

**Megan Hayes - Fwd: FW: HMP ROR 1996 to 2010.xls RAA follow-up**

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**From:** Karen Hornig  
**To:** Emarie Payne; Joy Hatchette; Megan Hayes  
**Date:** 12/14/2011 11:28 AM  
**Subject:** Fwd: FW: HMP ROR 1996 to 2010.xls RAA follow-up  
**CC:** Therese Goldsmith  
**Attachments:** HMP ROR 1996 to 2010.xls

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>>> Matthew Wulf <wulf@reinsurance.org> 12/14/2011 11:23 AM >>>

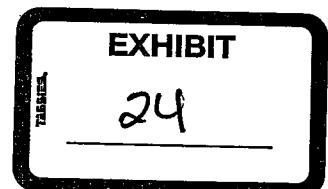
Commissioner,

Attached is an XL spreadsheet with accompanying data back-up which should respond to your question regarding the rate of return on the homeowner's insurance line in the aggregate. If you have any questions, please contact me.

I'll send the broker reports referenced in the RAA materials in a separate e-mail.

Regards,

Matt



Matthew Wulf

Vice President, State Relations and Assistant General Counsel

Reinsurance Association of America

1445 New York Ave., NW

7th Floor

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202/638-3690

**Homeowners' Multi-Peril (\$ in 000s)**

Year	Total Profit or Loss	NPE	Total Profit % of NPE
2010	(146,931)	59,721,095	-0.246%
2009	70,588	56,361,912	0.125%
2008	(6,218,691)	56,487,083	-11.009%
2007	7,758,312	55,389,875	14.007%
2006	9,807,416	53,083,582	18.475%
2005	3,312,127	50,637,631	6.541%
2004	5,311,686	47,290,978	11.232%
2003	3,212,612	42,468,999	7.565%
2002	(1,425,904)	37,334,164	-3.819%
2001	(4,923,639)	33,728,490	-14.598%
2000	(150,489)	31,741,535	-0.474%
1999	792,748	29,805,557	2.660%
1998	492,481	27,991,029	1.759%
1997	2,562,409	26,021,320	9.847%
1996	(2,931,513)	24,649,680	-11.893%
	17,523,212	632,712,930	

