	0	0	0	0
16. Workers' compensation	63,854,708	0	0	0	63,854,708
17.1 Other liability - occurrence	30,805,448	0	0	0	30,805,448
17.2 Other liability - claims-made	188,664	0	0	0	188,664
18.1 Products liability - occurrence	781,344	0	0	0	781,344
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	29,694,876	0	0	0	29,694,876
19.3, 19.4 Commercial auto liability	104,343,852	0	0	0	104,343,852
21. Auto physical damage	42,983,900	0	0	0	42,983,900
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	0	0	0	0	0
24. Surety	21,453	17,564	0	0	39,017
26. Burglary and theft	439,700	0	0	0	439,700
27. Boiler and machinery	0	0	0	0	0
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Reinsurance - Nonproportional Assumed Property	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
32. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0
34. TOTALS	570,606,514	872,003	0	0	571,478,517
35. Accrued retrospective premiums based on experience					0
36. Earned but unbilled premiums					0
37. Balance (Sum of Line 34 through Line 36)					571,478,517
<b>DETAILS OF WRITE-INS</b>					
3301.	0	0	0	0	0
3302.	0	0	0	0	0
3303.	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	0	0	0	0	0

(a) State here basis of computation used in each case.  
Daily pro-rata method.

**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 1B-PREMIUMS WRITTEN**

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	9,645,872	0	867,214	0	1,029,508	9,483,578
2. Allied lines	87,935,119	0	910,842	0	77,049,444	11,796,517
3. Farmowners multiple peril	54,473	0	0	0	5,203	49,270
4. Homeowners multiple peril	97,597,924	0	567,238	0	5,184,398	92,980,764
5. Commercial multiple peril	471,939,466	0	0	0	19,284,476	452,654,990
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	28,712,962	0	0	0	1,050,472	27,662,490
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0
12. Earthquake	1,684,469	0	0	0	51,296	1,633,173
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	131,879,419	0	8,852,261	0	5,987,658	134,744,022
17.1 Other liability - occurrence	74,363,664	0	31,617	0	8,697,935	65,697,346
17.2 Other liability - claims-made	706,922	0	0	0	436,253	270,669
18.1 Products liability - occurrence	1,591,188	0	0	0	6,142	1,585,046
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	59,359,446	0	187,876	0	908,655	58,638,667
19.3, 19.4 Commercial auto liability	217,728,385	0	5,937,395	0	8,141,003	215,524,777
21. Auto physical damage	89,063,865	0	1,463,846	0	410,356	90,117,355
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0
24. Surety	115,668	0	0	0	38,200	77,468
26. Burglary and theft	955,298	0	4,544	0	2,250	957,592
27. Boiler and machinery	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Reinsurance - Nonproportional Assumed Property	X X X	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Liability	X X X	0	7,674	0	0	7,674
32. Reinsurance - Nonproportional Assumed Financial Lines	X X X	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0
34. TOTALS	1,273,334,140	0	18,830,507	0	128,283,249	1,163,881,398
<b>DETAILS OF WRITE-INS</b>						
3301.	0	0	0	0	0	0
3302.	0	0	0	0	0	0
3303.	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	0	0	0	0	0	0

(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 2 - LOSSES PAID AND INCURRED**

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	3,464,379	582,887	1	4,047,265	1,951,812	1,690,408	4,308,669	42.9
2. Allied lines	25,313,780	294,123	20,300,420	5,307,483	1,686,968	2,280,633	4,713,818	42.6
3. Farmowners multiple peril	(5)	0	0	(5)	6,341	7,340	(1,004)	(2.1)
4. Homeowners multiple peril	43,740,168	295,723	4,873	44,031,018	31,471,608	34,068,899	41,433,727	46.1
5. Commercial multiple peril	171,567,664	467,785	3,681,230	168,354,219	534,995,751	493,874,959	209,475,011	46.8
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	(78)	0	(78)	61,734	63,261	(1,605)	0.0
9. Inland marine	6,556,704	(1)	0	6,556,703	2,394,341	1,121,896	7,829,148	32.5
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	63,226	44,867	18,359	1.2
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	80,772,348	8,566,196	5,593,183	83,745,361	419,647,397	412,460,505	90,932,253	68.2
17.1 Other liability - occurrence	18,486,352	19,584	3,947,367	14,558,569	93,952,876	85,536,157	22,975,288	36.2
17.2 Other liability - claims-made	1,737,096	0	1,241,685	495,411	2,294,152	2,354,543	435,020	181.8
18.1 Products liability - occurrence	81,733	2,018	0	83,751	2,407,417	1,842,892	648,276	41.7
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	47,825,205	1,371,051	6,335,795	42,860,461	115,437,056	123,455,875	34,841,642	58.4
19.3, 19.4 Commercial auto liability	112,911,876	8,101,546	4,133,730	116,879,692	359,494,090	361,560,306	114,813,476	52.2
21. Auto physical damage	47,338,914	897,073	(14,545)	48,250,532	717,407	1,406,679	47,561,260	50.9
22. Aircraft (all perils)	0	0	0	0	0	70	(70)	0.0
23. Fidelity	(10,699)	0	0	(10,699)	14,800	13,900	(9,799)	(983.8)
24. Surety	1,059,999	263	(177,304)	1,237,566	4,305,697	5,521,761	21,502	14.0
26. Burglary and theft	336,255	463	1	336,717	57,412	139,726	254,403	26.2
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Reinsurance- Nonproportional Assumed Property	X X X	0	0	0	0	0	0	0.0
31. Reinsurance- Nonproportional Assumed Liability	X X X	92,628	0	92,628	1,581,340	1,514,839	159,129	2,073.6
32. Reinsurance- Nonproportional Assumed Financial Lines	X X X	0	0	0	0	0	0	0.0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
34. TOTALS	561,181,769	20,691,261	45,046,436	536,826,594	1,572,541,425	1,528,959,516	580,408,503	50.2
<b>DETAILS OF WRITE-INS</b>								
3301	0	0	0	0	0	0	0	0.0
3302	0	0	0	0	0	0	0	0.0
3303	0	0	0	0	0	0	0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0.0
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	905,304	123,279	0	1,028,583	372,496	550,736	0	1,951,815	147,374
2. Allied lines	715,126	36,500	183,165	568,461	599,202	519,303	0	1,686,966	185,246
3. Farmowners multiple peril	0	2,686	0	2,686	1,000	2,657	0	6,343	1,074
4. Homeowners multiple peril	13,249,447	336,253	419	13,585,281	17,442,817	443,508	0	31,471,606	7,844,965
5. Commercial multiple peril	200,651,969	321,870	719,704	200,254,135	334,408,048	593,568	260,000	534,995,751	202,755,813
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	61,734	0	61,734	0	0	0	61,734	0
9. Inland marine	1,396,060	0	0	1,396,060	998,282	0	0	2,394,342	237,161
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	63,227	0	0	63,227	6,294
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	210,689,339	31,214,371	40,855,574	201,048,136	232,692,010	30,365,393	44,458,141	419,647,398	63,242,954
17.1 Other liability - occurrence	27,275,792	134,074	1,135,191	26,274,675	69,642,343	141,858	2,105,999	93,952,877	32,473,052
17.2 Other liability - claims-made	2,242,856	0	1,215,551	1,027,305	2,419,773	0	1,152,926	2,294,152	774,776
18.1 Products liability - occurrence	463,327	13,611	0	476,938	1,920,874	9,606	0	2,407,418	873,550
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	182,347,561	1,077,214	115,947,137	67,477,638	59,888,275	1,223,649	13,152,506	115,437,056	19,258,198
19.3, 19.4 Commercial auto liability	173,766,430	9,639,863	37,939,457	145,466,836	211,387,839	13,011,403	10,371,988	359,494,090	71,984,180
21. Auto physical damage	2,689,689	(19,191)	0	2,670,498	(2,586,999)	633,907	0	717,406	1,940,679
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	1,800	0	0	1,800	13,000	0	0	14,800	4,339
24. Surety	613,053	29,102	0	642,155	3,643,000	20,543	0	4,305,698	2,272,496
26. Burglary and theft	13,600	163	0	13,763	37,792	5,856	0	57,411	5,675
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Reinsurance- Nonproportional Assumed Property	X X X	0	0	0	X X X	0	0	0	0
31. Reinsurance- Nonproportional Assumed Liability	X X X	1,122,163	0	1,122,163	X X X	459,177	0	1,581,340	1,013
32. Reinsurance- Nonproportional Assumed Financial Lines	X X X	0	0	0	X X X	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
34. TOTALS	817,021,353	44,093,692	197,996,198	663,118,847	932,942,979	47,981,164	71,501,560	1,572,541,430	404,008,839
<b>DETAILS OF WRITE-INS</b>									
3301.	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0

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

## UNDERWRITING AND INVESTMENT EXHIBIT

## PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	90,633,314	0	0	90,633,314
1.2 Reinsurance assumed	1,073,765	0	0	1,073,765
1.3 Reinsurance ceded	3,115,087	0	0	3,115,087
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	88,591,992	0	0	88,591,992
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	201,760,861	0	201,760,861
2.2 Reinsurance assumed excluding contingent	0	5,332,374	0	5,332,374
2.3 Reinsurance ceded excluding contingent	0	22,447,580	0	22,447,580
2.4 Contingent - direct	0	21,827,361	0	21,827,361
2.5 Contingent - reinsurance assumed	0	0	0	0
2.6 Contingent - reinsurance ceded	0	750,923	0	750,923
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	205,722,093	0	205,722,093
3. Allowances to manager and agents	0	9,216	0	9,216
4. Advertising	0	508,140	0	508,140
5. Boards, bureaus and associations	1,803,781	6,682,454	256	8,486,491
6. Surveys and underwriting reports	0	5,514,868	0	5,514,868
7. Audit of assureds' records	0	589,604	0	589,604
8. Salary and related items:				
8.1 Salaries	34,163,603	77,824,899	1,771,864	113,760,366
8.2 Payroll taxes	2,693,088	5,952,898	113,684	8,759,670
9. Employee relations and welfare	7,555,339	16,838,149	329,370	24,722,858
10. Insurance	549,276	1,379,598	32,833	1,961,707
11. Directors' fees	159,668	476,049	8,112	643,829
12. Travel and travel items	977,245	4,893,117	80,295	5,950,657
13. Rent and rent items	3,321,645	7,762,591	303,272	11,387,508
14. Equipment	1,918,767	5,031,620	417,849	7,368,236
15. Cost or depreciation of EDP equipment and software	1,290,899	7,416,444	24,206	8,731,549
16. Printing and stationery	541,716	1,477,568	21,758	2,041,042
17. Postage, telephone and telegraph, exchange and express	1,746,391	4,159,948	50,023	5,956,362
18. Legal and auditing	326,977	751,698	260,147	1,338,822
19. Totals (Line 3 through Line 18)	57,048,395	147,268,861	3,413,669	207,730,925
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 765,738	0	26,335,962	0	26,335,962
20.2 Insurance department licenses and fees	0	1,697,350	0	1,697,350
20.3 Gross guaranty association assessments	0	808,347	0	808,347
20.4 All other (excluding federal and foreign income and real estate)	0	551,360	0	551,360
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	29,393,019	0	29,393,019
21. Real estate expenses	0	0	107,787	107,787
22. Real estate taxes	0	0	56,370	56,370
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	3,146,842	16,162,063	315,739	19,624,644
25. Total expenses incurred	148,787,229	398,546,036	3,893,565	(a) 551,226,830
26. Less unpaid expenses - current year	404,008,837	55,535,918	193,783	459,738,538
27. Add unpaid expenses - prior year	378,432,733	61,118,699	262,382	439,813,814
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	123,211,125	404,128,817	3,962,164	531,302,106
<b>DETAILS OF WRITE-INS</b>				
2401. Outside services	2,608,121	9,733,262	202,568	12,543,951
2402. Miscellaneous	538,721	6,428,801	113,171	7,080,693
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	3,146,842	16,162,063	315,739	19,624,644

(a) Includes management fees of \$ 6,059,207 to affiliates and \$ 0 to non-affiliates.

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U. S. Government bonds	(a) 19,204,960	19,334,578
1.1 Bonds exempt from U. S. tax	(a) 33,891,984	34,924,230
1.2 Other bonds (unaffiliated)	(a) 86,325,013	86,666,053
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	5,092,967	5,016,265
2.21 Common stocks of affiliates	14,449,366	14,449,366
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 115,616	115,616
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 7,507,099	7,778,671
7. Derivative instruments	(f) 0	0
8. Other invested assets	7,114,581	7,113,851
9. Aggregate write-ins for investment income	895,158	895,158
10. Total gross investment income	174,596,744	176,293,788
11. Investment expenses		(g) 3,887,300
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 50,674
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Totals deductions (Line 11 through Line 15)		3,937,974
17. Net investment income (Line 10 minus Line 16)		172,355,814
<b>DETAILS OF WRITE-INS</b>		
0901. Fair plans and miscellaneous income	895,158	895,158
0902.	0	0
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998 ) (Line 9 above)	895,158	895,158
1501.		0
1502.		0
1503.		0
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Line 1501 through Line 1503 plus Line 1598 ) (Line 15 above)		0
(a) Includes \$ 3,158,895 accrual of discount less \$ 8,413,304 amortization of premium and less \$ 2,373,502 paid for accrued interest on purchases.	(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.	
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.	(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.	
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.	(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.	
(d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.	(i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.	
(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Cols. 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U. S. Government bonds	(38,777)	0	(38,777)	(44,670)	0
1.1 Bonds exempt from U. S. tax	24,650	0	24,650	0	0
1.2 Other bonds (unaffiliated)	(30,613)	0	(30,613)	(1,292,307)	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	31,343,274	(91,246)	31,252,028	(23,257,587)	0
2.21 Common stocks of affiliates	14,179,362	0	14,179,362	14,237,656	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	1,473,002	0	1,473,002	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	(369,027)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	46,950,898	(91,246)	46,859,652	(10,725,935)	0
<b>DETAILS OF WRITE-INS</b>					
0901.	0	0	0	0	0
0902.	0	0	0	0	0
0903.	0	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998 ) (Line 9 above)	0	0	0	0	0

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States	365,315,162	373,896,968	365,138,994	366,325,173
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	365,315,162	373,896,968	365,138,994	366,325,173
States, Territories and Possessions (Direct and guaranteed)	5. United States	465,950,384	471,967,358	480,045,550	447,615,000
	6. Canada	0	0	0	0
	7. Other Countries	0	0	0	0
	8. Totals	465,950,384	471,967,358	480,045,550	447,615,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	281,355,644	285,980,081	286,241,841	267,325,000
	10. Canada	0	0	0	0
	11. Other Countries	0	0	0	0
	12. Totals	281,355,644	285,980,081	286,241,841	267,325,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	859,666,800	871,106,790	863,676,686	859,526,850
	14. Canada	0	0	0	0
	15. Other Countries	0	0	0	0
	16. Totals	859,666,800	871,106,790	863,676,686	859,526,850
Public Utilities (unaffiliated)	17. United States	37,590,732	37,707,152	37,663,049	37,634,500
	18. Canada	0	0	0	0
	19. Other Countries	0	0	0	0
	20. Totals	37,590,732	37,707,152	37,663,049	37,634,500
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	950,333,472	957,114,089	949,872,971	953,712,944
	22. Canada	10,492,640	10,191,060	10,480,895	10,500,000
	23. Other Countries	2,994,408	2,940,000	2,991,090	3,000,000
	24. Totals	963,820,520	970,245,149	963,344,956	967,212,944
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. Total Bonds	2,973,699,242	3,010,903,498	2,996,111,076	2,945,639,467
<b>PREFERRED STOCKS</b>					
Public Utilities (unaffiliated)	27. United States	0	0	0	0
	28. Canada	0	0	0	0
	29. Other Countries	0	0	0	0
	30. Totals	0	0	0	0
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	0	0	0	0
	32. Canada	0	0	0	0
	33. Other Countries	0	0	0	0
	34. Totals	0	0	0	0
Industrial and Miscellaneous (unaffiliated)	35. United States	0	0	0	0
	36. Canada	0	0	0	0
	37. Other Countries	0	0	0	0
	38. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	0
	40. Total Preferred Stocks	0	0	0	0
<b>COMMON STOCKS</b>					
Public Utilities (unaffiliated)	41. United States	0	0	0	0
	42. Canada	0	0	0	0
	43. Other Countries	0	0	0	0
	44. Totals	0	0	0	0
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	6,067,893	6,067,893	396,025	
	46. Canada	0	0	0	
	47. Other Countries	0	0	0	
	48. Totals	6,067,893	6,067,893	396,025	
Industrial and Miscellaneous (unaffiliated)	49. United States	254,539,432	254,539,432	220,161,295	
	50. Canada	0	0	0	
	51. Other Countries	0	0	0	
	52. Totals	254,539,432	254,539,432	220,161,295	
Parent, Subsidiaries and Affiliates	53. Totals	21,197,473	21,197,473	19,162,162	
	54. Total Common Stocks	281,804,798	281,804,798	239,719,482	
	55. Total Stocks	281,804,798	281,804,798	239,719,482	
	56. Total Bonds and Stocks	3,255,504,040	3,292,708,296	3,235,830,558	

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	3,116,801,881	7. Amortization of premium	8,423,744
2. Cost of bonds and stocks acquired, Column 7, Part 3	704,077,554	8. Foreign Exchange Adjustment:	
3. Accrual of discount	3,169,340	8.1 Column 15, Part 1	0
4. Increase (decreased) by adjustment:		8.2 Column 19, Part 2, Section 1	0
4.1 Column 12 minus Column 14, Part 1	(1,336,974)	8.3 Column 16, Part 2, Section 2	0
4.2 Column 15 minus Column 17, Part 2, Section 1	0	8.4 Column 15, Part 4	0
4.3 Column 15, Part 2, Section 2	14,960,517	9. Book/adjusted carrying value at end of current period	3,255,504,040
4.4 Column 11 minus Column 13, Part 4	(43,417,062)	10. Total valuation allowance	0
5. Total gain (loss), Column 19, Part 4	31,298,532	11. Subtotal (Line 9 plus Line 10)	3,255,504,040
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	561,626,004	12. Total nonadmitted amounts	0
		13. Statement value of bonds and stocks, current period	3,255,504,040

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE D - PART 1A - SECTION 1**

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D and DA (Group 1)</b>											
1.1 Class 1	59,027,373	151,748,797	121,598,346	10,027,126	4,687,931	347,089,573	10.5	399,910,753	13.6	347,089,573	0
1.2 Class 2	0	18,225,591	0	0	0	18,225,591	0.6	0	0.0	18,225,591	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>1.7 Totals</b>	<b>59,027,373</b>	<b>169,974,388</b>	<b>121,598,346</b>	<b>10,027,126</b>	<b>4,687,931</b>	<b>365,315,164</b>	<b>11.1</b>	<b>399,910,753</b>	<b>13.6</b>	<b>365,315,164</b>	<b>0</b>
<b>2. All Other Governments, Schedules D and DA (Group 2)</b>											
2.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>2.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)</b>											
3.1 Class 1	44,585,415	234,669,326	185,899,394	632,048	164,200	465,950,383	14.1	417,964,918	14.2	465,950,383	0
3.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3.7 Totals</b>	<b>44,585,415</b>	<b>234,669,326</b>	<b>185,899,394</b>	<b>632,048</b>	<b>164,200</b>	<b>465,950,383</b>	<b>14.1</b>	<b>417,964,918</b>	<b>14.2</b>	<b>465,950,383</b>	<b>0</b>
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)</b>											
4.1 Class 1	17,985,445	90,619,918	169,730,762	3,019,521	0	281,355,646	8.5	187,542,596	6.4	281,355,645	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4.7 Totals</b>	<b>17,985,445</b>	<b>90,619,918</b>	<b>169,730,762</b>	<b>3,019,521</b>	<b>0</b>	<b>281,355,646</b>	<b>8.5</b>	<b>187,542,596</b>	<b>6.4</b>	<b>281,355,645</b>	<b>0</b>
<b>5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)</b>											
5.1 Class 1	51,486,004	357,966,057	387,853,858	48,866,927	11,923,102	858,095,948	26.0	878,944,093	29.8	858,095,950	0
5.2 Class 2	0	1,570,851	0	0	0	1,570,851	0.0	523,703	0.0	1,570,851	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5.7 Totals</b>	<b>51,486,004</b>	<b>359,536,908</b>	<b>387,853,858</b>	<b>48,866,927</b>	<b>11,923,102</b>	<b>859,666,799</b>	<b>26.0</b>	<b>879,467,796</b>	<b>29.8</b>	<b>859,666,801</b>	<b>0</b>