Avg	2.011%
<b>Wt Avg</b>	<b>2.770%</b>

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2010 OF THE P&C Industry

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22										
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)				Premiums Earned (Pg. 6, Pt. 1, Col. 4)				Dividends to Policyholders (Pg. 4, Line 17)				Incurred Loss (Pg. 9, Pt. 2, Col. 7)				Loss Adjustment Expense				Loss Adjustment Expense				Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)				Agents' Balances			
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%								
1	Fire	10,218,100	XXX	10,052,710	NA	18,137	NA	4,204,658	NA	107,259	NA	367,958	NA	3,926,352	NA	203,821	NA	201,904	NA	5,334,078	NA	1,716,928	NA										
2.1	Allied Lines	7,493,696	XXX	7,732,852	NA	20,468	NA	4,531,831	NA	124,949	NA	424,965	NA	3,286,838	NA	131,373	NA	168,524	NA	3,868,339	NA	1,343,973	NA										
2.2	Multiple Peril Crop	3,501,631	XXX	3,480,416	NA	0	NA	2,024,607	NA	4,120	NA	110,086	NA	1,132,515	NA	18,913	NA	37,052	NA	274,019	NA	1,063,498	NA										
2.3	Federal Flood	6,135	XXX	6,204	NA	0	NA	2,089	NA	(3,777)	NA	45,580	NA	(26,323)	NA	(722)	NA	7,722	NA	3,301	NA	(64,584)	NA										
3	Farmowners Multiple Peril	2,751,274	XXX	2,660,167	NA	6,699	NA	1,825,938	NA	52,161	NA	151,602	NA	801,368	NA	98,006	NA	58,210	NA	1,410,683	NA	561,128	NA										
4	Homeowners Multiple Peril	61,296,197	XXX	59,721,095	NA	302,678	NA	39,626,936	NA	1,144,517	NA	4,915,474	NA	16,922,114	NA	1,787,347	NA	2,396,700	NA	33,775,064	NA	12,122,034	NA										
5.1	Commercial Multiple Peril (Non-Liability Portion)	18,144,629	XXX	18,076,266	NA	136,221	NA	10,750,535	NA	367,632	NA	841,979	NA	8,127,256	NA	1,195,815	NA	706,952	NA	9,602,605	NA	4,627,583	NA										
5.2	Commercial Multiple Peril (Liability Portion)	10,702,625	XXX	10,752,919	NA	4,748	NA	4,211,461	NA	1,880,945	NA	582,731	NA	18,228,256	NA	7,263,220	NA	1,404,438	NA	5,397,652	NA	2,670,070	NA										
6	Mortgage Guaranty	4,246,677	XXX	4,348,129	NA	0	NA	7,436,849	NA	40,378	NA	294,183	NA	16,691,698	NA	213,506	NA	334,648	NA	682,164	NA	117,729	NA										
8	Ocean Marine	2,738,880	XXX	2,759,081	NA	2,329	NA	1,395,245	NA	151,867	NA	130,317	NA	3,025,349	NA	244,628	NA	118,446	NA	1,221,938	NA	606,676	NA										
9	Inland Marine	8,503,440	XXX	8,543,316	NA	17,329	NA	3,939,126	NA	71,247	NA	618,153	NA	2,653,970	NA	125,467	NA	227,035	NA	4,036,445	NA	2,093,175	NA										
10	Financial Guaranty	1,371,908	XXX	2,361,310	NA	0	NA	3,505,447	NA	550,866	NA	29,898	NA	7,349,123	NA	281,567	NA	15,668	NA	10,421,269	NA	160,211	NA										
11	Medical Professional Liability	9,095,726	XXX	9,100,492	NA	319,875	NA	2,946,389	NA	1,809,027	NA	466,008	NA	21,117,918	NA	6,766,003	NA	1,121,642	NA	4,635,015	NA	(1,033,308)	NA										
12	Earthquake	1,436,182	XXX	1,393,330	NA	4,808	NA	196,092	NA	15,897	NA	8,050	NA	163,800	NA	10,487	NA	5,747	NA	788,295	NA	334,525	NA										
13	Group A&H (See Interrogatory 1)	4,411,053	XXX	4,215,094	NA	0	NA	2,689,687	NA	83,392	NA	105,831	NA	2,055,811	NA	48,300	NA	144,335	NA	1,906,763	NA	879,203	NA										
14	Credit A & H	142,478	XXX	165,285	NA	0	NA	25,442	NA	2,176	NA	2,444	NA	42,215	NA	691	NA	3,991	NA	129,367	NA	9,580	NA										
15	Other A&H (See Interrogatory 1)	2,950,903	XXX	2,313,648	NA	1,169	NA	1,930,249	NA	14,312	NA	111,336	NA	2,242,509	NA	28,916	NA	152,849	NA	7,358,436	NA	1,440,698	NA										
16	Workers' Compensation	31,483,471	XXX	31,470,769	NA	869,538	NA	22,221,626	NA	2,492,866	NA	2,457,168	NA	97,540,694	NA	9,052,471	NA	5,219,778	NA	10,870,911	NA	9,479,951	NA										
17.1	Other Liability - Occurrence	22,115,937	XXX	22,095,924	NA	35,752	NA	13,581,689	NA	3,414,287	NA	1,674,205	NA	67,544,767	NA	14,541,620	NA	4,183,519	NA	11,533,569	NA	5,592,671	NA										
17.2	Other Liability - Claims-made	13,564,199	XXX	14,275,654	NA	19,568	NA	7,067,554	NA	1,875,231	NA	699,689	NA	30,059,001	NA	6,177,569	NA	1,312,916	NA	7,784,146	NA	2,775,193	NA										
17.3	Excess workers' compensation	799,499	XXX	806,165	NA	0	NA	177,115	NA	47,977	NA	(5,819)	NA	5,226,823	NA	204,194	NA	110,422	NA	378,799	NA	156,030	NA										
18	Products Liability	2,050,510	XXX	2,147,747	NA	336	NA	1,571,550	NA	895,591	NA	240,048	NA	11,501,160	NA	4,196,759	NA	917,036	NA	1,005,102	NA	487,856	NA										
19.1,19.2	Private Passenger Auto Liability	97,673,022	XXX	96,319,230	NA	486,528	NA	64,109,902	NA	3,946,431	NA	9,131,444	NA	75,875,356	NA	10,302,470	NA	7,427,407	NA	31,410,953	NA	18,441,083	NA										
19.3,19.4	Commercial Auto Liability	16,245,705	XXX	16,325,629	NA	16,563	NA	8,801,717	NA	929,063	NA	1,071,332	NA	20,667,689	NA	2,550,842	NA	1,200,924	NA	8,208,125	NA	4,630,517	NA										
21.1	Private Passenger Auto Physical Damage	62,601,665	XXX	62,339,771	NA	387,328	NA	36,453,115	NA	244,724	NA	5,844,132	NA	2,469,978	NA	204,506	NA	1,570,754	NA	20,388,331	NA	11,467,235	NA										
21.2	Commercial Auto Physical Damage	4,870,396	XXX	5,013,104	NA	2,864	NA	2,910,920	NA	52,253	NA	454,623	NA	547,770	NA	94,476	NA	89,249	NA	2,315,521	NA	1,356,653	NA										
22	Aircraft (all perils)	1,103,539	XXX	1,106,200	NA	0	NA	577,641	NA	80,489	NA	45,596	NA	1,885,003	NA	209,999	NA	72,939	NA	533,707	NA	465,035	NA										
23	Fidelity	1,077,886	XXX	1,075,271	NA	1,552	NA	583,107	NA	34,228	NA	57,235	NA	1,141,239	NA	136,164	NA	57,655	NA	616,275	NA	218,197	NA										
24	Surety	4,853,562	XXX	4,886,689	NA	40,045	NA	697,671	NA	209,500	NA	158,297	NA	3,028,392	NA	636,415	NA	230,705	NA	3,122,829	NA	894,420	NA										
26	Burglary and theft	167,157	XXX	163,753	NA	23	NA	50,021	NA	4,375	NA	6,326	NA	71,436	NA	15,728	NA	3,935	NA	80,674	NA	42,588	NA										
27	Boiler and Machinery	1,718,322	XXX	1,761,644	NA	66	NA	563,893	NA	17,375	NA	54,827	NA	857,578	NA	39,228	NA	42,618	NA	846,102	NA	231,120	NA										
28	Credit	1,344,776	XXX	1,430,618	NA	0	NA	1,082,562	NA	31,959	NA	110,984	NA	931,243	NA	33,721	NA	47,275	NA	845,921	NA	183,746	NA										
29	International	129,973	XXX	96,747	NA	0	NA	119,270	NA	9,834	NA	7,495	NA	430,072	NA	3,980	NA	3,264	NA	50,994	NA	24,798	NA										
30	Warranty	1,864,134	XXX	1,914,216	NA	0	NA	1,338,475	NA	(1,523)	NA	28,390	NA	249,616	NA	4,181	NA	8,562	NA	4,046,685	NA	295,809	NA										
31, 32, 33	Reinsurance-Nonproportional Assumed	12,275,053	XXX	12,268,074	NA	2,982	NA	5,536,633	NA	1,018,641	NA	165,863	NA	37,956,601	NA	3,307,695	NA	862,411	NA	3,621,976	NA	3,523,605	NA										
34	Aggregate write-ins for Other Lines of Business	1,143,961	XXX	1,322,138	NA	0	NA	639,015	NA	13,313	NA	54,068	NA	1,391,557	NA	36,092	NA	19,599	NA	650,596	NA	123,815	NA										
35	TOTALS (Lines 1 through 34)	426,094,328	XXX	424,501,705	NA	2,697,619	NA	259,328,047	NA	21,733,602	NA	31,462,520	NA	467,116,743	NA	70,165,445	NA	30,486,843	NA	199,156,699	NA	89,039,398	NA										