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Class 1	12,144,096	1,499,040	20,450,083	0	0	34,093,219	1.0	18,272,170	0.6	34,093,219	0
6.2 Class 2	3,497,513	0	0	0	0	3,497,513	0.1	6,640,383	0.2	3,497,513	0
6.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>6.7 Totals</b>	<b>15,641,609</b>	<b>1,499,040</b>	<b>20,450,083</b>	<b>0</b>	<b>0</b>	<b>37,590,732</b>	<b>1.1</b>	<b>24,912,553</b>	<b>0.8</b>	<b>37,590,732</b>	<b>0</b>
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Class 1	419,087,990	454,065,496	335,602,896	29,610,286	0	1,238,366,668	37.5	1,014,130,501	34.4	1,238,366,667	0
7.2 Class 2	33,522	1,036,192	17,306,926	0	0	18,376,640	0.6	3,262,395	0.1	18,305,097	71,543
7.3 Class 3	1,031,118	16,136,252	329,424	0	0	17,496,794	0.5	16,127,543	0.5	17,496,794	0
7.4 Class 4	3,942,240	1,898,380	0	0	0	5,840,620	0.2	5,921,080	0.2	5,840,620	0
7.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Class 6	0	11,604,817	0	0	0	11,604,817	0.4	0	0.0	11,604,817	0
<b>7.7 Totals</b>	<b>424,094,870</b>	<b>484,741,137</b>	<b>353,239,246</b>	<b>29,610,286</b>	<b>0</b>	<b>1,291,685,539</b>	<b>39.1</b>	<b>1,039,441,519</b>	<b>35.2</b>	<b>1,291,613,995</b>	<b>71,543</b>
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>8.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	604,316,323	1,290,568,634	1,221,135,339	92,155,908	16,775,233	3,224,951,437	97.7	X X X	X X X	3,224,951,437	0
10.2 Class 2	3,531,035	20,832,634	17,306,926	0	0	41,670,595	1.3	X X X	X X X	41,599,052	71,543
10.3 Class 3	1,031,118	16,136,252	329,424	0	0	17,496,794	0.5	X X X	X X X	17,496,794	0
10.4 Class 4	3,942,240	1,898,380	0	0	0	5,840,620	0.2	X X X	X X X	5,840,620	0
10.5 Class 5	0	0	0	0	0	(c) 0	0.0	X X X	X X X	0	0
10.6 Class 6	0	11,604,817	0	0	0	(c) 11,604,817	0.4	X X X	X X X	11,604,817	0
10.7 Totals	612,820,716	1,341,040,717	1,238,771,689	92,155,908	16,775,233	(b) 3,301,564,263	100.0	X X X	X X X	3,301,492,720	71,543
10.8 Line 10.7 as a % of Column 6	18.6	40.6	37.5	2.8	0.5	100.0	X X X	X X X	X X X	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	384,484,972	1,208,697,108	1,152,404,836	147,814,653	23,363,457	X X X	X X X	2,916,765,026	98.9	2,916,765,024	0
11.2 Class 2	3,090,923	7,335,558	0	0	0	X X X	X X X	10,426,481	0.4	10,325,383	101,098
11.3 Class 3	31,759	15,645,206	450,578	0	0	X X X	X X X	16,127,543	0.5	16,127,543	0
11.4 Class 4	0	5,921,080	0	0	0	X X X	X X X	5,921,080	0.2	5,921,080	0
11.5 Class 5	0	0	0	0	0	X X X	X X X	(c) 0	0.0	0	0
11.6 Class 6	0	0	0	0	0	X X X	X X X	(c) 0	0.0	0	0
11.7 Totals	387,607,654	1,237,598,952	1,152,855,414	147,814,653	23,363,457	X X X	X X X	(b) 2,949,240,130	100.0	2,949,139,030	101,098
11.8 Line 11.7 as a % of Column 8	13.1	42.0	39.1	5.0	0.8	X X X	X X X	100.0	X X X	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	604,316,323	1,290,568,634	1,221,135,339	92,155,908	16,775,233	3,224,951,437	97.7	2,916,765,031	98.9	3,224,951,437	X X X
12.2 Class 2	3,497,513	20,794,613	17,306,926	0	0	41,599,052	1.3	10,325,383	0.4	41,599,052	X X X
12.3 Class 3	1,031,118	16,136,252	329,424	0	0	17,496,794	0.5	16,127,543	0.5	17,496,794	X X X
12.4 Class 4	3,942,240	1,898,380	0	0	0	5,840,620	0.2	5,921,080	0.2	5,840,620	X X X
12.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	X X X
12.6 Class 6	0	11,604,817	0	0	0	11,604,817	0.4	0	0.0	11,604,817	X X X
12.7 Totals	612,787,194	1,341,002,696	1,238,771,689	92,155,908	16,775,233	3,301,492,720	100.0	2,949,139,037	100.0	3,301,492,720	X X X
12.8 Line 12.7 as a % of Column 6	18.6	40.6	37.5	2.8	0.5	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	18.6	40.6	37.5	2.8	0.5	100.0	X X X	X X X	X X X	100.0	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.2 Class 2	33,522	38,021	0	0	0	71,543	0.0	101,098	0.0	X X X	71,543
13.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.7 Totals	33,522	38,021	0	0	0	71,543	0.0	101,098	0.0	X X X	71,543
13.8 Line 13.7 as a % of Column 6	46.9	53.1	0.0	0.0	0.0	100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	X X X	X X X	X X X	X X X	0.0

(a) Includes \$ 71,543 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.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE D - PART 1A - SECTION 2**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	58,116,285	168,878,272	121,521,105	10,023,964	4,687,931	363,227,557	11.0	396,125,811	13.4	363,227,557	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	25,782	56,542	77,241	3,162	0	162,727	0.0	225,743	0.0	162,728	0
1.7 Totals	58,142,067	168,934,814	121,598,346	10,027,126	4,687,931	363,390,284	11.0	396,351,554	13.4	363,390,285	0
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	1,014,730	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined	885,306	1,039,574	0	0	0	1,924,880	0.1	2,544,470	0.1	1,924,880	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	885,306	1,039,574	0	0	0	1,924,880	0.1	3,559,200	0.1	1,924,880	0
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations	44,585,415	234,669,326	185,899,394	632,048	164,200	465,950,383	14.1	417,964,918	14.2	465,950,383	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	44,585,415	234,669,326	185,899,394	632,048	164,200	465,950,383	14.1	417,964,918	14.2	465,950,383	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations	17,985,445	90,619,918	169,730,762	3,019,521	0	281,355,646	8.5	187,542,596	6.4	281,355,645	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	17,985,445	90,619,918	169,730,762	3,019,521	0	281,355,646	8.5	187,542,596	6.4	281,355,645	0
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations	50,276,670	196,172,213	111,516,660	1,155,316	10,522,390	369,643,249	11.2	382,089,292	13.0	369,643,249	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	1,175,473	163,273,324	276,228,184	45,683,822	1,400,712	487,761,515	14.8	493,836,406	16.7	487,761,516	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	33,863	91,370	109,013	2,027,789	0	2,262,035	0.1	3,542,099	0.1	2,262,035	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	51,486,006	359,536,907	387,853,857	48,866,927	11,923,102	859,666,799	26.0	879,467,797	29.8	859,666,800	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated) , Schedules D and DA (Group 6)</b>											
6.1 Issuer Obligations	15,641,609	1,499,040	20,450,083	0	0	37,590,732	1.1	24,912,553	0.8	37,590,732	0
6.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>6.7 Totals</b>	<b>15,641,609</b>	<b>1,499,040</b>	<b>20,450,083</b>	<b>0</b>	<b>0</b>	<b>37,590,732</b>	<b>1.1</b>	<b>24,912,553</b>	<b>0.8</b>	<b>37,590,732</b>	<b>0</b>
<b>7. Industrial and Miscellaneous (Unaffiliated) , Schedules D and DA (Group 7)</b>											
7.1 Issuer Obligations	408,747,398	393,057,227	324,337,228	23,613,706	0	1,149,755,559	34.8	863,025,720	29.3	1,149,684,017	71,543
7.2 Single Class Mortgage-Backed/Asset-Backed Securities	11,611,725	91,683,913	28,902,017	5,996,580	0	138,194,235	4.2	152,407,510	5.2	138,194,235	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined	0	0	0	0	0	0	0.0	359,263	0.0	0	0
7.6 Other	3,735,744	0	0	0	0	3,735,744	0.1	23,649,021	0.8	3,735,744	0
<b>7.7 Totals</b>	<b>424,094,867</b>	<b>484,741,140</b>	<b>353,239,245</b>	<b>29,610,286</b>	<b>0</b>	<b>1,291,685,538</b>	<b>39.1</b>	<b>1,039,441,514</b>	<b>35.3</b>	<b>1,291,613,996</b>	<b>71,543</b>
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>8.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	595,352,822	1,084,895,996	933,455,232	38,444,555	15,374,521	2,667,523,126	80.8	X X X	X X X	2,667,451,583	71,543
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	12,812,980	255,013,779	305,207,442	51,683,564	1,400,712	626,118,477	19.0	X X X	X X X	626,118,479	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	919,169	1,130,944	109,013	2,027,789	0	4,186,915	0.1	X X X	X X X	4,186,915	0
10.4 Other	0	0	0	0	0	0	0.0	X X X	X X X	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	0	0	0	0	0	0	0.0	X X X	X X X	0	0
10.6 Other	3,735,744	0	0	0	0	3,735,744	0.1	X X X	X X X	3,735,744	0
10.7 Totals	612,820,715	1,341,040,719	1,238,771,687	92,155,908	16,775,233	3,301,564,262	100.0	X X X	X X X	3,301,492,721	71,543
10.8 Line 10.7 as a % of Column 6	18.6	40.6	37.5	2.8	0.5	100.0	X X X	X X X	X X X	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	352,003,257	1,069,917,742	771,685,153	57,652,095	20,402,644	X X X	X X X	2,271,660,887	77.0	2,271,559,789	101,098
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	14,973,447	161,091,312	381,020,209	87,438,608	2,960,814	X X X	X X X	647,484,387	22.0	647,484,387	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	343,502	2,869,061	150,054	2,723,952	0	X X X	X X X	6,086,569	0.2	6,086,569	0
11.4 Other	0	0	0	0	0	X X X	X X X	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	359,263	0	0	0	0	X X X	X X X	359,263	0.0	359,263	0
11.6 Other	19,928,182	3,720,839	0	0	0	X X X	X X X	23,649,021	0.8	23,649,021	0
11.7 Totals	387,607,651	1,237,598,954	1,152,855,416	147,814,655	23,363,458	X X X	X X X	2,949,240,127	100.0	2,949,139,029	101,098
11.8 Line 11.7 as a % of Column 8	13.1	42.0	39.1	5.0	0.8	X X X	X X X	100.0	X X X	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	595,319,301	1,084,857,975	933,455,231	38,444,555	15,374,521	2,667,451,583	80.8	2,271,559,789	77.0	2,667,451,583	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	12,812,980	255,013,780	305,207,443	51,683,564	1,400,712	626,118,479	19.0	647,484,387	22.0	626,118,479	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	919,169	1,130,944	109,013	2,027,789	0	4,186,915	0.1	6,086,569	0.2	4,186,915	X X X
12.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	0	0	0	0	0	0	0.0	359,263	0.0	0	X X X
12.6 Other	3,735,744	0	0	0	0	3,735,744	0.1	23,649,021	0.8	3,735,744	X X X
12.7 Totals	612,787,194	1,341,002,699	1,238,771,687	92,155,908	16,775,233	3,301,492,721	100.0	2,949,139,029	100.0	3,301,492,721	X X X
12.8 Line 12.7 as a % of Column 6	18.6	40.6	37.5	2.8	0.5	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	18.6	40.6	37.5	2.8	0.5	100.0	X X X	X X X	X X X	100.0	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	33,522	38,021	0	0	0	71,543	0.0	101,098	0.0	X X X	71,543
13.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	X X X	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.4 Other	0	0	0	0	0	0	0.0	0	0.0	X X X	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.7 Totals	33,522	38,021	0	0	0	71,543	0.0	101,098	0.0	X X X	71,543
13.8 Line 13.7 as a % of Column 6	46.9	53.1	0.0	0.0	0.0	100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	X X X	X X X	X X X	X X X	0.0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Column 6 plus Column 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
Affiliates - U. S. Non-Pool														
		TOTAL-HARLEYSVILLE MUTUAL INSURANCE CO		0	0	649	649	0	0	0	0	0	0	0
0299999		- Subtotal - Affiliates - U. S. Non-Pool		0	0	649	649	0	0	0	0	0	0	0
0499999		- Subtotal - Affiliates		0	0	649	649	0	0	0	0	0	0	0
Other U. S. Unaffiliated Insurers														
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		6	0	2,832	2,832	0	0	0	0	0	0	0
0599998		- Other U. S. Unaffiliated Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		8	0	184	184	0	0	0	0	0	0	0
0599999		- Subtotal - Other U. S. Unaffiliated Insurers		6	0	2,894	2,894	0	0	0	0	0	0	0
Pools, Associations or Other Similar Facilities - Mandatory Pools														
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		12,286	0	30,366	30,366	0	0	5,490	5,668	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPANY		4,874	0	6,981	6,981	0	0	3,016	1,821	0	0	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMPANY		654	0	1,387	1,387	0	0	174	127	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		613	0	700	700	0	0	188	9	0	0	0
0699998		- Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools		2,413	0	554	554	0	0	1,295	228	0	0	0
0699999		- Subtotal - Pools, Associations or Other Similar Facilities - Mandatory Pools		18,827	0	39,527	39,527	0	0	9,014	7,626	0	0	0
Pools, Associations or Other Similar Facilities - Voluntary Pools														
0799998		- Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools		0	0	23	23	0	0	0	0	0	0	0
0799999		- Subtotal - Pools, Associations or Other Similar Facilities - Voluntary Pools		0	0	23	23	0	0	0	0	0	0	0
0899999		- Subtotal - Pools and Associations		18,827	0	39,550	39,550	0	0	9,014	7,626	0	0	0
Other Non-U. S. Insurers														
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		0	0	1,000	1,000	0	0	0	0	0	0	0
0999998		- Other Non-U. S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		0	0	58	58	0	0	0	0	0	0	0
0999999		- Subtotal - Other Non-U. S. Insurers		0	0	1,000	1,000	0	0	0	0	0	0	0
9999999		- TOTAL - Schedule F, Part 1		18,833	0	44,093	44,093	0	0	9,014	7,626	0	0	0

**Page 35**

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On								Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable			17 Other Amounts Due to Reinsurers
Authorized - Other U. S. Unaffiliated Insurers																		
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO			11,549	998	183	35,395	0	32,220	47	3,144	0	71,987	14	0	71,973	2,527
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE			1,355	22	12	2,244	0	6,276	0	134	0	8,688	352	0	8,336	420
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O			3,743	(917)	393	6,428	0	17,860	330	818	0	24,912	308	0	24,604	1,119
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE			538	50	1	1,784	0	660	0	177	0	2,672	1	0	2,671	0
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE			16	4	2	369	0	439	0	0	0	814	(1)	0	815	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O			126	0	0	0	0	14	0	35	0	49	(3)	0	52	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE			10,388	104	6	3,613	0	509	60	2,857	0	7,148	1,319	0	5,831	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O			2,225	22	1	36	0	0	0	662	0	721	212	0	509	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN			2,756	364	183	10,341	0	392	0	855	0	12,135	120	0	12,015	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY			1,558	(46)	24	5,316	0	2,866	0	391	0	8,551	282	0	8,269	0
		0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers			34,254	601	805	65,526	0	61,236	437	9,073	0	137,677	2,604	0	135,075	4,066
Authorized - Pools - Mandatory Pools																		
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO			54,478	566	0	6,308	0	592	11	29,861	0	37,338	229	0	37,109	0
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE			85	0	0	4	0	0	0	12	0	16	2	0	14	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O			13,521	260	0	13,295	0	326	0	7,631	0	21,512	0	0	21,512	0
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE			3	0	0	0	0	0	0	0	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE			7,244	167	0	1,739	0	1,040	0	3,918	0	6,864	0	0	6,864	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O			43	0	0	0	0	0	0	32	0	32	0	0	32	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN			2,443	1,211	1	98,651	0	283	0	494	0	100,640	(123)	0	100,763	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY			2,064	208	0	7,484	0	0	0	572	0	8,264	35	0	8,229	0
		0699999 - Subtotal - Authorized - Pools - Mandatory Pools			79,881	2,412	1	127,481	0	2,241	11	42,520	0	174,666	143	0	174,523	0

36

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1) .....	0.000	0
2) .....	0.000	0
3) .....	0.000	0
4) .....	0.000	0
5) .....	0.000	0

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premium	4 Affiliated
1) .....	0	0	Yes ( ) No ( )
2) .....	0	0	Yes ( ) No ( )
3) .....	0	0	Yes ( ) No ( )
4) .....	0	0	Yes ( ) No ( )
5) .....	0	0	Yes ( ) No ( )

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Pools - Voluntary Pools																			
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		0	1	0	0	0	0	0	0	0	0	0	1	1	0	0	0
0799999		- Subtotal - Authorized - Pools - Voluntary Pools		0	1	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Authorized - Other Non-U. S. Insurers																			
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		1,957	0	0	2,674	0	5,283	0	482	0	8,439	(55)	0	8,494	0	0	0
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE		303	0	0	0	0	0	0	0	0	0	28	0	(28)	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		790	0	0	250	0	808	0	166	0	1,224	21	0	1,203	0	0	0
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE		85	0	0	0	0	0	0	21	0	21	(5)	0	26	0	0	0
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE		8	0	0	0	0	0	0	0	0	0	(1)	0	1	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		17	0	0	0	0	0	4	0	4	(4)	0	8	0	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE		3,041	0	0	0	0	0	0	405	0	405	345	0	60	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		190	0	0	0	0	0	0	0	0	0	13	0	(13)	0	0	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		363	0	0	0	0	0	108	0	108	1	0	107	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		167	0	0	423	0	0	0	45	0	468	18	0	450	0	0	0
0899999		- Subtotal - Authorized - Other Non-U. S. Insurers		6,921	0	0	3,347	0	6,091	0	1,231	0	10,669	361	0	10,308	0	0	0
0999999		- Subtotal - Authorized		121,057	3,013	806	196,354	0	69,568	448	52,823	0	323,012	3,109	0	319,905	4,066	0	0
Unauthorized - Other U. S. Unaffiliated Insurers																			
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		13	0	4	152	0	153	0	0	0	309	1	0	308	0	0	0
1499999		- Subtotal - Unauthorized - Other U. S. Unaffiliated Insurers		13	0	4	152	0	153	0	0	0	309	1	0	308	0	0	0
Unauthorized - Pools - Mandatory Pools																			
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		7	0	0	0	0	0	0	0	0	0	6	0	(6)	0	0	0
1599999		- Subtotal - Unauthorized - Pools - Mandatory Pools		7	0	0	0	0	0	0	0	0	0	6	0	(6)	0	0	0
Unauthorized - Other Non-U. S. Insurers																			
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		1,757	0	0	645	0	1,160	0	385	0	2,190	(22)	0	2,212	0	0	0
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE		354	0	0	0	0	0	0	0	0	0	21	0	(21)	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		751	0	4	175	0	621	0	133	0	933	26	0	907	0	0	0
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE		73	0	0	0	0	0	0	16	0	16	(2)	0	18	0	0	0
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		12	0	0	0	0	0	0	4	0	4	(4)	0	8	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE		3,740	0	0	601	0	0	0	295	0	896	201	0	694	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		151	0	0	0	0	0	0	1	0	1	8	0	(7)	0	0	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		245	0	0	0	0	0	0	85	0	85	7	0	78	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		124	0	0	69	0	0	0	36	0	105	14	0	91	0	0	0
1799999		- Subtotal - Unauthorized - Other Non-U. S. Insurers		7,208	0	4	1,490	0	1,781	0	955	0	4,230	249	0	3,980	0	0	0
1899999		- Subtotal - Unauthorized		7,228	0	8	1,642	0	1,934	0	955	0	4,539	256	0	4,282	0	0	0
1999999		- Subtotal - Authorized and Unauthorized		128,284	3,013	814	197,995	0	71,502	448	53,778	0	327,551	3,365	0	324,188	4,066	0	0
9999999		- TOTAL - Schedule F, Part 3		128,284	3,013	814	197,995	0	71,502	448	53,778	0	327,551	3,365	0	324,188	4,066	0	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**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						11 Total Due Column 5 plus Column 10	12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11
				5 Current	Overdue							
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Columns 6 + 7 + 8 + 9			
Authorized - Other U.S. Unaffiliated Insurers												
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		474	117	59	17	514	707	1,181	59.865	43.522
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMPAN		7	10	1	0	16	27	34	79.412	47.059
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW J		(809)	13	96	111	65	285	(524)	(54.389)	(12.405)
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE COMPANY		51	0	0	0	0	0	51	0.000	0.000
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE COMPANY		3	3	0	0	0	3	6	50.000	0.000
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPAN		109	(1)	1	0	0	0	110	0.000	0.000
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW Y		22	1	0	0	0	1	23	4.348	0.000
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMP		339	30	6	27	145	208	547	38.026	26.508
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		56	34	(106)	0	(6)	(78)	(22)	354.546	27.273
0599999		- Subtotal - Authorized - Other U.S. Unaffiliated Insurers		252	207	57	155	734	1,153	1,406	82.006	52.205
Authorized - Pools - Mandatory												
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		566	0	0	0	0	0	566	0.000	0.000
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW J		260	0	0	0	0	0	260	0.000	0.000
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPAN		167	0	0	0	0	0	167	0.000	0.000
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMP		1,212	0	0	0	0	0	1,212	0.000	0.000
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		208	0	0	0	0	0	208	0.000	0.000
0699999		- Subtotal - Authorized - Pools - Mandatory		2,413	0	0	0	0	0	2,413	0.000	0.000
Authorized - Pools - Voluntary												
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		1	0	0	0	0	0	1	0.000	0.000
0799999		- Subtotal - Authorized - Pools - Voluntary		1	0	0	0	0	0	1	0.000	0.000
0999999		- Subtotal - Authorized		2,666	207	57	155	734	1,153	3,819	30.191	19.220
Unauthorized - Other U.S. Unaffiliated Insurers												
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW J		0	0	0	0	4	4	4	100.000	100.000
1499999		- Subtotal - Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	0	4	4	4	100.000	100.000
Unauthorized - Other Non-U.S. Insurers												
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW J		4	0	0	0	0	0	4	0.000	0.000
1799999		- Subtotal - Unauthorized - Other Non-U.S. Insurers		4	0	0	0	0	0	4	0.000	0.000
1899999		- Subtotal - Unauthorized		4	0	0	0	4	4	8	50.000	50.000
1999999		- Subtotal - Authorized and Unauthorized		2,670	207	57	155	738	1,157	3,827	30.233	19.284
9999999		- TOTAL - Schedule F, Part 4		2,670	207	57	155	738	1,157	3,827	30.233	19.284

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount in Dispute Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16
Other U.S. Unaffiliated Insurers																
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW		309	0	229	1	0	0	230	79	4	1	1	0	80
0599999		- Subtotal Other U.S. Unaffiliated Insurers		309	0	229	1	0	0	230	79	4	1	1	0	80
Pools and Associations - Mandatory																
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE CO.		0	0	0	6	0	0	0	0	0	0	0	0	0
0699999		- Subtotal Pools and Associations - Mandatory		0	0	0	6	0	0	0	0	0	0	0	0	0
Other Non-U.S. Insurers																
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		2,190	0	1,438	(22)	0	0	1,279	911	0	0	0	0	911
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMP		0	0	0	21	0	0	0	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW		933	0	963	26	0	0	931	2	0	0	0	0	2
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE COMPA		16	0	20	(2)	0	0	16	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF OHI		4	0	8	(4)	0	0	4	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMP		896	0	1,040	201	0	0	896	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW		0	0	0	8	0	0	0	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE CO.		85	0	91	7	0	0	85	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		105	0	28	14	0	0	36	69	0	0	0	0	69
0899999		- Subtotal Other Non-U.S. Insurers		4,229	0	3,588	249	0	0	3,247	982	0	0	0	0	982
0999999		- Subtotal Affiliates and Others		4,538	0	3,817	256	0	0	3,477	1,061	4	1	1	0	1,062
9999999		- TOTAL - Schedule F, Part 5		4,538	0	3,817	256	0	0	3,477	1,061	4	1	1	0	1,062

1. Amounts in dispute totaling \$ 0 are included in Column 5.  
 2. Amounts in dispute totaling \$ 0 are excluded from Column 13.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE F - PART 6**

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Column 4 divided by (Column 5 plus Column 6)	Amounts in Column 4 for Companies Reporting less than 20% in Column 7	Amounts in Dispute Excluded from Column 4 for Companies Reporting less than 20% in Column 7	20% of Amount in Column 9	Amount Reported in Column 8 x 20% plus Column 10
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY	498,581	1,709,006	691,117		97,904	32,306	6,461	26,042
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMPANY	16,223	33,773	178,202		16,203	0	0	3,241
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY	175,934	(264,146)	546,575		87,923	0	0	17,585
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE COMPANY	351	51,692	2,515		351	0	0	70
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE COMPANY	0	6,011	9,514		0	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPANY	0	276,198	0		0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW YORK	96	23,389	0		0	0	0	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMPANY	171,331	1,758,504	264,392		11,203	0	0	2,241
		TOTAL - HARLEYSVILLE INSURANCE COMPANY	(6,293)	186,014	21,020		5,997	0	0	1,199
9999999		TOTALS	856,224	3,780,441	1,713,335		219,582	32,306	6,461	50,378

(a) From Schedule F - Part 4 Columns 8 plus 9, total authorized, less \$ 32,306 in dispute.  
 (b) From Schedule F - Part 3 Columns 7 plus 8, total authorized, less \$ 39,348 in dispute.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

**SCHEDULE F - PART 7**

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Column 5 through Column 9 but not in Excess of Column 4	11 Column 4 minus Column 10	12 Greater of Column 11 or Schedule F - Part 4 Column 8 plus Column 9
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY	5,014,052	0	0	888	0	0	888	5,013,164	5,013,164
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMPANY	140,532	0	0	0	0	0	0	140,532	140,532
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW JE	1,751,659	0	0	17,602	0	0	17,602	1,734,057	1,734,057
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW YO	124	0	0	0	0	0	0	124	124
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMPA	620,878	0	0	10,998	0	0	10,998	609,881	609,881
		TOTAL - HARLEYSVILLE INSURANCE COMPANY	82,573	0	0	0	0	0	0	82,573	82,573
9999999		TOTALS	7,609,818	0	0	29,488	0	0	29,488	7,580,330	7,580,330

1. Total	7,580,331
2. Line 1 x .20	1,516,066
3. Schedule F - Part 6 Column 11	50,378
4. Provision for Overdue Authorized Reinsurance (Line 2 plus Line 3)	1,566,444
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Column 17 x 1000)	1,062,000
6. Provision for Reinsurance (sum Line 4 plus Line 5) (Enter this amount on Page 3, Line 16)	2,628,444

**Page 42**

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

**Page 43**

Sch. H, Accident and Health Exhibit, Part 2  
**NONE**

Sch. H, Accident and Health Exhibit, Part 3  
**NONE**

Sch. H, Accident and Health Exhibit, Part 4  
**NONE**

**SCHEDULE 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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	23,181	9,499	2,665	739	942	0	228	16,550	XXX
2. 1998	977,043	43,932	933,111	665,368	57,434	38,892	3,393	68,698	1,796	21,309	710,335	XXX
3. 1999	1,065,081	63,297	1,001,784	759,540	59,241	48,129	4,819	84,810	1,816	23,178	826,603	XXX
4. 2000	1,074,731	103,056	971,675	743,543	88,483	49,834	10,659	91,012	433	23,310	784,814	XXX
5. 2001	1,107,240	82,434	1,024,806	689,429	61,810	50,068	7,141	80,329	21	27,135	750,854	XXX
6. 2002	1,164,319	91,267	1,073,052	564,236	38,168	41,797	4,204	80,777	0	22,556	644,438	XXX
7. 2003	1,282,526	96,054	1,186,472	600,548	49,247	43,806	3,962	86,004	0	21,584	677,149	XXX
8. 2004	1,297,693	118,589	1,179,104	494,854	55,129	35,873	2,211	72,493	0	20,699	545,880	XXX
9. 2005	1,306,942	125,856	1,181,086	574,677	184,107	27,496	5,485	70,052	0	18,450	482,633	XXX
10. 2006	1,282,246	117,211	1,165,035	320,449	26,992	11,652	1,026	51,768	0	14,658	355,851	XXX
11. 2007	1,283,211	126,230	1,156,981	234,779	18,088	4,546	691	30,997	0	8,600	251,543	XXX
12. Totals	XXX	XXX	XXX	5,670,604	648,198	354,758	44,330	717,882	4,066	201,707	6,046,650	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	218,375	129,214	116,686	33,156	0	0	23,419	0	5,311	0	12,165	201,421	XXX
2.	12,514	3,164	14,151	1,800	0	0	3,950	0	988	0	410	26,639	XXX
3.	14,854	4,026	20,818	1,400	0	0	5,747	0	1,390	0	542	37,383	XXX
4.	17,121	4,886	26,280	2,007	0	0	7,999	0	2,401	0	872	46,908	XXX
5.	38,794	16,100	34,528	4,092	0	0	9,941	0	3,893	0	1,523	66,964	XXX
6.	48,626	15,058	37,508	4,548	0	0	13,196	4	5,266	0	1,746	84,986	XXX
7.	51,879	4,100	62,989	5,131	0	0	19,810	60	7,358	0	2,526	132,745	XXX
8.	89,413	7,626	79,401	1,994	0	0	30,728	70	10,099	0	3,251	199,951	XXX
9.	110,000	5,000	123,342	3,527	0	0	42,262	215	18,655	0	4,900	285,517	XXX
10.	130,074	6,452	187,376	4,755	0	0	55,733	41	27,006	0	7,112	388,941	XXX
11.	129,462	2,372	277,847	9,088	0	0	66,061	56	43,242	0	15,069	505,096	XXX
12.	861,112	197,998	980,926	71,498	0	0	278,846	446	125,609	0	50,116	1,976,551	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter - Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	172,691	28,730
2.	804,561	67,587	736,974	82.3	153.8	79.0	0	0	100.0	21,701	4,938
3.	935,288	71,302	863,986	87.8	112.6	86.2	0	0	100.0	30,246	7,137
4.	938,190	106,468	831,722	87.3	103.3	85.6	0	0	100.0	36,508	10,400
5.	906,982	89,164	817,818	81.9	108.2	79.8	0	0	100.0	53,130	13,834
6.	791,406	61,982	729,424	68.0	67.9	68.0	0	0	100.0	66,528	18,458
7.	872,394	62,500	809,894	68.0	65.1	68.3	0	0	100.0	105,637	27,108
8.	812,861	67,030	745,831	62.6	56.5	63.3	0	0	100.0	159,194	40,757
9.	966,484	198,334	768,150	74.0	157.6	65.0	0	0	100.0	224,815	60,702
10.	784,058	39,266	744,792	61.1	33.5	63.9	0	0	100.0	306,243	82,698
11.	786,934	30,295	756,639	61.3	24.0	65.4	0	0	100.0	395,849	109,247
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,572,542	404,009

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year	
1. Prior	743,227	681,062	650,013	639,174	641,111	672,153	689,002	706,642	754,811	770,436	15,625	63,794	
2. 1998	679,435	664,924	650,694	646,867	645,919	657,200	660,155	665,027	668,464	669,329	865	4,302	
3. 1999	X X X	741,205	731,943	727,558	733,712	763,565	769,836	772,314	776,229	780,098	3,869	7,784	
4. 2000	X X X	X X X	676,080	675,893	674,960	716,620	729,903	734,301	737,761	739,098	1,337	4,797	
5. 2001	X X X	X X X	X X X	672,859	665,491	708,659	722,478	729,135	731,169	733,775	2,606	4,640	
6. 2002	X X X	X X X	X X X	X X X	639,699	658,195	659,237	655,012	643,461	644,143	682	(10,869)	
7. 2003	X X X	X X X	X X X	X X X	X X X	780,056	755,600	739,366	722,236	717,003	(5,233)	(22,363)	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	733,551	700,184	668,532	663,235	(5,297)	(36,949)	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	720,717	696,106	680,578	(15,528)	(40,139)	
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	693,392	666,440	(26,952)	X X X	
11. 2007	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	682,404	X X X	X X X	
											12. Totals	(28,026)	(25,003)

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	193,827	322,382	399,587	441,757	473,358	509,045	532,088	552,778	568,388	X X X	X X X
2. 1998	296,785	439,886	506,086	554,877	590,397	613,755	627,295	635,905	640,634	643,428	X X X	X X X
3. 1999	X X X	325,936	495,597	575,364	635,646	682,298	714,126	729,290	736,765	743,610	X X X	X X X
4. 2000	X X X	X X X	299,424	453,696	517,348	592,907	649,496	673,631	684,915	694,235	X X X	X X X
5. 2001	X X X	X X X	X X X	283,886	420,345	498,806	582,403	628,047	652,351	670,545	X X X	X X X
6. 2002	X X X	X X X	X X X	X X X	229,232	355,835	442,532	498,515	542,290	563,658	X X X	X X X
7. 2003	X X X	X X X	X X X	X X X	X X X	264,170	414,999	487,918	547,986	591,148	X X X	X X X
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	219,894	338,202	405,373	473,383	X X X	X X X
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	213,307	333,103	412,578	X X X	X X X
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	199,740	304,086	X X X	X X X
11. 2007	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	220,547	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	363,523	231,105	157,962	108,782	85,057	70,190	61,118	64,719	92,919	106,948
2. 1998	213,662	116,998	72,045	35,209	21,540	15,278	11,194	13,624	16,024	16,299
3. 1999	X X X	247,095	127,733	67,662	39,602	30,550	20,243	21,225	24,789	25,164
4. 2000	X X X	X X X	238,519	114,334	71,548	48,717	30,474	32,123	33,957	32,271
5. 2001	X X X	X X X	X X X	245,659	120,492	87,205	53,636	46,708	41,987	40,378
6. 2002	X X X	X X X	X X X	X X X	271,974	159,931	95,521	77,859	54,205	46,148
7. 2003	X X X	X X X	X X X	X X X	X X X	334,016	187,097	140,251	99,431	77,611
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	360,648	230,618	153,604	108,066
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,784	233,929	161,861
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,398	238,312
11. 2007	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	334,764

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(27)	0	54	0	27	0	18	54	XXX
2. 1998	135,118	23,328	111,790	113,678	28,509	2,871	1,508	11,028	1,114	1,057	96,446	42,776
3. 1999	136,562	26,021	110,541	96,436	16,145	2,132	507	11,077	1,816	1,360	91,177	35,414
4. 2000	126,787	16,375	110,412	93,104	9,156	2,156	237	10,014	433	1,583	95,448	28,798
5. 2001	114,828	8,352	106,476	79,642	5,299	2,068	465	8,528	21	1,830	84,453	24,515
6. 2002	105,360	5,779	99,581	49,642	0	1,281	0	5,670	0	1,261	56,593	18,155
7. 2003	114,012	5,683	108,329	69,414	1,224	1,606	69	8,072	0	747	77,799	17,396
8. 2004	98,162	5,824	92,338	41,424	246	886	9	4,664	0	700	46,719	9,500
9. 2005	91,387	5,899	85,488	37,136	0	645	0	5,512	0	885	43,293	8,374
10. 2006	90,042	4,433	85,609	36,654	0	474	0	4,478	0	144	41,606	8,342
11. 2007	95,204	5,189	90,015	31,296	0	198	0	3,623	0	167	35,117	7,629
12. Totals	XXX	XXX	XXX	648,399	60,579	14,371	2,795	72,693	3,384	9,752	668,705	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	663	0	1,635	0	0	0	669	0	36	0	11	3,003	22
2.	14	0	58	0	0	0	63	0	16	0	12	151	1
3.	17	0	313	0	0	0	33	0	17	0	26	380	4
4.	78	0	221	0	0	0	200	0	31	0	39	530	4
5.	239	0	261	0	0	0	247	0	58	0	69	805	6
6.	297	0	515	0	0	0	272	0	74	0	119	1,158	14
7.	541	0	780	0	0	0	353	0	235	0	143	1,909	16
8.	1,476	0	734	0	0	0	560	0	259	0	240	3,029	32
9.	1,544	0	1,631	0	0	0	642	0	254	0	312	4,071	38
10.	2,475	0	2,578	0	0	0	1,016	0	261	0	429	6,330	83
11.	6,244	0	9,164	0	0	0	985	0	1,567	0	762	17,960	991
12.	13,588	0	17,890	0	0	0	5,040	0	2,808	0	2,162	39,326	1,211

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,298	705
2.	127,728	31,131	96,597	94.5	133.4	86.4	0	0	100.0	72	79
3.	110,025	18,468	91,557	80.6	71.0	82.8	0	0	100.0	330	50
4.	105,804	9,826	95,978	83.5	60.0	86.9	0	0	100.0	299	231
5.	91,043	5,785	85,258	79.3	69.3	80.1	0	0	100.0	500	305
6.	57,751	0	57,751	54.8	0.0	58.0	0	0	100.0	812	346
7.	81,001	1,293	79,708	71.0	22.8	73.6	0	0	100.0	1,321	588
8.	50,003	255	49,748	50.9	4.4	53.9	0	0	100.0	2,210	819
9.	47,364	0	47,364	51.8	0.0	55.4	0	0	100.0	3,175	896
10.	47,936	0	47,936	53.2	0.0	56.0	0	0	100.0	5,053	1,277
11.	53,077	0	53,077	55.8	0.0	59.0	0	0	100.0	15,408	2,552
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,478	7,848

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	7,627	5,326	170	33	80	0	21	2,518	XXX
2. 1998	148,978	(8,027)	157,005	103,954	2,906	5,204	111	11,874	169	1,054	117,846	27,369
3. 1999	164,094	1,475	162,619	117,551	5,713	5,780	200	16,080	0	969	133,498	32,460
4. 2000	167,416	26,459	140,957	129,159	30,372	6,450	5,170	20,815	0	1,344	120,882	38,425
5. 2001	140,904	12,580	128,324	91,582	13,047	4,406	2,061	14,798	0	2,051	95,678	28,198
6. 2002	116,693	8,413	108,280	76,006	6,606	2,768	823	18,215	0	2,274	89,560	23,356
7. 2003	98,739	2,762	95,977	58,071	447	2,607	53	14,006	0	1,018	74,184	17,451
8. 2004	83,718	2,350	81,368	48,001	1,662	1,909	22	10,760	0	821	58,986	14,135
9. 2005	73,637	2,145	71,492	36,166	400	1,121	17	9,386	0	427	46,256	11,246
10. 2006	65,155	1,439	63,716	24,812	55	600	13	6,468	0	362	31,812	9,711
11. 2007	60,564	917	59,647	13,987	38	195	8	3,778	0	183	17,914	8,812
12. Totals	XXX	XXX	XXX	706,916	66,572	31,210	8,511	126,260	169	10,524	789,134	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ...	120,632	96,748	26,364	12,986	0	0	639	0	560	0	588	38,461	218
2. ...	3,642	2,835	1,020	26	0	0	147	0	41	0	124	1,989	22
3. ...	941	36	1,156	22	0	0	250	0	142	0	131	2,431	17
4. ...	2,344	1,892	1,610	42	0	0	498	0	168	0	144	2,686	17
5. ...	3,659	2,608	2,048	60	0	0	613	0	395	0	157	4,047	52
6. ...	6,771	4,806	2,258	0	0	0	636	0	330	0	167	5,189	72
7. ...	5,385	3,060	2,752	0	0	0	589	0	367	0	136	6,033	78
8. ...	6,206	1,734	3,130	0	0	0	833	0	466	0	179	8,901	122
9. ...	9,226	1,889	3,500	0	0	0	1,201	0	1,796	0	262	13,834	221
10. ...	11,183	300	5,822	4	0	0	1,594	0	1,932	0	346	20,227	426
11. ...	13,434	42	11,453	9	0	0	1,862	0	4,200	0	483	30,898	2,096
12. ...	183,423	115,950	61,113	13,149	0	0	8,862	0	10,397	0	2,717	134,696	3,341

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ...	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	37,262	1,199
2. ...	125,882	6,047	119,835	84.5	(75.3)	76.3	0	0	100.0	1,801	188
3. ...	141,900	5,971	135,929	86.5	404.8	83.6	0	0	100.0	2,039	392
4. ...	161,044	37,476	123,568	96.2	141.6	87.7	0	0	100.0	2,020	666
5. ...	117,501	17,776	99,725	83.4	141.3	77.7	0	0	100.0	3,039	1,008
6. ...	106,984	12,235	94,749	91.7	145.4	87.5	0	0	100.0	4,223	966
7. ...	83,777	3,560	80,217	84.8	128.9	83.6	0	0	100.0	5,077	956
8. ...	71,305	3,418	67,887	85.2	145.4	83.4	0	0	100.0	7,602	1,299
9. ...	62,396	2,306	60,090	84.7	107.5	84.1	0	0	100.0	10,837	2,997
10. ...	52,411	372	52,039	80.4	25.9	81.7	0	0	100.0	16,701	3,526
11. ...	48,909	97	48,812	80.8	10.6	81.8	0	0	100.0	24,836	6,062
12. ...	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	115,437	19,259

**SCHEDULE P - PART 1C**  
**COMMERCIAL AUTO/TRUCK 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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	1,053	566	133	27	181	0	14	774	X X X
2. 1998	135,824	4,238	131,586	94,882	3,700	7,285	531	7,989	0	996	105,925	17,936
3. 1999	155,656	6,796	148,860	123,715	4,753	10,095	845	10,815	0	1,383	139,027	21,720
4. 2000	155,014	7,767	147,247	108,006	3,572	9,748	429	10,422	0	688	124,175	19,157
5. 2001	180,316	10,016	170,300	120,165	8,768	10,824	748	10,630	0	1,424	132,103	17,354
6. 2002	207,658	14,666	192,992	108,264	11,331	8,898	517	11,269	0	876	116,583	16,211
7. 2003	242,367	16,617	225,750	107,928	5,886	8,493	727	13,277	0	734	123,085	17,619
8. 2004	254,971	13,691	241,280	95,526	3,455	7,172	304	12,747	0	893	111,686	17,098
9. 2005	259,026	14,678	244,348	89,400	5,608	5,766	312	13,128	0	796	102,374	17,547
10. 2006	245,260	11,822	233,438	45,757	1,122	2,100	117	9,422	0	763	56,040	15,138
11. 2007	228,926	8,919	220,007	24,337	1,137	845	64	5,394	0	466	29,375	13,139
12. Totals	X X X	X X X	X X X	919,033	49,898	71,359	4,621	105,274	0	9,033	1,041,147	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 & 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.	10,153	6,269	6,194	2,062	0	0	1,732	0	870	0	94	10,618	52
2.	272	17	1,062	0	0	0	485	0	352	0	31	2,154	7
3.	921	0	1,360	0	0	0	662	0	449	0	36	3,392	8
4.	855	0	1,713	0	0	0	1,061	0	800	0	29	4,429	8
5.	14,886	11,806	3,262	0	0	0	1,573	0	971	0	75	8,886	38
6.	16,206	9,663	3,392	233	0	0	2,104	0	968	0	77	12,774	74
7.	10,312	976	12,414	488	0	0	3,836	0	1,283	0	128	26,381	147
8.	27,642	5,822	20,926	862	0	0	6,226	0	1,504	0	240	49,614	312
9.	30,799	1,223	37,736	1,842	0	0	8,720	0	3,408	0	334	77,598	557
10.	43,157	1,300	56,362	2,334	0	0	10,274	0	6,346	0	615	112,505	962
11.	28,204	861	79,979	2,555	0	0	10,776	0	7,583	0	878	123,126	2,936
12.	183,407	37,937	224,400	10,376	0	0	47,449	0	24,534	0	2,537	431,477	5,101

	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.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	8,016	2,602
2.	112,327	4,248	108,079	82.7	100.2	82.1	0	0	100.0	1,317	837
3.	148,017	5,598	142,419	95.1	82.4	95.7	0	0	100.0	2,281	1,111
4.	132,605	4,001	128,604	85.5	51.5	87.3	0	0	100.0	2,568	1,861
5.	162,311	21,322	140,989	90.0	212.9	82.8	0	0	100.0	6,342	2,544
6.	151,101	21,744	129,357	72.8	148.3	67.0	0	0	100.0	9,702	3,072
7.	157,543	8,077	149,466	65.0	48.6	66.2	0	0	100.0	21,262	5,119
8.	171,743	10,443	161,300	67.4	76.3	66.9	0	0	100.0	41,884	7,730
9.	188,957	8,985	179,972	72.9	61.2	73.7	0	0	100.0	65,470	12,128
10.	173,418	4,873	168,545	70.7	41.2	72.2	0	0	100.0	95,885	16,620
11.	157,118	4,617	152,501	68.6	51.8	69.3	0	0	100.0	104,767	18,359
12.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	359,494	71,983

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	11,564	3,381	793	280	208	0	84	8,904	XXX
2. 1998	148,355	1,243	147,112	97,339	900	6,949	79	13,171	0	2,588	116,480	24,030
3. 1999	158,986	1,088	157,898	115,460	4,667	7,736	361	16,005	0	2,755	134,173	25,826
4. 2000	151,995	1,045	150,950	107,526	2,088	7,107	38	17,342	0	2,728	129,849	21,595
5. 2001	162,155	821	161,334	114,514	679	7,598	112	15,339	0	3,400	136,660	19,277
6. 2002	163,261	4,064	159,197	98,783	2,846	7,057	61	14,399	0	1,887	117,332	16,003
7. 2003	161,569	4,900	156,669	77,595	26	5,711	0	14,295	0	1,983	97,575	12,814
8. 2004	143,484	6,498	136,986	61,393	0	4,401	0	12,445	0	957	78,239	10,359
9. 2005	139,044	5,883	133,161	48,009	0	3,636	0	12,719	0	666	64,364	9,196
10. 2006	138,942	6,292	132,650	35,188	688	2,974	0	8,089	0	218	45,563	8,324
11. 2007	139,409	5,988	133,421	18,826	0	1,262	0	2,578	0	112	22,666	8,034
12. Totals	XXX	XXX	XXX	786,197	15,275	55,224	931	126,590	0	17,378	951,805	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	75,419	25,698	44,976	18,073	0	0	5,595	0	3,151	0	10,400	85,370	525
2.	6,881	264	7,135	1,738	0	0	1,322	0	320	0	83	13,656	74
3.	10,869	3,800	9,486	1,338	0	0	1,494	0	559	0	113	17,270	100
4.	10,187	2,926	12,060	1,919	0	0	1,575	0	624	0	337	19,601	110
5.	14,653	1,684	16,064	3,932	0	0	1,819	0	803	0	743	27,723	165
6.	10,467	453	18,076	4,312	0	0	1,847	0	1,902	0	695	27,527	143
7.	13,351	61	23,510	4,554	0	0	1,889	0	2,253	0	1,112	36,388	206
8.	13,838	68	22,945	1,083	0	0	2,360	0	3,528	0	1,400	41,520	226
9.	20,674	0	26,283	872	0	0	2,982	0	4,953	0	1,872	54,020	383
10.	31,600	4,812	34,765	1,527	0	0	4,539	0	4,034	0	2,343	68,599	696
11.	33,965	1,088	47,758	5,112	0	0	7,049	0	8,644	0	2,587	91,216	2,826
12.	241,904	40,854	263,058	44,460	0	0	32,471	0	30,771	0	21,685	482,890	5,454

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	76,624	8,746
2.	133,117	2,981	130,136	89.7	239.8	88.5	0	0	100.0	12,014	1,642
3.	161,609	10,166	151,443	101.6	934.4	95.9	0	0	100.0	15,217	2,053
4.	156,421	6,971	149,450	102.9	667.1	99.0	0	0	100.0	17,402	2,199
5.	170,790	6,407	164,383	105.3	780.4	101.9	0	0	100.0	25,101	2,622
6.	152,531	7,672	144,859	93.4	188.8	91.0	0	0	100.0	23,778	3,749
7.	138,604	4,641	133,963	85.8	94.7	85.5	0	0	100.0	32,246	4,142
8.	120,910	1,151	119,759	84.3	17.7	87.4	0	0	100.0	35,632	5,888
9.	119,256	872	118,384	85.8	14.8	88.9	0	0	100.0	46,085	7,935
10.	121,189	7,027	114,162	87.2	111.7	86.1	0	0	100.0	60,026	8,573
11.	120,082	6,200	113,882	86.1	103.5	85.4	0	0	100.0	75,523	15,693
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	419,648	63,242

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,032	324	1,256	395	384	0	17	2,953	XXX
2. 1998	204,761	9,800	194,961	132,439	12,707	13,464	772	12,832	0	2,696	145,256	25,701
3. 1999	226,162	13,090	213,072	149,350	6,722	17,777	1,190	15,531	0	2,582	174,746	27,621
4. 2000	233,766	13,573	220,193	138,671	3,392	19,793	892	15,657	0	3,319	169,837	23,409
5. 2001	262,123	14,882	247,241	136,350	5,430	20,547	930	16,240	0	4,142	166,777	21,613
6. 2002	306,542	15,881	290,661	116,053	1,387	16,705	78	16,671	0	2,757	147,964	20,238
7. 2003	370,705	19,325	351,380	143,899	2,849	19,020	942	22,984	0	3,896	182,112	21,578
8. 2004	409,184	20,502	388,682	118,320	3,554	16,547	63	20,130	0	4,134	151,380	18,546
9. 2005	443,971	22,842	421,129	117,162	6,179	8,626	105	18,796	0	3,355	138,300	17,036
10. 2006	455,447	18,142	437,305	92,879	4,183	3,794	94	13,634	0	2,216	106,030	16,584
11. 2007	467,304	19,996	447,308	72,316	1,905	1,142	0	8,411	0	889	79,964	14,460
12. Totals	XXX	XXX	XXX	1,219,471	48,632	138,671	5,461	161,270	0	30,003	1,465,319	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	8,990	500	32,784	34	0	0	13,587	0	558	0	626	55,385	794
2.	1,497	48	4,296	39	0	0	1,837	0	202	0	54	7,745	53
3.	1,600	0	7,160	39	0	0	3,062	0	127	0	96	11,910	67
4.	3,501	0	8,112	46	0	0	4,253	0	585	0	147	16,405	113
5.	4,908	0	9,928	100	0	0	5,199	0	1,214	0	304	21,149	121
6.	13,590	0	11,150	0	0	0	7,588	0	1,442	0	510	33,770	227
7.	19,581	0	18,056	0	0	0	11,496	0	2,136	0	787	51,269	498
8.	33,675	0	26,019	0	0	0	17,872	0	2,659	0	884	80,225	613
9.	38,763	0	41,045	0	0	0	23,337	0	5,893	0	1,561	109,038	938
10.	37,022	0	70,721	0	0	0	32,131	0	12,166	0	2,479	152,040	1,164
11.	37,847	172	105,729	0	0	0	38,806	0	16,604	0	4,484	198,814	3,778
12.	200,974	720	335,000	258	0	0	159,168	0	43,586	0	11,932	737,750	8,366

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	41,240	14,145
2.	166,567	13,566	153,001	81.3	138.4	78.5	0	0	100.0	5,706	2,039
3.	194,607	7,951	186,656	86.0	60.7	87.6	0	0	100.0	8,721	3,189
4.	190,572	4,330	186,242	81.5	31.9	84.6	0	0	100.0	11,567	4,838
5.	194,386	6,460	187,926	74.2	43.4	76.0	0	0	100.0	14,736	6,413
6.	183,199	1,465	181,734	59.8	9.2	62.5	0	0	100.0	24,740	9,030
7.	237,172	3,791	233,381	64.0	19.6	66.4	0	0	100.0	37,637	13,632
8.	235,222	3,617	231,605	57.5	17.6	59.6	0	0	100.0	59,694	20,531
9.	253,622	6,284	247,338	57.1	27.5	58.7	0	0	100.0	79,808	29,230
10.	262,347	4,277	258,070	57.6	23.6	59.0	0	0	100.0	107,743	44,297
11.	280,855	2,077	278,778	60.1	10.4	62.3	0	0	100.0	143,404	55,410
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	534,996	202,754

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	15	0	15	0	0	0	0	0	0	0	0	0
3. 1999	0	0	0	0	0	0	0	0	0	0	0	0
4. 2000	0	0	0	0	0	0	0	0	0	0	0	0
5. 2001	0	0	0	0	0	0	0	0	0	0	0	0
6. 2002	0	0	0	0	0	0	0	0	0	0	0	0
7. 2003	0	0	0	0	0	0	0	0	0	0	0	0
8. 2004	0	0	0	0	0	0	0	0	0	0	0	0
9. 2005	0	0	0	0	0	0	0	0	0	0	0	0
10. 2006	0	0	0	0	0	0	0	0	0	0	0	0
11. 2007	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1F - SECTION 2  
MEDICAL MALPRACTICE - 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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	0	0	0	0	0	0	0	0	0	0	0	0
4. 2000	0	0	0	0	0	0	0	0	0	0	0	0
5. 2001	0	0	0	0	0	0	0	0	0	0	0	0
6. 2002	0	0	0	0	0	0	0	0	0	0	0	0
7. 2003	0	0	0	0	0	0	0	0	0	0	0	0
8. 2004	0	0	0	0	0	0	0	0	0	0	0	0
9. 2005	0	0	0	0	0	0	0	0	0	0	0	0
10. 2006	0	0	0	0	0	0	0	0	0	0	0	0
11. 2007	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	5,642	3,561	2,081	4,025	3,578	0	0	2	0	0	449	XXX
3. 1999	1,292	1,026	266	565	554	0	0	1	0	0	12	XXX
4. 2000	256	496	(240)	16	16	0	0	0	0	0	0	XXX
5. 2001	287	329	(42)	59	59	0	0	0	0	0	0	XXX
6. 2002	361	288	73	9	9	0	0	0	0	0	0	XXX
7. 2003	331	278	53	0	0	0	0	0	0	0	0	XXX
8. 2004	88	88	0	0	0	0	0	0	0	0	0	XXX
9. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	4,674	4,216	0	0	3	0	0	461	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	62	0	0	0	0	0	0	0	0	0	0	62	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	62	0	0	0	0	0	0	0	0	0	0	62	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	62	0
2.	4,027	3,578	449	71.4	100.5	21.6	0	0	100.0	0	0
3.	566	554	12	43.8	54.0	4.5	0	0	100.0	0	0
4.	16	16	0	6.3	3.2	0.0	0	0	100.0	0	0
5.	59	59	0	20.6	17.9	0.0	0	0	100.0	0	0
6.	9	9	0	2.5	3.1	0.0	0	0	100.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	62	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	802	(99)	237	0	56	0	13	1,194	XXX
2. 1998	26,369	3,186	23,183	4,808	12	1,038	(11)	662	0	88	6,507	857
3. 1999	28,826	3,147	25,679	9,766	975	1,377	(41)	1,033	0	13	11,242	787
4. 2000	28,404	3,053	25,351	12,382	33	1,910	285	898	0	16	14,872	667
5. 2001	32,488	4,038	28,450	14,907	6,744	1,102	488	1,370	0	259	10,147	462
6. 2002	40,364	5,844	34,520	6,152	722	1,312	36	1,141	0	19	7,847	605
7. 2003	54,115	6,842	47,273	16,871	5,504	874	(424)	1,489	0	116	14,154	830
8. 2004	59,266	7,277	51,989	5,379	0	1,498	1	1,812	0	92	8,688	933
9. 2005	65,471	9,511	55,960	5,037	0	974	125	1,474	0	62	7,360	792
10. 2006	72,688	10,972	61,716	1,515	0	212	0	1,007	0	37	2,734	747
11. 2007	73,344	9,855	63,489	1,256	0	58	0	316	0	24	1,630	588
12. Totals	XXX	XXX	XXX	78,875	13,891	10,592	459	11,258	0	739	86,375	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1,203	0	4,599	0	0	0	1,195	0	121	0	0	7,118	26
2.	192	0	669	0	0	0	97	0	54	0	0	1,012	0
3.	253	0	1,465	0	0	0	237	0	83	0	0	2,038	0
4.	64	0	2,736	0	0	0	400	0	186	0	0	3,386	3
5.	447	0	3,003	0	0	0	465	0	442	0	0	4,357	11
6.	1,104	0	2,127	0	0	0	614	0	536	0	0	4,381	7
7.	2,563	0	4,940	0	0	0	1,318	0	1,018	0	4	9,839	39
8.	5,884	0	4,897	0	0	0	2,380	0	1,564	0	4	14,725	67
9.	7,458	1,136	11,188	300	0	0	4,026	0	2,053	0	21	23,289	78
10.	4,041	0	14,417	704	0	0	5,151	0	2,073	0	62	24,978	103
11.	4,200	0	19,743	1,100	0	0	6,043	0	2,417	0	83	31,303	176
12.	27,409	1,136	69,784	2,104	0	0	21,926	0	10,547	0	174	126,426	510

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,802	1,316
2.	7,520	1	7,519	28.5	0.0	32.4	0	0	100.0	861	151
3.	14,214	934	13,280	49.3	29.7	51.7	0	0	100.0	1,718	320
4.	18,576	318	18,258	65.4	10.4	72.0	0	0	100.0	2,800	586
5.	21,736	7,232	14,504	66.9	179.1	51.0	0	0	100.0	3,450	907
6.	12,986	758	12,228	32.2	13.0	35.4	0	0	100.0	3,231	1,150
7.	29,073	5,080	23,993	53.7	74.2	50.8	0	0	100.0	7,503	2,336
8.	23,414	1	23,413	39.5	0.0	45.0	0	0	100.0	10,781	3,944
9.	32,210	1,561	30,649	49.2	16.4	54.8	0	0	100.0	17,210	6,079
10.	28,416	704	27,712	39.1	6.4	44.9	0	0	100.0	17,754	7,224
11.	34,033	1,100	32,933	46.4	11.2	51.9	0	0	100.0	22,843	8,460
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	93,953	32,473

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	567	444	123	381	285	300	222	4	0	0	178	57
3. 1999	1,342	1,093	249	729	539	1,016	760	32	0	0	478	112
4. 2000	1,778	1,447	331	296	221	533	400	32	0	0	240	83
5. 2001	2,138	1,638	500	1,111	812	1,189	888	72	0	0	672	226
6. 2002	2,974	2,262	712	1,087	815	1,766	1,322	91	0	0	807	204
7. 2003	4,062	2,533	1,529	1,888	1,038	1,934	938	121	0	0	1,967	100
8. 2004	4,904	2,004	2,900	462	33	612	127	58	0	0	972	66
9. 2005	3,400	1,406	1,994	212	38	883	112	138	0	0	1,083	54
10. 2006	1,034	496	538	122	60	71	19	35	0	0	149	12
11. 2007	667	428	239	91	44	9	4	8	0	0	60	4
12. Totals	XXX	XXX	XXX	6,379	3,885	8,313	4,792	591	0	0	6,606	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	253	189	0	0	0	0	0	12	0	0	0	76	0
4.	94	69	0	0	0	0	0	4	0	0	0	29	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	179	135	4	4	0	0	6	4	7	0	0	53	4
7.	75	4	180	91	0	0	118	59	17	0	0	236	7
8.	9	0	121	47	0	0	174	69	11	0	0	199	3
9.	1,500	752	1,290	514	0	0	540	216	166	0	0	2,014	22
10.	84	42	305	183	0	0	69	41	0	0	0	192	4
11.	47	24	521	312	0	0	75	43	7	0	0	271	3
12.	2,241	1,215	2,421	1,151	0	0	982	432	224	0	0	3,070	43

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	685	507	178	120.8	114.2	144.7	0	0	100.0	0	0
3.	2,042	1,488	554	152.2	136.1	222.5	0	0	100.0	64	12
4.	959	690	269	53.9	47.7	81.3	0	0	100.0	25	4
5.	2,372	1,700	672	110.9	103.8	134.4	0	0	100.0	0	0
6.	3,140	2,280	860	105.6	100.8	120.8	0	0	100.0	44	9
7.	4,333	2,130	2,203	106.7	84.1	144.1	0	0	100.0	160	76
8.	1,447	276	1,171	29.5	13.8	40.4	0	0	100.0	83	116
9.	4,729	1,632	3,097	139.1	116.1	155.3	0	0	100.0	1,524	490
10.	686	345	341	66.3	69.6	63.4	0	0	100.0	164	28
11.	758	427	331	113.6	99.8	138.5	0	0	100.0	232	39
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,296	774

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,316	1,724	157	88	26	0	263	687	XXX
2. 2006	106,774	63,088	43,686	33,122	20,455	995	784	962	0	367	13,840	XXX
3. 2007	122,211	74,485	47,726	26,184	14,962	719	612	716	0	184	12,045	XXX
4. Totals	XXX	XXX	XXX	61,622	37,141	1,871	1,484	1,704	0	814	26,572	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	50	0	162	0	0	0	12	0	20	0	103	244	3
2.	240	0	242	0	0	0	67	0	29	0	97	578	6
3.	2,900	183	2,743	0	0	0	139	12	328	0	400	5,915	210
4.	3,190	183	3,147	0	0	0	218	12	377	0	600	6,737	219

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	212	32
2.	35,657	21,239	14,418	33.4	33.7	33.0	0	0	100.0	482	96
3.	33,729	15,769	17,960	27.6	21.2	37.6	0	0	100.0	5,460	455
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,154	583

**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 (Columns 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	(238)	(1)	77	0	23	0	599	(137)	XXX
2. 2006	103,545	1,117	102,428	48,426	429	168	0	7,226	0	10,545	55,391	26,646
3. 2007	93,814	406	93,408	46,492	1	100	0	6,142	0	6,576	52,733	25,036
4. Totals	XXX	XXX	XXX	94,680	429	345	0	13,391	0	17,720	107,987	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	39	0	(1,665)	0	0	0	123	0	51	0	2,182	(1,452)	42
2.	45	0	(479)	0	0	0	76	0	78	0	738	(280)	17
3.	2,586	0	191	0	0	0	192	0	1,421	0	5,393	4,390	2,096
4.	2,670	0	(1,953)	0	0	0	391	0	1,550	0	8,313	2,658	2,155

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1,626)	174
2.	55,540	429	55,111	53.6	38.4	53.8	0	0	100.0	(434)	154
3.	57,124	1	57,123	60.9	0.2	61.2	0	0	100.0	2,777	1,613
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	717	1,941

**SCHEDULE P - PART 1K - FIDELITY / SURETY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	114	(178)	782	104	172	0	34	1,142	XXX
2. 2006	1,501	(596)	2,097	1,939	0	249	0	416	0	0	2,604	XXX
3. 2007	194	38	156	0	0	11	0	17	0	0	28	XXX
4. Totals	XXX	XXX	XXX	2,053	(178)	1,042	104	605	0	34	3,774	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	639	0	1,732	0	0	0	1,225	0	108	0	0	3,704	100
2.	4	0	1,796	0	0	0	509	0	0	0	0	2,309	55
3.	0	0	150	0	0	0	22	0	414	0	0	586	14
4.	643	0	3,678	0	0	0	1,756	0	522	0	0	6,599	169

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,371	1,333
2.	4,913	0	4,913	327.3	0.0	234.3	0	0	100.0	1,800	509
3.	614	0	614	316.5	0.0	393.6	0	0	100.0	150	436
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,321	2,278

**Page 60**

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

**NONE**

**Page 61**

Sch. P, Pt. 1M, International

**NONE**

**Page 62**

Sch. P, Pt. 1N, Reinsurance Property

**NONE**

**SCHEDULE P - PART 10 - REINSURANCE**

**Nonproportional Assumed Liability (\$000 Omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	99	0	4	0	0	0	0	103	XXX
2. 1998	991	0	991	743	0	13	0	0	0	0	756	XXX
3. 1999	342	0	342	0	0	0	0	0	0	0	0	XXX
4. 2000	22	0	22	0	0	0	0	0	0	0	0	XXX
5. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2002	4	0	4	0	0	0	0	0	0	0	0	XXX
7. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2007	6	0	6	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	842	0	17	0	0	0	0	859	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1,119	0	459	0	0	0	0	0	0	0	0	1,578	XXX
2.	3	0	0	0	0	0	0	0	0	0	0	3	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	1,122	0	459	0	0	0	0	0	0	0	0	1,581	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,578	0
2.	759	0	759	76.6	0.0	76.6	0	0	100.0	3	0
3.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,581	0

**Page 64**

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

**NONE**

**SCHEDULE P - PART 1R - SECTION 1  
PRODUCTS LIABILITY - OCCURRENCE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	10	0	3	0	0	13	XXX
2. 1998	1,778	12	1,766	957	0	336	0	188	0	1	1,481	114
3. 1999	1,843	6	1,837	588	0	178	0	57	0	9	823	164
4. 2000	1,826	16	1,810	665	0	132	0	88	0	4	885	143
5. 2001	2,163	21	2,142	800	0	306	0	80	0	0	1,186	93
6. 2002	2,336	28	2,308	16	0	13	0	83	0	0	112	34
7. 2003	3,204	14	3,190	0	0	38	0	64	0	0	102	26
8. 2004	2,463	12	2,451	74	0	84	0	101	0	0	259	71
9. 2005	2,142	9	2,133	140	0	32	0	78	0	0	250	79
10. 2006	1,853	8	1,845	36	0	16	0	30	0	0	82	129
11. 2007	1,561	4	1,557	0	0	4	0	12	0	0	16	138
12. Totals	XXX	XXX	XXX	3,276	0	1,149	0	784	0	14	5,209	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	106	0	62	0	0	0	0	0	13	0	0	181	23
2.	12	0	10	0	0	0	0	0	0	0	0	22	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	3	0	0	0	0	0	4	0	0	7	0
5.	0	0	4	0	0	0	0	0	1	0	0	5	0
6.	0	0	0	0	0	0	1	0	4	0	0	5	11
7.	3	0	95	0	0	0	17	0	21	0	0	136	8
8.	96	0	216	0	0	0	74	0	62	0	0	448	21
9.	5	0	280	0	0	0	66	0	38	0	0	389	26
10.	223	0	843	0	0	0	307	0	91	0	0	1,464	62
11.	31	0	418	0	0	0	118	0	56	0	0	623	106
12.	476	0	1,931	0	0	0	583	0	290	0	0	3,280	257

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	168	13
2.	1,503	0	1,503	84.5	0.0	85.1	0	0	100.0	22	0
3.	823	0	823	44.7	0.0	44.8	0	0	100.0	0	0
4.	892	0	892	48.8	0.0	49.3	0	0	100.0	3	4
5.	1,191	0	1,191	55.1	0.0	55.6	0	0	100.0	4	1
6.	117	0	117	5.0	0.0	5.1	0	0	100.0	0	5
7.	238	0	238	7.4	0.0	7.5	0	0	100.0	98	38
8.	707	0	707	28.7	0.0	28.8	0	0	100.0	312	136
9.	639	0	639	29.8	0.0	30.0	0	0	100.0	285	104
10.	1,546	0	1,546	83.4	0.0	83.8	0	0	100.0	1,066	398
11.	639	0	639	40.9	0.0	41.0	0	0	100.0	449	174
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,407	873

**Page 66**

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

**Page 67**

Sch. P, Pt. 1S, Financial Guaranty/Mortgage Guaranty  
**NONE**

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior	27,668	27,400	26,442	27,005	26,876	27,045	27,299	27,345	29,430	29,160	(270)	1,815
2. 1998	91,142	88,513	87,488	86,773	87,399	87,442	87,185	87,049	86,780	86,666	(114)	(383)
3. 1999	XXX	85,817	84,349	83,038	82,528	83,173	83,226	82,684	82,372	82,279	(93)	(405)
4. 2000	XXX	XXX	84,321	88,022	87,738	87,620	87,786	86,986	86,913	86,362	(551)	(624)
5. 2001	XXX	XXX	XXX	80,670	79,646	79,396	79,319	78,189	77,194	76,694	(500)	(1,495)
6. 2002	XXX	XXX	XXX	XXX	56,712	56,084	55,661	54,221	52,247	52,003	(244)	(2,218)
7. 2003	XXX	XXX	XXX	XXX	XXX	80,077	75,289	74,454	72,266	71,401	(865)	(3,053)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	49,723	48,159	45,467	44,827	(640)	(3,332)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,962	43,056	41,600	(1,456)	(3,362)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,512	43,196	(1,316)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,887	XXX	XXX
12. Totals											(6,049)	(13,057)

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

1. Prior	120,924	105,142	98,523	98,710	98,973	104,851	113,023	114,964	131,798	134,563	2,765	19,599
2. 1998	109,746	108,121	104,836	104,859	105,415	105,775	107,002	107,899	107,793	108,090	297	191
3. 1999	XXX	111,835	112,829	114,935	115,785	119,026	119,893	120,222	119,861	119,710	(151)	(512)
4. 2000	XXX	XXX	99,100	98,180	98,128	101,941	103,337	103,088	102,698	102,587	(111)	(501)
5. 2001	XXX	XXX	XXX	88,788	86,243	88,565	87,980	86,420	85,262	84,529	(733)	(1,891)
6. 2002	XXX	XXX	XXX	XXX	78,342	85,233	83,970	80,758	77,572	76,202	(1,370)	(4,556)
7. 2003	XXX	XXX	XXX	XXX	XXX	75,382	74,447	71,464	67,948	65,840	(2,108)	(5,624)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	66,782	63,156	58,362	56,663	(1,699)	(6,493)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,348	49,677	48,909	(768)	(3,439)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,581	43,639	(942)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,832	XXX	XXX
12. Totals											(4,820)	(3,226)

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

1. Prior	133,183	126,902	125,670	124,238	122,332	122,889	120,916	123,140	124,957	125,296	339	2,156
2. 1998	102,476	99,943	97,287	95,996	95,672	99,359	99,330	100,321	100,796	99,735	(1,061)	(586)
3. 1999	XXX	121,645	118,089	115,429	116,262	128,333	131,027	131,820	131,851	131,156	(695)	(664)
4. 2000	XXX	XXX	107,412	103,629	100,053	113,843	119,045	118,688	118,632	117,384	(1,248)	(1,304)
5. 2001	XXX	XXX	XXX	114,900	110,043	122,880	129,994	130,155	130,913	129,383	(1,530)	(772)
6. 2002	XXX	XXX	XXX	XXX	117,079	114,699	118,981	117,994	116,658	117,122	464	(872)
7. 2003	XXX	XXX	XXX	XXX	XXX	146,389	144,387	142,029	140,319	134,907	(5,412)	(7,122)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	162,194	157,786	149,632	147,048	(2,584)	(10,738)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164,622	165,511	163,437	(2,074)	(1,185)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153,279	152,778	(501)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139,524	XXX	XXX
12. Totals											(14,302)	(21,087)

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

1. Prior	246,990	214,534	196,736	192,622	195,548	214,733	218,458	225,466	235,775	236,769	994	11,303
2. 1998	105,804	102,974	102,800	104,263	107,142	112,687	113,771	115,131	116,888	116,900	12	1,769
3. 1999	XXX	115,158	115,942	117,422	120,519	129,840	132,524	133,148	135,166	135,370	204	2,222
4. 2000	XXX	XXX	110,986	109,912	114,128	125,890	127,031	129,168	131,108	131,843	735	2,675
5. 2001	XXX	XXX	XXX	113,561	122,562	139,309	141,735	145,783	146,688	148,399	1,711	2,616
6. 2002	XXX	XXX	XXX	XXX	117,300	129,969	129,568	129,580	128,525	129,324	799	(256)
7. 2003	XXX	XXX	XXX	XXX	XXX	141,205	130,969	123,275	115,980	117,882	1,902	(5,393)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	112,775	109,685	104,130	103,784	(346)	(5,901)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107,909	104,179	101,847	(2,332)	(6,062)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,433	102,462	(3,971)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,662	XXX	XXX
12. Totals											(292)	2,973

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

1. Prior	165,438	160,821	158,500	155,302	155,017	161,056	164,972	170,901	193,702	205,228	11,526	34,327
2. 1998	149,133	144,408	137,689	135,164	132,239	134,524	135,144	136,618	138,048	139,963	1,915	3,345
3. 1999	XXX	163,462	160,288	157,861	159,118	164,495	164,584	165,450	167,953	171,000	3,047	5,550
4. 2000	XXX	XXX	147,954	145,966	145,867	158,150	163,121	166,727	168,139	170,002	1,863	3,275
5. 2001	XXX	XXX	XXX	153,903	145,283	156,494	161,363	164,762	167,602	170,470	2,868	5,708
6. 2002	XXX	XXX	XXX	XXX	156,966	163,303	163,097	164,497	162,128	163,622	1,494	(875)
7. 2003	XXX	XXX	XXX	XXX	XXX	223,154	218,066	213,408	209,266	208,261	(1,005)	(5,147)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	233,467	215,871	206,958	208,818	1,860	(7,053)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,239	232,343	222,647	(9,696)	(25,592)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,071	232,269	(15,802)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253,766	XXX	XXX
12. Totals											(1,930)	13,538

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES  
**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	20	17	31	57	8	22	0	0	0	0	0	0
2. 1998	0	0	1	2	1	8	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

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

**NONE**

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

1. Prior	7,746	7,217	6,123	4,485	3,940	3,449	3,346	3,351	3,347	3,346	(1)	(5)
2. 1998	479	742	687	553	519	462	447	447	447	447	0	0
3. 1999	XXX	0	4	4	8	9	9	9	9	9	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(1)	(5)

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	36,751	34,109	32,933	31,879	33,483	32,717	35,935	36,386	30,866	30,947	81	(5,439)
2. 1998	10,462	10,509	10,021	8,758	6,895	6,330	6,511	6,797	6,954	6,805	(149)	8
3. 1999	XXX	10,739	10,800	9,542	10,419	10,210	10,154	10,584	10,628	12,169	1,541	1,585
4. 2000	XXX	XXX	11,512	12,755	12,196	14,181	15,594	15,820	16,479	17,177	698	1,357
5. 2001	XXX	XXX	XXX	12,447	10,738	10,752	10,996	12,448	12,083	12,692	609	244
6. 2002	XXX	XXX	XXX	XXX	16,262	13,778	13,531	12,703	11,008	10,552	(456)	(2,151)
7. 2003	XXX	XXX	XXX	XXX	XXX	19,050	18,223	18,082	19,272	21,483	2,211	3,401
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	24,708	23,459	21,575	20,033	(1,542)	(3,426)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,621	25,653	27,122	1,469	501
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,611	24,633	(4,978)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,200	XXX	XXX
12. Totals											(516)	(3,920)

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	47	47	74	164	166	166	173	173	173	173	0	0
3. 1999	XXX	104	189	169	343	383	462	464	489	508	19	44
4. 2000	XXX	XXX	136	74	112	137	226	232	232	231	(1)	(2)
5. 2001	XXX	XXX	XXX	164	621	674	479	581	577	600	23	19
6. 2002	XXX	XXX	XXX	XXX	81	479	467	912	818	765	(53)	(147)
7. 2003	XXX	XXX	XXX	XXX	XXX	1,214	1,489	1,752	2,238	2,064	(174)	312
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	1,634	1,426	1,491	1,101	(390)	(325)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,122	1,625	2,792	1,167	1,670
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	325	305	(20)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312	XXX	XXX
12. Totals											571	1,571

**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,455	4,324	4,185	(139)	(270)
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,737	13,430	693	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,917	XXX	XXX
4. Totals											554	(270)

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,194	2,129	1,710	(419)	(484)
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,072	47,807	(1,265)	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,555	XXX	XXX
4. Totals											(1,684)	(484)

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,892	6,538	6,038	(500)	(854)
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,006	4,496	490	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	XXX	XXX
4. Totals											(10)	(854)

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	X	XXX	0	0	0	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	<b>NONE</b>	X	XXX	XXX	0	XXX
4. Totals											0	0

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

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	XXX	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
11. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
<b>NONE</b>												
12. Totals											0	0

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

1. Prior	2,417	2,193	2,188	2,216	2,656	3,085	3,192	3,159	3,083	3,265	182	106
2. 1998	543	658	784	739	742	762	757	755	767	762	(5)	7
3. 1999	XXX	188	155	121	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	12	12	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	15	0	(15)	(15)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											162	98

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	XXX	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
11. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
<b>NONE</b>												
12. Totals											0	0

**SCHEDULE P - PART 2R - SECTION 1  
PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior .....	2,168	1,670	1,097	925	653	725	929	943	1,025	1,085	60	142
2. 1998 .....	309	378	506	996	1,174	1,078	1,300	1,294	1,315	1,314	(1)	20
3. 1999 .....	XXX	594	604	726	871	692	766	767	768	767	(1)	0
4. 2000 .....	XXX	XXX	631	796	881	847	797	799	799	799	0	0
5. 2001 .....	XXX	XXX	XXX	564	1,200	1,121	1,100	1,108	1,110	1,109	(1)	1
6. 2002 .....	XXX	XXX	XXX	XXX	317	84	36	36	33	33	0	(3)
7. 2003 .....	XXX	XXX	XXX	XXX	XXX	408	12	157	141	153	12	(4)
8. 2004 .....	XXX	XXX	XXX	XXX	XXX	XXX	634	672	714	542	(172)	(130)
9. 2005 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	825	795	526	(269)	(299)
10. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	763	1,426	663	XXX
11. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	574	XXX	XXX
12. Totals											291	(273)

**SCHEDULE P - PART 2R - SECTION 2  
PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior .....	0	0	0	0	0	0	0	0	0	0	0	0									
2. 1998 .....	0	0	0	0	0	0	0	0	0	0	0	0									
3. 1999 .....	XXX	0	0	0	0	0	0	0	0	0	0	0									
4. 2000 .....	XXX	XXX	0	<b>NONE</b>									0	0							
5. 2001 .....	XXX	XXX	XXX										0	0							
6. 2002 .....	XXX	XXX	XXX										0	0							
7. 2003 .....	XXX	XXX	XXX										0	0							
8. 2004 .....	XXX	XXX	XXX										0	0							
9. 2005 .....	XXX	XXX	XXX										0	0							
10. 2006 .....	XXX	XXX	XXX										0	0							
11. 2007 .....	XXX	XXX	XXX										0	0							
12. Totals													0	0							

**SCHEDULE P - PART 2S  
FINANCIAL GUARANTY / MORTGAGE GUARANTY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
<b>NONE</b>											0	0
4. Totals											0	0

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	0 0 0	10,224	16,423	20,301	22,404	23,669	24,859	25,319	26,163	26,192	5	4
2. 1998	60,932	77,550	81,862	83,790	84,605	85,604	86,470	86,482	86,519	86,530	33,691	9,371
3. 1999	XXX	57,397	74,373	77,952	79,379	80,458	81,378	81,608	81,869	81,916	26,642	8,743
4. 2000	XXX	XXX	56,552	78,414	81,829	83,803	84,960	85,596	86,054	85,866	21,873	6,883
5. 2001	XXX	XXX	XXX	56,933	70,647	71,661	73,806	75,247	75,786	75,947	18,985	5,439
6. 2002	XXX	XXX	XXX	XXX	33,585	45,741	48,854	50,233	50,370	50,925	13,953	3,497
7. 2003	XXX	XXX	XXX	XXX	XXX	50,967	64,616	67,668	69,252	69,726	12,252	3,043
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	29,426	39,178	40,642	42,055	7,430	2,039
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,664	36,191	37,781	6,457	1,879
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,461	37,126	6,447	1,812
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,493	5,131	1,508

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

1. Prior	0 0 0	40,999	65,792	76,529	82,400	85,974	89,812	92,156	94,220	96,658	41	37
2. 1998	34,194	66,540	82,930	91,676	98,349	101,824	104,166	105,256	105,587	106,138	20,678	6,616
3. 1999	XXX	36,446	75,593	92,238	101,676	109,898	114,777	116,504	117,093	117,422	24,290	8,137
4. 2000	XXX	XXX	33,682	63,882	75,028	86,353	94,536	97,865	99,422	100,069	28,369	10,082
5. 2001	XXX	XXX	XXX	28,823	49,276	61,083	72,705	77,032	79,814	80,877	20,741	7,331
6. 2002	XXX	XXX	XXX	XXX	22,767	44,030	56,845	65,472	70,053	71,342	16,744	6,515
7. 2003	XXX	XXX	XXX	XXX	XXX	22,362	43,280	51,814	58,277	60,177	12,215	5,118
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	20,275	36,085	42,858	48,226	9,663	4,348
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,815	30,491	36,873	7,544	3,481
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,006	25,343	6,380	2,906
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,136	4,622	2,097

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

1. Prior	0 0 0	53,275	85,821	101,433	106,038	109,518	111,529	113,588	114,954	115,548	5	4
2. 1998	20,663	43,229	59,500	74,414	86,855	91,863	94,623	96,628	97,437	97,935	13,626	4,224
3. 1999	XXX	24,747	54,908	76,560	93,771	110,816	122,114	125,992	127,550	128,214	16,444	5,208
4. 2000	XXX	XXX	23,968	46,200	59,947	86,037	106,032	110,004	111,594	113,754	14,727	4,353
5. 2001	XXX	XXX	XXX	22,823	46,786	71,519	98,819	113,738	118,017	121,473	13,222	4,015
6. 2002	XXX	XXX	XXX	XXX	20,464	44,133	72,553	88,148	100,528	105,316	12,140	3,891
7. 2003	XXX	XXX	XXX	XXX	XXX	23,617	58,025	80,275	97,847	109,807	12,935	4,482
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	25,396	53,664	75,643	98,942	12,034	4,755
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,753	57,116	89,247	11,945	5,045
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,556	46,616	9,776	4,400
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,979	6,900	3,304

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

1. Prior	0 0 0	38,663	61,771	80,269	94,838	107,411	118,946	131,364	139,914	148,612	89	89
2. 1998	24,082	54,174	69,781	81,303	88,935	95,637	98,821	101,090	102,531	103,311	19,605	4,348
3. 1999	XXX	28,217	62,626	83,588	97,400	104,661	109,877	113,420	116,178	118,168	21,059	4,663
4. 2000	XXX	XXX	26,455	60,779	82,185	96,944	104,067	108,547	110,677	112,509	17,306	4,163
5. 2001	XXX	XXX	XXX	29,626	67,081	90,385	104,912	113,199	117,183	121,321	15,758	3,315
6. 2002	XXX	XXX	XXX	XXX	25,000	56,778	75,864	88,188	96,689	102,932	13,077	2,673
7. 2003	XXX	XXX	XXX	XXX	XXX	24,354	54,679	70,068	77,320	83,281	10,462	2,046
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	20,127	44,009	56,907	65,791	8,364	1,765
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,026	38,761	51,643	7,331	1,481
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,538	37,474	6,096	1,534
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,089	4,068	1,138

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

1. Prior	0 0 0	44,922	80,034	103,737	115,637	124,290	136,774	141,574	147,832	150,401	67	66
2. 1998	60,175	87,450	98,714	109,317	116,354	122,824	126,875	129,450	131,506	132,421	18,458	7,197
3. 1999	XXX	65,278	98,201	113,493	128,506	140,026	148,907	154,432	156,430	159,215	19,268	8,265
4. 2000	XXX	XXX	55,158	84,457	97,691	116,851	134,197	145,645	150,476	154,182	15,973	7,289
5. 2001	XXX	XXX	XXX	50,179	75,596	91,126	116,471	130,160	141,541	150,537	14,168	7,227
6. 2002	XXX	XXX	XXX	XXX	43,985	70,423	89,538	106,528	123,712	131,295	12,916	6,758
7. 2003	XXX	XXX	XXX	XXX	XXX	63,239	100,037	119,691	140,138	159,128	12,965	7,667
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	55,604	85,317	105,937	131,249	10,871	7,063
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,253	98,322	119,500	9,874	6,226
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,141	92,396	9,774	5,646
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,556	6,796	3,888

**ANNUAL STATEMENT FOR THE YEAR 2007 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES**  
**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior	0 0 0	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
10. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
11. 2007	XXX	XXX	XXX	0	0	0	0	0	XXX	0	0	0	0

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

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

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

1. Prior	0 0 0	890	1,450	1,612	1,820	1,988	3,273	3,287	3,284	3,284	XXX	XXX
2. 1998	26	121	215	254	255	279	447	447	447	447	XXX	XXX
3. 1999	XXX	0	4	0	(18)	4	9	9	9	9	XXX	XXX
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	0 0 0	4,469	9,201	13,095	16,009	17,426	20,249	21,166	22,814	23,949	0	0
2. 1998	773	2,367	4,006	4,512	5,067	5,593	5,657	5,728	5,779	5,849	517	336
3. 1999	XXX	567	1,367	3,137	6,488	8,044	8,627	8,909	9,194	10,212	450	333
4. 2000	XXX	XXX	1,038	3,040	5,263	8,660	11,682	12,089	12,803	13,976	422	238
5. 2001	XXX	XXX	XXX	657	1,836	2,896	4,841	7,499	8,719	8,775	218	232
6. 2002	XXX	XXX	XXX	XXX	441	959	4,458	5,156	5,916	6,707	310	279
7. 2003	XXX	XXX	XXX	XXX	XXX	350	1,790	3,836	9,296	12,662	374	410
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	533	2,019	3,631	6,874	350	515
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	800	1,688	5,886	294	421
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	531	1,726	245	400
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,312	161	253

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

1. Prior	0 0 0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	19	45	163	164	167	173	173	173	173	16	39
3. 1999	XXX	28	58	100	311	357	396	400	426	444	38	74
4. 2000	XXX	XXX	17	48	78	100	196	204	204	206	21	60
5. 2001	XXX	XXX	XXX	37	91	247	366	511	547	600	133	94
6. 2002	XXX	XXX	XXX	XXX	12	138	253	659	696	716	66	136
7. 2003	XXX	XXX	XXX	XXX	XXX	234	660	1,062	1,438	1,843	47	44
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	95	372	823	916	24	38
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226	540	943	12	21
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	114	3	3
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	0	0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 3,300	..... 3,300	XXX	XXX
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 8,312	..... 12,881	XXX	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 11,331	XXX	XXX

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 3,372	..... 3,403	..... (5)	..... (5)
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 46,118	..... 48,165	..... 20,686	..... 5,678
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 46,588	..... 18,315	..... 4,397

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 1,476	..... 1,476	XXX	XXX
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 1,034	..... 2,188	XXX	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 11	XXX	XXX

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 0	..... 0	XXX	XXX
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 0	..... 0	XXX	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 0	XXX	XXX

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

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

**NONE**

**SCHEDULE P - PART 3N - REINSURANCE**  
**Nonproportional Assumed Property**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior .....	0 0 0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 1998 .....	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 1999 .....	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2000 .....	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5. 2001 .....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
6. 2002 .....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
7. 2003 .....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
8. 2004 .....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
9. 2005 .....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
10. 2006 .....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
11. 2007 .....	XXX	XXX	XXX	0	0	0	0	0	XXX	0	0	XXX	XXX

**NONE**

**SCHEDULE P - PART 3O - REINSURANCE**  
**Nonproportional Assumed Liability**

1. Prior .....	0 0 0	324	473	693	818	1,355	1,577	1,613	1,583	1,685	XXX	XXX
2. 1998 .....	53	413	667	687	705	747	747	747	762	758	XXX	XXX
3. 1999 .....	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2000 .....	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2001 .....	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2002 .....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2003 .....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2004 .....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2005 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

**SCHEDULE P - PART 3P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

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

**NONE**

**SCHEDULE P - PART 3R - SECTION 1  
PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior .....	0 0 0	154	(64)	409	481	525	852	880	905	919	0	0
2. 1998 .....	16	42	162	204	543	564	704	1,294	1,294	1,294	55	58
3. 1999 .....	XXX	144	363	421	634	642	766	766	766	766	86	78
4. 2000 .....	XXX	XXX	129	562	666	792	796	796	796	796	71	74
5. 2001 .....	XXX	XXX	XXX	148	912	1,087	1,100	1,104	1,104	1,104	39	53
6. 2002 .....	XXX	XXX	XXX	XXX	24	29	29	29	29	29	12	12
7. 2003 .....	XXX	XXX	XXX	XXX	XXX	0	0	4	34	38	4	12
8. 2004 .....	XXX	XXX	XXX	XXX	XXX	XXX	0	22	126	159	21	26
9. 2005 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	96	172	24	29
10. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	53	31	38
11. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	14	16

**SCHEDULE P - PART 3R - SECTION 2  
PRODUCTS LIABILITY - CLAIMS-MADE**

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

**NONE**

**SCHEDULE P - PART 3S  
FINANCIAL GUARANTY / MORTGAGE GUARANTY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

**NONE**

**SCHEDULE P - PART 4A  
HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	11,781	8,292	5,103	3,319	2,486	1,744	1,059	698	2,303	2,305
2. 1998	15,317	5,666	3,553	1,411	1,053	568	608	421	226	121
3. 1999	XXX	13,874	6,322	3,151	1,909	1,295	1,117	663	407	342
4. 2000	XXX	XXX	14,294	5,328	3,694	1,958	1,715	1,149	822	421
5. 2001	XXX	XXX	XXX	15,583	5,555	3,972	2,395	1,723	1,075	508
6. 2002	XXX	XXX	XXX	XXX	15,114	6,328	3,946	2,241	1,147	785
7. 2003	XXX	XXX	XXX	XXX	XXX	16,812	5,967	4,207	1,925	1,134
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	12,803	5,867	2,719	1,298
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,300	4,100	2,274
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,331	3,694
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,147

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

1. Prior	49,282	24,021	11,816	7,109	4,913	4,234	3,036	3,200	11,754	14,018
2. 1998	32,307	15,470	8,165	3,088	1,803	1,078	875	1,123	1,032	1,145
3. 1999	XXX	38,145	12,701	6,473	3,897	2,307	1,912	1,738	1,448	1,384
4. 2000	XXX	XXX	35,134	12,391	7,896	5,236	2,749	2,698	2,284	2,065
5. 2001	XXX	XXX	XXX	31,378	14,902	10,027	6,170	4,151	3,030	2,601
6. 2002	XXX	XXX	XXX	XXX	27,107	16,617	10,770	7,115	3,642	2,895
7. 2003	XXX	XXX	XXX	XXX	XXX	26,370	12,614	8,661	4,338	3,338
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	21,993	11,410	5,855	3,962
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,060	8,100	4,700
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,931	7,412
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,304

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

1. Prior	65,958	35,880	21,776	12,010	9,518	8,171	6,290	5,850	6,005	5,864
2. 1998	56,538	27,662	17,033	5,558	3,263	3,537	1,626	2,147	2,196	1,544
3. 1999	XXX	67,162	33,547	13,885	4,972	5,741	2,911	3,033	2,975	2,021
4. 2000	XXX	XXX	64,637	30,006	15,783	9,975	5,317	4,236	4,422	2,774
5. 2001	XXX	XXX	XXX	64,894	28,511	18,872	10,387	7,362	6,444	4,834
6. 2002	XXX	XXX	XXX	XXX	70,736	36,250	17,893	14,136	9,412	5,264
7. 2003	XXX	XXX	XXX	XXX	XXX	86,892	44,503	33,490	24,638	15,763
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	99,523	62,212	39,700	26,288
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101,371	61,126	44,614
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,559	64,301
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,200

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

1. Prior	108,368	72,739	54,433	41,400	31,154	23,257	25,356	25,942	31,165	32,499
2. 1998	38,665	21,627	12,736	6,945	5,738	4,604	4,685	5,241	6,927	6,723
3. 1999	XXX	44,843	23,161	11,615	8,096	7,457	6,912	6,829	9,460	9,641
4. 2000	XXX	XXX	43,504	16,247	10,637	9,341	8,450	9,672	11,265	11,714
5. 2001	XXX	XXX	XXX	38,784	17,156	14,994	12,507	13,032	12,748	13,952
6. 2002	XXX	XXX	XXX	XXX	46,489	27,971	19,233	17,435	15,092	15,610
7. 2003	XXX	XXX	XXX	XXX	XXX	55,643	34,956	25,624	19,165	20,845
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	48,209	34,530	26,493	24,221
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,356	35,764	28,396
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,853	37,778
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,696

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

1. Prior	97,690	65,749	44,857	28,319	21,031	18,700	12,852	16,331	36,334	46,339
2. 1998	58,183	40,555	25,941	15,130	8,478	4,946	2,865	3,926	4,743	6,092
3. 1999	XXX	67,478	45,042	28,880	18,079	12,448	6,378	7,693	9,200	10,182
4. 2000	XXX	XXX	69,322	43,179	27,821	18,756	10,140	12,203	12,879	12,318
5. 2001	XXX	XXX	XXX	78,536	46,896	34,175	19,187	17,678	15,573	15,022
6. 2002	XXX	XXX	XXX	XXX	89,474	63,514	37,393	31,136	21,343	18,736
7. 2003	XXX	XXX	XXX	XXX	XXX	122,662	76,932	58,037	41,723	29,553
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	146,984	96,389	63,821	43,893
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151,263	100,284	64,384
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,805	102,853
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144,537

**SCHEDULE P - PART 4F - SECTION 1  
MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	20	17	22	24	8	17	0	0	0	0
2. 1998	0	0	1	2	1	8	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

NONE

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

1. Prior	46	35	25	19	33	34	7	0	0	0
2. 1998	0	0	0	0	0	3	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	28,882	22,991	18,961	15,878	14,921	13,058	12,300	12,464	5,282	5,790
2. 1998	8,356	5,875	4,162	2,700	1,067	448	421	836	993	764
3. 1999	XXX	9,256	6,605	3,262	2,466	1,326	1,119	1,359	1,417	1,705
4. 2000	XXX	XXX	8,660	7,137	4,757	3,122	2,176	2,255	2,404	3,137
5. 2001	XXX	XXX	XXX	10,226	7,017	4,750	3,057	2,745	3,111	3,471
6. 2002	XXX	XXX	XXX	XXX	14,941	8,461	6,594	5,572	3,335	2,742
7. 2003	XXX	XXX	XXX	XXX	XXX	17,092	11,957	8,741	6,405	6,257
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	21,435	17,289	12,748	7,276
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,231	20,469	14,913
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,055	18,862
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,686

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	47	32	28	0	0	0	0	0	0	0
3. 1999	XXX	68	81	26	6	4	0	3	1	0
4. 2000	XXX	XXX	96	14	17	14	4	3	1	0
5. 2001	XXX	XXX	XXX	74	38	214	62	26	9	0
6. 2002	XXX	XXX	XXX	XXX	47	147	97	53	64	4
7. 2003	XXX	XXX	XXX	XXX	XXX	833	488	406	772	147
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	1,321	796	626	178
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	528	556	1,099
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278	151
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,362	400	0
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,133	308
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,869

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	947	(189)	(389)
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	761	(400)
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	382

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,629	2,657	0
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,971	2,304
3. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2006 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2007 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX	XXX	0

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

1. Prior .....	0	0	<b>NONE</b>					0	0	0
2. 1998 .....	0	0	<b>NONE</b>					0	0	0
3. 1999 .....	XXX	0	<b>NONE</b>					0	0	0
4. 2000 .....	XXX	XXX	<b>NONE</b>					0	0	0
5. 2001 .....	XXX	XXX	<b>NONE</b>					0	0	0
6. 2002 .....	XXX	XXX	<b>NONE</b>					0	0	0
7. 2003 .....	XXX	XXX	<b>NONE</b>					0	0	0
8. 2004 .....	XXX	XXX	<b>NONE</b>					0	0	0
9. 2005 .....	XXX	XXX	<b>NONE</b>					0	0	0
10. 2006 .....	XXX	XXX	<b>NONE</b>					XXX	0	0
11. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4N - REINSURANCE**  
**Nonproportional Assumed Property**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	0	0						0	0	0
2. 1998	0	0						0	0	0
3. 1999	XXX	0						0	0	0
4. 2000	XXX	XXX						0	0	0
5. 2001	XXX	XXX						0	0	0
6. 2002	XXX	XXX						0	0	0
7. 2003	XXX	XXX						0	0	0
8. 2004	XXX	XXX						0	0	0
9. 2005	XXX	XXX						0	0	0
10. 2006	XXX	XXX						XX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4O - REINSURANCE**  
**Nonproportional Assumed Liability**

1. Prior	791	382	310	163	687	557	495	448	376	459
2. 1998	357	0	0	0	0	0	0	0	0	0
3. 1999	XXX	188	155	121	0	0	0	0	0	0
4. 2000	XXX	XXX	12	12	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

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

**SCHEDULE P - PART 4R - SECTION 1  
PRODUCTS 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	1,853	1,070	667	371	80	106	5	6	34	61
2. 1998	274	222	296	422	226	162	188	0	12	9
3. 1999	XXX	295	197	126	61	45	0	0	4	1
4. 2000	XXX	XXX	314	179	176	53	0	1	2	4
5. 2001	XXX	XXX	XXX	242	81	36	3	4	4	4
6. 2002	XXX	XXX	XXX	XXX	274	55	4	4	4	1
7. 2003	XXX	XXX	XXX	XXX	XXX	406	12	147	104	109
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	626	640	558	288
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	739	667	347
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	726	1,153
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	536

**SCHEDULE P - PART 4R - SECTION 2  
PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 1998	0	0	0	0	0	0	0	0	0	0	
3. 1999	XXX	0	0	<b>NONE</b>							0
4. 2000	XXX	XXX	0								0
5. 2001	XXX	XXX	0								0
6. 2002	XXX	XXX	0								0
7. 2003	XXX	XXX	0								0
8. 2004	XXX	XXX	0								0
9. 2005	XXX	XXX	0								0
10. 2006	XXX	XXX	XXX								0
11. 2007	XXX	XXX	XXX								XXX

**SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2007	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	3,792	939	195	104	39	18	(4)	8	5	5
2. 1998	28,719	33,166	33,500	33,595	33,644	33,671	33,684	33,684	33,688	33,691
3. 1999	XXX	22,496	26,176	26,461	26,556	26,605	26,633	26,637	26,642	26,642
4. 2000	XXX	XXX	17,447	21,486	21,723	21,800	21,843	21,858	21,872	21,873
5. 2001	XXX	XXX	XXX	16,294	18,731	18,858	18,934	18,967	18,980	18,985
6. 2002	XXX	XXX	XXX	XXX	11,826	13,742	13,893	13,936	13,948	13,953
7. 2003	XXX	XXX	XXX	XXX	XXX	10,317	12,085	12,190	12,236	12,252
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	6,410	7,331	7,407	7,430
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,276	6,379	6,457
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,526	6,447
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,131

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	939	515	292	182	81	56	36	38	30	22
2. 1998	4,022	700	163	88	69	29	7	5	4	1
3. 1999	XXX	3,734	338	166	100	64	22	14	5	4
4. 2000	XXX	XXX	3,608	279	133	90	40	20	8	4
5. 2001	XXX	XXX	XXX	1,979	239	154	74	34	12	6
6. 2002	XXX	XXX	XXX	XXX	1,938	198	80	32	18	14
7. 2003	XXX	XXX	XXX	XXX	XXX	1,741	173	87	39	16
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	969	120	48	32
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,042	100	38
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	864	83
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	991

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	10,744	(2,433)	730	445	172	91	40	47	30	24
2. 1998	39,609	42,303	42,603	42,708	42,763	42,773	42,773	42,773	42,774	42,776
3. 1999	XXX	32,861	35,012	35,274	35,356	35,403	35,408	35,410	35,411	35,414
4. 2000	XXX	XXX	26,004	28,464	28,671	28,766	28,787	28,791	28,795	28,798
5. 2001	XXX	XXX	XXX	22,561	24,292	24,476	24,505	24,508	24,513	24,515
6. 2002	XXX	XXX	XXX	XXX	16,596	18,040	18,120	18,145	18,148	18,155
7. 2003	XXX	XXX	XXX	XXX	XXX	16,531	17,322	17,375	17,394	17,396
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	9,025	9,450	9,486	9,500
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,776	8,342	8,374
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,900	8,342
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,629

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	7,491	1,746	830	359	198	64	54	27	28	41
2. 1998	13,220	18,881	19,847	20,240	20,474	20,580	20,636	20,653	20,667	20,678
3. 1999	XXX	14,221	21,571	23,188	23,756	24,064	24,217	24,249	24,275	24,290
4. 2000	XXX	XXX	15,940	25,658	27,311	27,841	28,168	28,305	28,348	28,369
5. 2001	XXX	XXX	XXX	12,372	18,755	19,839	20,455	20,630	20,721	20,741
6. 2002	XXX	XXX	XXX	XXX	10,543	15,231	16,185	16,546	16,686	16,744
7. 2003	XXX	XXX	XXX	XXX	XXX	8,188	11,418	11,918	12,134	12,215
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	6,643	9,122	9,485	9,663
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,401	7,237	7,544
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,754	6,380
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,622

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	3,823	1,946	1,021	598	386	331	278	294	264	218
2. 1998	7,757	1,848	816	458	245	123	60	45	33	22
3. 1999	XXX	9,240	2,455	1,059	551	311	97	63	37	17
4. 2000	XXX	XXX	10,198	2,496	1,044	702	212	88	43	17
5. 2001	XXX	XXX	XXX	7,589	1,743	1,040	345	174	75	52
6. 2002	XXX	XXX	XXX	XXX	6,368	1,492	529	281	132	72
7. 2003	XXX	XXX	XXX	XXX	XXX	4,435	863	381	148	78
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	3,478	721	329	122
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,683	526	221
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,177	426
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,096

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	25,516	(6,877)	2,380	1,125	653	957	367	289	259	231
2. 1998	24,576	26,716	27,053	27,205	27,291	27,359	27,365	27,368	27,367	27,369
3. 1999	XXX	27,360	31,444	32,093	32,299	32,465	32,456	32,459	32,459	32,460
4. 2000	XXX	XXX	31,726	37,458	38,081	38,423	38,418	38,433	38,428	38,425
5. 2001	XXX	XXX	XXX	24,110	27,281	28,120	28,178	28,203	28,199	28,198
6. 2002	XXX	XXX	XXX	XXX	21,258	22,984	23,178	23,347	23,352	23,356
7. 2003	XXX	XXX	XXX	XXX	XXX	16,160	17,260	17,376	17,410	17,451
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	13,257	14,040	14,102	14,135
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,647	11,184	11,246
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,226	9,711
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,812

**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	3,948	1,094	521	215	75	64	21	9	7	5
2. 1998	8,862	12,334	13,092	13,347	13,479	13,560	13,596	13,614	13,626	13,626
3. 1999	XXX	10,855	14,953	15,738	16,014	16,254	16,379	16,417	16,442	16,444
4. 2000	XXX	XXX	9,767	13,278	13,893	14,371	14,609	14,680	14,708	14,727
5. 2001	XXX	XXX	XXX	8,636	11,764	12,478	12,928	13,127	13,194	13,222
6. 2002	XXX	XXX	XXX	XXX	7,721	10,847	11,646	11,935	12,105	12,140
7. 2003	XXX	XXX	XXX	XXX	XXX	8,612	11,922	12,497	12,787	12,935
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	8,406	11,165	11,741	12,034
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,700	11,414	11,945
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,614	9,776
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,900

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	2,367	1,156	501	243	158	100	81	64	56	52
2. 1998	4,440	1,514	679	322	161	97	46	26	12	7
3. 1999	XXX	5,166	1,581	812	414	232	91	44	17	8
4. 2000	XXX	XXX	3,858	1,476	878	427	143	66	33	8
5. 2001	XXX	XXX	XXX	3,778	1,481	805	363	153	67	38
6. 2002	XXX	XXX	XXX	XXX	3,614	1,278	584	312	117	74
7. 2003	XXX	XXX	XXX	XXX	XXX	3,845	1,055	581	340	147
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	3,401	1,093	584	312
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,571	1,038	557
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,057	962
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,936

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	13,564	(2,978)	1,354	551	278	386	111	93	66	62
2. 1998	15,343	17,496	17,767	17,788	17,807	17,929	17,933	17,935	17,936	17,936
3. 1999	XXX	18,543	21,178	21,491	21,516	21,696	21,714	21,719	21,720	21,720
4. 2000	XXX	XXX	15,912	18,626	18,914	19,109	19,140	19,155	19,157	19,157
5. 2001	XXX	XXX	XXX	14,576	16,883	17,197	17,310	17,350	17,352	17,354
6. 2002	XXX	XXX	XXX	XXX	13,596	15,831	16,104	16,183	16,206	16,211
7. 2003	XXX	XXX	XXX	XXX	XXX	15,373	17,264	17,498	17,598	17,619
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	15,139	16,831	17,036	17,098
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,900	17,326	17,547
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,974	15,138
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,139

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	8,380	1,690	543	442	280	195	112	125	104	89
2. 1998	11,447	17,961	18,693	19,116	19,331	19,474	19,530	19,563	19,589	19,605
3. 1999	XXX	11,904	18,655	20,121	20,608	20,824	20,919	20,981	21,017	21,059
4. 2000	XXX	XXX	8,876	15,564	16,544	16,981	17,155	17,250	17,286	17,306
5. 2001	XXX	XXX	XXX	9,168	14,255	15,119	15,489	15,621	15,692	15,758
6. 2002	XXX	XXX	XXX	XXX	7,819	11,896	12,554	12,838	13,003	13,077
7. 2003	XXX	XXX	XXX	XXX	XXX	6,132	9,587	10,122	10,333	10,462
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	5,075	7,760	8,160	8,364
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,676	6,962	7,331
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,174	6,096
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,068

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	4,100	2,369	1,872	1,284	972	939	817	700	616	525
2. 1998	7,588	1,657	1,000	583	329	206	143	114	88	74
3. 1999	XXX	8,354	2,458	1,045	562	331	240	174	138	100
4. 2000	XXX	XXX	8,138	1,729	876	444	258	164	128	110
5. 2001	XXX	XXX	XXX	6,132	1,512	817	438	310	234	165
6. 2002	XXX	XXX	XXX	XXX	5,083	1,282	684	388	225	143
7. 2003	XXX	XXX	XXX	XXX	XXX	4,328	1,050	545	342	206
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	3,424	840	453	226
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,957	758	383
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,655	696
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,826

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	24,963	(7,006)	2,556	1,810	1,329	1,162	953	828	714	621
2. 1998	21,974	23,731	23,904	23,983	23,979	24,017	24,023	24,027	24,029	24,030
3. 1999	XXX	23,362	25,426	25,696	25,766	25,786	25,810	25,814	25,822	25,826
4. 2000	XXX	XXX	19,711	21,271	21,496	21,560	21,578	21,594	21,595	21,595
5. 2001	XXX	XXX	XXX	17,604	18,921	19,179	19,235	19,260	19,271	19,277
6. 2002	XXX	XXX	XXX	XXX	14,811	15,801	15,939	15,982	15,994	16,003
7. 2003	XXX	XXX	XXX	XXX	XXX	11,924	12,685	12,771	12,806	12,814
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	9,699	10,272	10,347	10,359
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,634	9,138	9,196
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,938	8,324
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,034

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	4,831	1,493	843	440	261	192	186	124	109	67
2. 1998	13,410	17,148	17,754	18,053	18,226	18,322	18,385	18,410	18,431	18,458
3. 1999	XXX	13,612	17,726	18,400	18,697	18,953	19,091	19,156	19,204	19,268
4. 2000	XXX	XXX	10,906	14,387	14,962	15,364	15,693	15,842	15,905	15,973
5. 2001	XXX	XXX	XXX	9,738	12,729	13,296	13,738	13,958	14,093	14,168
6. 2002	XXX	XXX	XXX	XXX	8,296	11,562	12,227	12,540	12,812	12,916
7. 2003	XXX	XXX	XXX	XXX	XXX	8,167	11,714	12,320	12,721	12,965
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	7,345	9,904	10,460	10,871
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,553	9,288	9,874
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,276	9,774
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,796

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	4,202	2,744	1,779	1,292	1,288	1,203	1,206	1,060	955	794
2. 1998	4,814	1,346	727	535	322	235	141	110	79	53
3. 1999	XXX	5,326	1,474	979	657	408	266	234	162	67
4. 2000	XXX	XXX	4,243	1,457	1,066	743	402	263	201	113
5. 2001	XXX	XXX	XXX	4,242	1,404	1,058	637	379	216	121
6. 2002	XXX	XXX	XXX	XXX	4,079	1,468	915	648	358	227
7. 2003	XXX	XXX	XXX	XXX	XXX	5,151	1,592	1,109	792	498
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	4,041	1,447	1,012	613
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,045	1,347	938
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,732	1,164
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,778

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	20,186	(2,854)	3,326	2,068	1,791	1,635	1,604	1,429	1,291	1,116
2. 1998	21,914	24,596	25,070	25,402	25,488	25,591	25,626	25,659	25,687	25,701
3. 1999	XXX	22,996	26,122	26,814	27,137	27,318	27,427	27,551	27,594	27,621
4. 2000	XXX	XXX	18,866	22,138	22,758	23,120	23,246	23,333	23,379	23,409
5. 2001	XXX	XXX	XXX	17,762	20,406	21,105	21,382	21,487	21,573	21,613
6. 2002	XXX	XXX	XXX	XXX	15,892	19,207	19,761	20,048	20,173	20,238
7. 2003	XXX	XXX	XXX	XXX	XXX	17,654	20,540	21,123	21,459	21,578
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	15,450	17,732	18,272	18,546
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,166	16,443	17,036
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,462	16,584
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,460

**SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0						0	0	0
2. 1998	0	0						0	0	0
3. 1999	XXX	0						0	0	0
4. 2000	XXX	XXX						0	0	0
5. 2001	XXX	XXX						0	0	0
6. 2002	XXX	XXX						0	0	0
7. 2003	XXX	XXX						0	0	0
8. 2004	XXX	XXX						0	0	0
9. 2005	XXX	XXX						0	0	0
10. 2006	XXX	XXX						XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0						0	0	0
2. 1998	0	0						0	0	0
3. 1999	XXX	0						0	0	0
4. 2000	XXX	XXX						0	0	0
5. 2001	XXX	XXX						0	0	0
6. 2002	XXX	XXX						0	0	0
7. 2003	XXX	XXX						0	0	0
8. 2004	XXX	XXX						0	0	0
9. 2005	XXX	XXX						0	0	0
10. 2006	XXX	XXX						XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0						0	0	0
2. 1998	0	0						0	0	0
3. 1999	XXX	0						0	0	0
4. 2000	XXX	XXX						0	0	0
5. 2001	XXX	XXX						0	0	0
6. 2002	XXX	XXX						0	0	0
7. 2003	XXX	XXX						0	0	0
8. 2004	XXX	XXX						0	0	0
9. 2005	XXX	XXX						0	0	0
10. 2006	XXX	XXX						XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**Page 89**

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

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

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

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

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	322	126	66	8	21	18	15	1	0	0
2. 1998	342	464	506	511	521	524	522	521	519	517
3. 1999	XXX	283	400	412	436	453	459	458	456	450
4. 2000	XXX	XXX	254	321	364	400	421	424	424	422
5. 2001	XXX	XXX	XXX	96	221	247	277	266	247	218
6. 2002	XXX	XXX	XXX	XXX	162	236	293	312	316	310
7. 2003	XXX	XXX	XXX	XXX	XXX	162	303	336	370	374
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	167	281	317	350
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	247	294
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	245
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	367	221	112	19	62	28	28	18	20	26
2. 1998	194	106	57	14	12	6	4	4	0	0
3. 1999	XXX	160	86	38	42	22	11	3	0	0
4. 2000	XXX	XXX	188	53	83	42	21	14	11	3
5. 2001	XXX	XXX	XXX	106	104	83	41	16	9	11
6. 2002	XXX	XXX	XXX	XXX	138	116	59	33	17	7
7. 2003	XXX	XXX	XXX	XXX	XXX	170	89	97	60	39
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	196	120	101	67
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	107	78
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134	103
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	1,482	(94)	290	35	112	72	24	29	28	38
2. 1998	655	828	879	856	874	874	871	868	862	857
3. 1999	XXX	604	800	786	839	846	834	820	804	787
4. 2000	XXX	XXX	562	564	681	693	701	696	686	667
5. 2001	XXX	XXX	XXX	278	536	555	565	534	504	462
6. 2002	XXX	XXX	XXX	XXX	445	640	685	684	648	605
7. 2003	XXX	XXX	XXX	XXX	XXX	522	770	838	846	830
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	647	868	928	933
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	504	746	792
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	536	747
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	588

**SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	4	6	11	12
3. 1999	XXX	0	0	0	7	12	19	26	32	38
4. 2000	XXX	XXX	0	0	0	4	8	12	17	21
5. 2001	XXX	XXX	XXX	0	0	22	46	74	100	133
6. 2002	XXX	XXX	XXX	XXX	0	8	17	32	47	66
7. 2003	XXX	XXX	XXX	XXX	XXX	0	6	19	34	47
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	4	14	24
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	4	12
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	3
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	4	4	3	0	3	0	0	0	0	0
3. 1999	XXX	12	12	0	7	4	3	0	0	0
4. 2000	XXX	XXX	12	0	12	4	0	0	0	0
5. 2001	XXX	XXX	XXX	0	26	14	11	4	3	0
6. 2002	XXX	XXX	XXX	XXX	26	22	14	7	4	4
7. 2003	XXX	XXX	XXX	XXX	XXX	22	22	14	8	7
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	16	16	4	3
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	26	22
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	4
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	7	12	14	12	21	26	33	39	47	57
3. 1999	XXX	14	21	6	29	40	57	74	93	112
4. 2000	XXX	XXX	12	0	21	24	38	53	66	83
5. 2001	XXX	XXX	XXX	0	39	62	97	136	179	226
6. 2002	XXX	XXX	XXX	XXX	33	53	79	112	158	204
7. 2003	XXX	XXX	XXX	XXX	XXX	22	36	53	74	100
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	19	33	43	66
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	40	54
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

**SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	32	22	24	23	11	8	0	6	0	0
2. 1998	14	31	42	46	47	53	53	55	55	55
3. 1999	XXX	34	61	74	81	83	83	84	86	86
4. 2000	XXX	XXX	38	54	64	66	66	66	67	71
5. 2001	XXX	XXX	XXX	26	36	36	36	38	39	39
6. 2002	XXX	XXX	XXX	XXX	4	8	8	11	12	12
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	4	4
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	3	11	21
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	16	24
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	31
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	157	120	79	48	36	35	32	29	30	23
2. 1998	58	35	22	17	14	8	8	4	3	0
3. 1999	XXX	96	26	21	17	4	6	4	0	0
4. 2000	XXX	XXX	86	40	26	12	7	7	4	0
5. 2001	XXX	XXX	XXX	91	36	22	12	7	4	0
6. 2002	XXX	XXX	XXX	XXX	71	33	24	14	12	11
7. 2003	XXX	XXX	XXX	XXX	XXX	81	36	21	12	8
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	76	44	32	21
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100	45	26
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	62
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	383	(32)	129	98	62	45	32	39	37	25
2. 1998	78	88	100	108	112	112	114	114	112	114
3. 1999	XXX	152	142	162	174	164	166	166	164	164
4. 2000	XXX	XXX	153	146	153	142	138	139	139	143
5. 2001	XXX	XXX	XXX	143	112	104	94	96	96	93
6. 2002	XXX	XXX	XXX	XXX	81	53	42	36	34	34
7. 2003	XXX	XXX	XXX	XXX	XXX	83	38	26	26	26
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	76	62	61	71
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114	79	79
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	129
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138

**Page 93**

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

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

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

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	(849)	(42)	(2)	(51)	0	0	0	(1)	0	0	0	0
2. 1998	136,617	135,447	135,445	135,438	135,434	135,433	135,433	135,428	135,428	135,428	135,428	0
3. 1999	XXX	156,606	154,906	154,844	154,826	154,826	154,826	154,826	154,826	154,826	154,826	0
4. 2000	XXX	XXX	156,896	156,674	156,621	156,615	156,612	156,612	156,612	156,612	156,612	0
5. 2001	XXX	XXX	XXX	180,661	179,812	179,769	179,761	179,758	179,758	179,758	179,758	0
6. 2002	XXX	XXX	XXX	XXX	208,583	207,797	207,723	207,684	207,669	207,669	207,669	0
7. 2003	XXX	XXX	XXX	XXX	XXX	243,201	242,338	242,195	242,173	242,173	242,173	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	255,922	255,055	255,168	255,147	255,147	(21)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260,085	258,885	258,847	258,847	(37)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,379	245,178	245,178	(1,200)
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230,186	230,186	230,186
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,928
13. Earned Premiums (Sc P-Pt 1)	135,825	155,656	155,014	180,316	207,658	242,367	254,971	259,026	245,260	228,926	XXX	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	(12)	(11)	0	(17)	2	0	3	(3)	0	0	0	0
2. 1998	4,235	4,174	4,161	4,162	4,162	4,162	4,167	4,168	4,168	4,168	4,168	0
3. 1999	XXX	6,862	6,897	6,911	6,921	6,921	6,926	6,929	6,929	6,929	6,931	0
4. 2000	XXX	XXX	7,744	7,853	7,858	7,858	7,858	7,858	7,858	7,858	7,858	0
5. 2001	XXX	XXX	XXX	9,912	9,915	9,939	9,934	9,934	9,934	9,934	9,934	0
6. 2002	XXX	XXX	XXX	XXX	14,643	14,647	14,660	14,658	14,663	14,663	14,663	0
7. 2003	XXX	XXX	XXX	XXX	XXX	16,588	16,596	16,600	16,611	16,611	16,611	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	13,666	13,708	13,822	13,822	13,822	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,631	14,574	14,596	14,596	24
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,753	11,751	11,751	(1)
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,896	8,896	8,896
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,919
13. Earned Premiums (Sc P-Pt 1)	4,238	6,796	7,767	10,016	14,666	16,617	13,691	14,678	11,823	8,919	XXX	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	5,461	(109)	(49)	(23)	0	0	0	0	0	0	0	0
2. 1998	143,687	148,788	148,886	148,806	148,796	148,794	148,794	148,788	148,788	148,788	148,788	0
3. 1999	XXX	153,347	160,513	160,286	160,260	160,204	160,204	160,204	160,204	160,204	160,204	0
4. 2000	XXX	XXX	144,821	149,788	149,616	149,524	149,486	149,483	149,483	149,483	149,478	(6)
5. 2001	XXX	XXX	XXX	157,518	161,043	160,802	160,681	160,689	160,689	160,689	160,676	(12)
6. 2002	XXX	XXX	XXX	XXX	159,944	162,576	162,265	162,238	162,230	162,226	162,226	(4)
7. 2003	XXX	XXX	XXX	XXX	XXX	159,328	161,615	161,390	161,354	161,314	161,314	(39)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	141,665	143,209	142,871	142,818	142,818	(48)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137,755	138,928	138,695	138,695	(232)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,157	138,131	138,131	(26)
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139,776	139,776	139,776
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139,409
13. Earned Premiums (Sc P-Pt 1)	148,355	158,986	151,995	162,155	163,261	161,569	143,484	139,044	138,942	139,409	XXX	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	(4)	0	1	0	0	0	0	0	0	0	0	0
2. 1998	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	0
3. 1999	XXX	1,088	1,088	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	0
4. 2000	XXX	XXX	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	0
5. 2001	XXX	XXX	XXX	819	821	821	821	821	821	821	821	0
6. 2002	XXX	XXX	XXX	XXX	4,064	4,064	4,064	4,061	4,061	4,061	4,061	0
7. 2003	XXX	XXX	XXX	XXX	XXX	4,900	4,900	4,896	4,896	4,896	4,896	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	6,498	6,497	6,497	6,500	6,500	1
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,897	5,904	5,906	5,906	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,281	6,281	6,281	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,985	5,985	5,985
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,986
13. Earned Premiums (Sc P-Pt 1)	1,243	1,088	1,045	822	4,064	4,900	6,498	5,884	6,292	5,988	XXX	XXX

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	1,139	(131)	(21)	(12)	0	0	0	(1)	0	0	0	0
2. 1998	203,569	204,398	204,469	204,469	204,465	204,465	204,465	204,465	204,465	204,465	204,465	0
3. 1999	XXX	225,014	227,093	227,240	227,213	227,204	227,209	227,208	227,208	227,208	227,208	0
4. 2000	XXX	XXX	231,591	233,482	233,307	233,276	233,281	233,279	233,277	233,277	233,277	0
5. 2001	XXX	XXX	XXX	260,100	262,758	262,483	262,442	262,429	262,422	262,421	262,421	0
6. 2002	XXX	XXX	XXX	XXX	304,090	305,800	305,345	305,312	305,295	305,294	305,294	0
7. 2003	XXX	XXX	XXX	XXX	XXX	369,311	371,416	371,135	371,101	371,100	371,100	(1)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	407,563	411,755	411,267	411,226	411,226	(39)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	440,113	443,087	442,614	442,614	(471)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	453,024	452,876	452,876	(153)
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467,971	467,971	467,971
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467,307
13. Earned Premiums (Sc P-Pt 1)	204,761	226,162	233,766	262,123	306,542	370,705	409,184	443,971	455,447	467,304	467,304	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	(6)	0	(5)	13	(5)	0	0	0	0	0	0	0
2. 1998	9,798	9,798	9,814	9,839	9,854	9,854	9,854	9,854	9,854	9,854	9,854	0
3. 1999	XXX	11,749	11,927	11,928	11,906	11,907	11,907	11,907	11,907	11,907	11,907	0
4. 2000	XXX	XXX	13,384	15,164	15,159	15,160	15,160	15,160	15,160	15,160	15,160	0
5. 2001	XXX	XXX	XXX	13,063	13,161	13,161	13,163	13,163	13,163	13,163	13,163	0
6. 2002	XXX	XXX	XXX	XXX	15,802	15,855	15,865	15,861	15,861	15,861	15,861	0
7. 2003	XXX	XXX	XXX	XXX	XXX	19,270	19,434	19,432	19,432	19,432	19,433	4
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	20,322	20,346	20,348	20,348	20,366	16
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,831	22,747	22,808	22,808	61
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,222	18,258	18,258	37
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,879	19,879	19,879
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,997
13. Earned Premiums (Sc P-Pt 1)	9,800	13,090	13,573	14,882	15,881	19,325	20,503	22,842	18,142	19,996	19,996	XXX

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

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	(25)	(38)	0	51	(5)	0	0	0	0	0	0	0
2. 1998	26,431	26,427	26,390	26,387	26,385	26,385	26,385	26,385	26,385	26,385	26,385	0
3. 1999	XXX	28,843	28,804	28,786	28,779	28,769	28,769	28,768	28,768	28,768	28,768	0
4. 2000	XXX	XXX	28,487	28,606	28,612	28,608	28,607	28,590	28,590	28,590	28,590	0
5. 2001	XXX	XXX	XXX	32,338	32,346	32,331	32,325	32,313	32,313	32,313	32,313	0
6. 2002	XXX	XXX	XXX	XXX	40,362	40,160	40,033	40,023	40,023	40,023	40,023	0
7. 2003	XXX	XXX	XXX	XXX	XXX	54,348	54,400	54,302	54,300	54,299	54,299	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	59,344	59,778	59,735	59,718	59,718	(17)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,182	66,221	66,125	66,125	(96)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,694	71,923	71,923	231
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,229	73,229	73,229
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,347
13. Earned Premiums (Sc P-Pt 1)	26,369	28,826	28,404	32,488	40,364	54,115	59,266	65,471	72,688	73,344	73,344	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	(10)	(4)	0	17	0	36	0	0	0	0	0	0
2. 1998	3,048	3,052	3,042	3,042	3,042	3,042	3,040	3,039	3,039	3,039	3,039	0
3. 1999	XXX	3,215	3,216	3,217	3,217	3,217	3,216	3,216	3,216	3,216	3,216	0
4. 2000	XXX	XXX	3,138	3,145	3,158	3,158	3,157	3,157	3,157	3,157	3,157	0
5. 2001	XXX	XXX	XXX	4,011	4,038	4,042	4,042	4,040	4,040	4,040	4,040	0
6. 2002	XXX	XXX	XXX	XXX	5,804	5,774	5,768	5,766	5,766	5,766	5,769	1
7. 2003	XXX	XXX	XXX	XXX	XXX	6,832	6,817	6,816	6,820	6,820	6,824	4
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	7,303	7,289	7,312	7,312	7,312	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,533	9,583	9,583	9,583	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,893	10,868	10,868	(26)
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,874	9,874	9,874
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,853
13. Earned Premiums (Sc P-Pt 1)	3,186	3,147	3,053	4,038	5,844	6,842	7,277	9,511	10,972	9,855	9,855	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1998	567	567	567	567	567	567	567	567	567	567	567
3. 1999	XXX	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342
4. 2000	XXX	XXX	1,778	1,778	1,778	1,778	1,778	1,778	1,778	1,778	1,778
5. 2001	XXX	XXX	XXX	2,138	2,138	2,138	2,138	2,138	2,138	2,138	2,138
6. 2002	XXX	XXX	XXX	XXX	2,974	2,974	2,974	2,974	2,974	2,974	2,974
7. 2003	XXX	XXX	XXX	XXX	XXX	4,062	4,062	4,062	4,062	4,062	4,062
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	4,904	4,904	4,904	4,904	4,904
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,400	3,400	3,400	3,400
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,034	1,034	1,034
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667	667
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667
13. Earned Premiums (Sc P-Pt 1)	567	1,342	1,778	2,138	2,974	4,062	4,904	3,400	1,034	667	XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1998	444	444	444	444	444	444	444	444	444	444	444
3. 1999	XXX	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093
4. 2000	XXX	XXX	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447
5. 2001	XXX	XXX	XXX	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638
6. 2002	XXX	XXX	XXX	XXX	2,262	2,262	2,262	2,262	2,262	2,262	2,262
7. 2003	XXX	XXX	XXX	XXX	XXX	2,533	2,533	2,533	2,533	2,533	2,533
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	2,004	2,004	2,004	2,004	2,004
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,406	1,406	1,406	1,406
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	496	496	496
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428	428
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428
13. Earned Premiums (Sc P-Pt 1)	444	1,093	1,447	1,638	2,262	2,533	2,004	1,406	496	428	XXX

**SCHEDULE P - PART 6M - INTERNATIONAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0
11. 2007	XXX	XXX	0	0	0	0	0	0	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0
11. 2007	XXX	XXX	0	0	0	0	0	0	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

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

**Nonproportional Assumed Property**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0						0	0	0	0
2. 1998	0	0									
3. 1999	XXX	0									
4. 2000	XXX	XXX									
5. 2001	XXX	XXX									
6. 2002	XXX	XXX									
7. 2003	XXX	XXX									
8. 2004	XXX	XXX									
9. 2005	XXX	XXX									
10. 2006	XXX	XXX									
11. 2007	XXX	XXX							XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0						0	0	0	0
2. 1998	0	0									
3. 1999	XXX	0									
4. 2000	XXX	XXX									
5. 2001	XXX	XXX									
6. 2002	XXX	XXX									
7. 2003	XXX	XXX									
8. 2004	XXX	XXX									
9. 2005	XXX	XXX									
10. 2006	XXX	XXX									
11. 2007	XXX	XXX							XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

**SCHEDULE P - PART 6O - REINSURANCE**

**Nonproportional Assumed Liability**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1998	991	991	991	991	991	991	991	991	991	991	0
3. 1999	XXX	342	342	342	342	342	342	342	342	342	0
4. 2000	XXX	XXX	22	22	22	22	22	22	22	22	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	4	4	4	4	4	4	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6
13. Earned Premiums (Sc P-Pt 1)	974	491	96	5	3	1	0	0	0	2	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	786	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	(59)	(1)	0	0	0	0	0	0	0	0	0	0
2. 1998	1,838	1,841	1,834	1,834	1,834	1,834	1,834	1,834	1,834	1,834	1,834	0
3. 1999	XXX	1,841	1,860	1,859	1,859	1,859	1,859	1,859	1,859	1,859	1,859	0
4. 2000	XXX	XXX	1,817	1,838	1,836	1,836	1,836	1,836	1,836	1,836	1,836	0
5. 2001	XXX	XXX	XXX	2,142	2,084	2,078	2,078	2,078	2,078	2,078	2,078	0
6. 2002	XXX	XXX	XXX	XXX	2,400	2,437	2,438	2,438	2,438	2,438	2,438	0
7. 2003	XXX	XXX	XXX	XXX	XXX	3,174	3,188	3,181	3,181	3,181	3,181	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	2,447	2,506	2,500	2,500	2,500	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,093	2,136	2,136	2,136	(1)
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,816	1,779	1,779	(38)
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,600	1,600	1,600
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,561
13. Earned Premiums (Sc P-Pt 1)	1,778	1,843	1,826	2,163	2,336	3,204	2,463	2,142	1,853	1,561	XXX	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	12	12	12	12	12	12	12	12	12	12	12	0
3. 1999	XXX	6	6	6	6	6	6	6	6	6	6	0
4. 2000	XXX	XXX	16	16	16	16	16	16	16	16	16	0
5. 2001	XXX	XXX	XXX	21	21	21	21	21	21	21	21	0
6. 2002	XXX	XXX	XXX	XXX	28	28	28	28	28	28	27	0
7. 2003	XXX	XXX	XXX	XXX	XXX	14	14	14	14	14	15	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	12	12	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	9	9	9	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	8	8	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4
13. Earned Premiums (Sc P-Pt 1)	12	6	16	21	28	14	12	9	8	4	XXX	XXX

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE**

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0	0
8. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
9. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0	0
10. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0	0
11. 2007	XXX	XXX	0	0	0	0	0	0	XXX	0	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0	0
8. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
9. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0	0
10. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0	0
11. 2007	XXX	XXX	0	0	0	0	0	0	XXX	0	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

**Page 99**

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

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

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

**Page 100**

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

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

**Page 101**

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

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

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

**Page 102**

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

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

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

Sch. P, Pt. 7B, Sn. 7, Reserves for Commission Adjustments  
**NONE**

**SCHEDULE 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 Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL Yes	23,319,221	23,159,042	0	9,439,485	10,723,682	18,706,749	58,887	0
2. Alaska	AK Yes	2,881	3,837	0	0	0	0	0	0
3. Arizona	AZ Yes	107,182	80,935	0	0	1,217	1,217	0	0
4. Arkansas	AR Yes	11,545,614	11,221,205	0	3,763,151	2,275,700	6,222,487	26,765	0
5. California	CA Yes	1,162,122	555,368	0	209	(197,594)	4,559	465	0
6. Colorado	CO Yes	188,779	146,090	0	74,274	50,426	39,099	161	0
7. Connecticut	CT Yes	38,681,449	36,820,445	105,886	18,609,042	23,879,906	42,645,469	156,160	0
8. Delaware	DE Yes	20,438,961	19,647,013	58,220	7,804,093	5,489,836	28,489,727	58,629	0
9. Dist. Columbia	DC Yes	2,289,545	2,337,590	18,599	924,425	348,161	1,686,199	3,038	0
10. Florida	FL Yes	20,163,891	18,169,966	0	1,451,146	2,275,439	3,664,120	2,070	0
11. Georgia	GA Yes	29,752,955	27,493,059	0	9,456,458	11,852,816	23,040,794	38,447	0
12. Hawaii	HI Yes	86,339	46,232	0	0	0	0	0	0
13. Idaho	ID Yes	14,787	17,675	0	0	0	0	0	0
14. Illinois	IL Yes	25,632,546	23,748,614	0	16,018,293	18,301,248	41,712,118	62,720	0
15. Indiana	IN Yes	17,222,684	17,103,044	1,166	10,205,950	11,700,912	22,221,261	95,240	0
16. Iowa	IA Yes	1,779,702	1,786,022	0	2,152,504	(290,214)	2,343,655	1,816	0
17. Kansas	KS Yes	271,869	205,943	0	131,045	160,461	90,365	98	0
18. Kentucky	KY Yes	226,550	129,639	0	13,386	1,024,696	1,015,394	85	0
19. Louisiana	LA Yes	1,701,859	1,679,562	0	1,365,096	1,234,954	4,473	0	0
20. Maine	ME Yes	2,008,732	2,274,016	0	944,398	1,777,952	2,874,851	9,954	0
21. Maryland	MD Yes	41,447,319	41,258,884	4,214	16,986,044	18,336,201	47,042,786	100,685	0
22. Massachusetts	MA Yes	76,419,188	76,768,649	45,952	30,136,287	31,177,079	74,547,633	370,719	0
23. Michigan	MI Yes	41,008,121	43,088,043	77,460	24,028,220	16,105,326	172,045,560	243,874	0
24. Minnesota	MN Yes	21,887,412	20,687,181	0	13,324,833	17,070,352	21,360,234	103,414	0
25. Mississippi	MS Yes	2,012,888	1,966,020	0	397,278	379,818	1,664,993	604	0
26. Missouri	MO Yes	969,851	737,330	0	228,718	217,085	163,530	700	0
27. Montana	MT Yes	14,345	13,220	0	0	0	0	0	0
28. Nebraska	NE Yes	5,964,291	5,858,794	92,773	2,184,265	1,244,254	5,437,129	12,733	0
29. Nevada	NV Yes	69,454	135,060	0	0	622	664	0	0
30. New Hampshire	NH Yes	9,536,916	9,653,031	0	5,021,340	5,002,636	10,079,261	39,929	0
31. New Jersey	NJ Yes	178,357,343	177,089,134	202,953	69,761,117	98,256,873	293,866,122	482,849	0
32. New Mexico	NM Yes	136,147	135,060	0	18,055	18,058	8	0	0
33. New York	NY Yes	268,725,283	264,901,522	149,881	100,356,864	129,735,726	328,001,099	710,650	0
34. North Carolina	NC Yes	32,760,762	34,385,164	75,874	23,244,987	15,902,910	42,958,323	89,109	0
35. North Dakota	ND Yes	2,809,573	2,662,308	0	386,827	658,997	1,735,546	4,290	0
36. Ohio	OH Yes	5,917,161	6,210,697	0	3,863,609	4,127,595	6,329,209	12,299	0
37. Oklahoma	OK Yes	352,717	316,449	0	361,986	432,076	91,940	138	0
38. Oregon	OR Yes	96,655	86,637	0	250,157	220,158	8	0	0
39. Pennsylvania	PA Yes	237,783,766	238,566,519	596,735	118,134,099	125,470,992	411,436,203	1,184,092	0
40. Rhode Island	RI Yes	24,879,533	22,702,195	0	7,757,127	9,188,126	13,307,336	133,806	0
41. South Carolina	SC Yes	28,973,245	30,247,454	0	13,139,175	7,617,154	27,232,810	43,387	0
42. South Dakota	SD Yes	2,401,148	2,428,265	0	1,864,596	2,328,726	10,304,272	3,139	0
43. Tennessee	TN Yes	10,055,265	9,592,277	0	5,349,596	4,914,584	13,718,646	15,228	0
44. Texas	TX Yes	2,125,284	1,884,758	18,421	1,086,359	555,030	58,474	0	0
45. Utah	UT Yes	2,289	6,205	0	0	(495)	311	0	0
46. Vermont	VT Yes	2,647,918	2,668,415	0	1,440,188	1,699,703	2,720,660	11,028	0
47. Virginia	VA Yes	68,755,614	70,736,662	338,918	33,008,435	30,689,258	58,431,452	273,426	0
48. Washington	WA Yes	78,294	57,116	0	(129)	(7,628)	3	0	0
49. West Virginia	WV Yes	517,332	467,482	0	728,554	601,290	473,216	202	0
50. Wisconsin	WI Yes	9,976,356	8,763,349	12,344	5,770,236	8,182,989	12,194,380	75,132	0
51. Wyoming	WY Yes	55,006	55,880	0	0	0	0	0	0
52. American Samoa	AS No	0	0	0	0	0	0	0	0
53. Guam	GU No	0	0	0	0	0	0	0	0
54. Puerto Rico	PR No	0	0	0	0	0	0	0	0
55. U. S. Virgin Islands	VI No	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP No	0	0	0	0	0	0	0	0
57. Canada	CN No	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 51	1,273,334,144	1,260,640,690	1,799,396	561,181,778	620,735,093	1,749,964,345	4,425,968	0

DETAILS OF WRITE-INS									
5801	XXX	0	0	0	0	0	0	0	0
5802	XXX	0	0	0	0	0	0	0	0
5803	XXX	0	0	0	0	0	0	0	0
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899. Totals (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

Location of risk: Fire, Allied Lines, Farmowners, Homeowners, CMP, Earthquake, Surety and Burglary

Principal address of policyholder: Inland Marine

Location of insured's operation: Worker's Compensation

Location of risk of operation: Other Liability and Property Liability

Location of principal garage: Auto Liability and Auto Physical Damage

Location of employer: Fidelity

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

**SCHEDULE D - PART 1**

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book Adjusted Carrying Value				Interest					Dates		
		3 *	4 Foreign	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B. / A. C. V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due and Accrued	20 Gross Amount Received During Year	21 Acquired	22 Maturity	
6099999 - TOTALS						2,996,338,708		3,010,903,502	2,945,639,466	2,973,699,238	(1,336,977)	(5,211,506)	0	0					35,256,295	134,339,080		

**Page E09**

Sch. D, Pt. 2, Sn. 1, Preferred Stocks Owned

**NONE**

**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends			Changes in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 Foreign						10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
7399999 - TOTAL - Preferred and Common Stocks					281,804,798		281,804,798	239,719,482	0	2,458,178	0	15,051,762	91,246	14,960,517	0		

E10

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues ..... 0 , the total \$ value (included in Column 8) of all such issues \$ ..... 0 .

**SCHEDULE Z - PART 1**

COMPANIES INCLUDED IN CURRENT YEAR THAT ARE CONSOLIDATED OR COMBINED

Name of Company	NAIC Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
• Harleysville Mutual Insurance Company	14168	23-0902325	N/A	N/A	Combined
Harleysville Pennland Insurance Company	40983	23-2612951	100.000	100.000	Combined
Mainland Insurance Company	10674	23-2864924	100.000	100.000	Combined
Harleysville Preferred Insurance Company	35696	23-2384978	53.000	54.000	Combined
Harleysville Insurance Company of New Jersey	42900	23-2253669	53.000	54.000	Combined
Harleysville-Atlantic Insurance Company	13382	58-1732699	53.000	54.000	Combined
Harleysville Insurance Company of Ohio	10060	31-1411772	53.000	54.000	Combined
Harleysville Worcester Insurance Company	26182	04-1989660	53.000	54.000	Combined
Harleysville Insurance Company of New York	33235	16-1075588	53.000	54.000	Combined
Harleysville Lake States Insurance Company	14516	31-3198542	53.000	54.000	Combined
Harleysville Insurance Company	23582	41-0417250	53.000	54.000	Combined

**SCHEDULE Z - PART 2**

COMPANIES INCLUDED IN CURRENT YEAR AND EXCLUDED IN THE PRIOR YEAR

Name of Company	NAIC Code	FIT	Ownership Interest		Reason for Inclusion
			Current	Prior	
<b>NONE</b>					

**SCHEDULE Z - PART 3**

COMPANIES EXCLUDED IN CURRENT YEAR AND INCLUDED IN PRIOR YEAR

Name of Company	NAIC Code	FIT	Ownership Interest		Basis for Exclusion
			Current	Prior	
• Mid-America Insurance Company	37630	06-1246809	N/A	54.000	Merged into Harleysville Worcester