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)**

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		On Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
1,342,921	NA	255,566	NA	782,791	NA	1,024,803	NA	55,383	NA	2,003,990	NA	329,595	NA	2,333,580	NA	664,616	NA	2,998,212	NA
1,003,017	NA	178,044	NA	545,244	NA	744,549	NA	26,980	NA	186,752	NA	214,125	NA	400,886	NA	581,823	NA	982,728	NA
343,630	NA	17,309	NA	(29,421)	NA	104,072	NA	152,009	NA	1,058,021	NA	(57,730)	NA	1,000,293	NA	108,210	NA	1,108,504	NA
(154,871)	NA	41,108	NA	7,059	NA	24,074	NA	8,828	NA	53,772	NA	5,661	NA	59,433	NA	(55)	NA	59,374	NA
425,278	NA	59,904	NA	206,547	NA	178,001	NA	19,031	NA	(226,944)	NA	63,623	NA	(163,309)	NA	122,544	NA	(40,768)	NA
7,809,104	NA	1,665,583	NA	5,740,650	NA	3,185,027	NA	314,397	NA	(4,354,480)	NA	1,524,287	NA	(2,830,186)	NA	2,683,261	NA	(146,931)	NA
2,997,419	NA	519,479	NA	1,551,599	NA	1,519,645	NA	(14,739)	NA	(622,946)	NA	593,201	NA	(29,744)	NA	1,193,475	NA	1,163,734	NA
1,754,867	NA	265,717	NA	832,887	NA	787,448	NA	(5,007)	NA	427,072	NA	1,345,806	NA	1,772,876	NA	1,019,555	NA	2,792,450	NA
(32,367)	NA	63,050	NA	174,319	NA	655,355	NA	488,510	NA	(3,795,132)	NA	901,020	NA	(2,894,114)	NA	290,516	NA	(2,603,597)	NA
455,179	NA	57,155	NA	176,720	NA	276,691	NA	(11,251)	NA	102,321	NA	194,280	NA	296,599	NA	255,317	NA	551,924	NA
895,751	NA	308,431	NA	661,436	NA	861,930	NA	2,530	NA	1,172,449	NA	239,078	NA	1,411,546	NA	560,458	NA	1,971,992	NA
6,985	NA	42,481	NA	894	NA	693,328	NA	455,811	NA	(2,012,781)	NA	181,986	NA	(1,830,795)	NA	273,858	NA	(1,556,936)	NA
548,323	NA	388,593	NA	358,757	NA	1,252,973	NA	(8,413)	NA	1,002,130	NA	1,483,028	NA	2,485,151	NA	891,639	NA	3,376,788	NA
140,365	NA	40,702	NA	138,199	NA	103,311	NA	562	NA	744,421	NA	25,789	NA	770,210	NA	73,407	NA	843,625	NA
596,442	NA	119,873	NA	265,636	NA	242,241	NA	4,529	NA	116,513	NA	153,337	NA	269,849	NA	213,680	NA	483,534	NA
73,955	NA	3,552	NA	7,189	NA	14,464	NA	32	NA	36,091	NA	10,342	NA	46,434	NA	19,655	NA	66,087	NA
266,620	NA	64,339	NA	543,369	NA	508,733	NA	39,077	NA	(1,087,397)	NA	291,083	NA	(796,310)	NA	263,363	NA	(532,945)	NA
1,976,686	NA	1,359,029	NA	2,381,772	NA	2,717,866	NA	(290,166)	NA	(5,295,977)	NA	6,340,968	NA	1,044,993	NA	3,915,520	NA	4,960,522	NA
2,333,852	NA	549,125	NA	2,051,595	NA	2,015,111	NA	(660,102)	NA	(4,219,803)	NA	4,491,001	NA	271,198	NA	3,020,048	NA	3,291,253	NA
1,404,147	NA	333,879	NA	1,033,589	NA	1,088,018	NA	5,547	NA	759,491	NA	2,120,535	NA	2,880,036	NA	1,591,546	NA	4,471,588	NA
48,002	NA	29,150	NA	36,017	NA	80,068	NA	526	NA	394,180	NA	313,824	NA	708,001	NA	191,445	NA	899,446	NA
216,829	NA	43,781	NA	180,152	NA	196,122	NA	20,955	NA	(1,175,713)	NA	853,289	NA	(322,436)	NA	520,705	NA	198,268	NA
8,359,224	NA	2,329,749	NA	8,420,407	NA	5,529,079	NA	707,629	NA	(5,285,883)	NA	3,917,629	NA	(1,368,255)	NA	4,617,049	NA	3,248,807	NA
2,024,270	NA	458,593	NA	1,180,233	NA	1,344,375	NA	102,988	NA	602,471	NA	1,305,744	NA	1,908,216	NA	1,203,641	NA	3,111,853	NA
5,057,930	NA	1,420,431	NA	5,463,937	NA	3,426,811	NA	338,937	NA	4,380,310	NA	546,427	NA	4,926,749	NA	1,815,754	NA	6,742,510	NA
661,819	NA	132,491	NA	374,035	NA	456,990	NA	12,128	NA	(20,761)	NA	50,266	NA	29,505	NA	229,834	NA	259,337	NA
128,893	NA	44,214	NA	73,811	NA	89,467	NA	1,628	NA	67,712	NA	145,309	NA	213,020	NA	222,325	NA	435,342	NA
133,489	NA	27,603	NA	95,042	NA	103,148	NA	3,795	NA	43,661	NA	82,868	NA	126,525	NA	91,429	NA	217,961	NA
1,134,015	NA	154,409	NA	539,663	NA	502,839	NA	(2,723,319)	NA	(1,272,819)	NA	249,241	NA	(1,023,587)	NA	385,358	NA	(638,237)	NA
20,531	NA	4,280	NA	17,873	NA	11,255	NA	319	NA	49,347	NA	5,368	NA	54,726	NA	10,288	NA	65,022	NA
203,459	NA	25,088	NA	167,725	NA	213,169	NA	(2,950)	NA	513,099	NA	51,827	NA	564,936	NA	160,029	NA	724,970	NA
276,660	NA	42,463	NA	61,653	NA	178,183	NA	4,338	NA	(349,510)	NA	62,488	NA	(287,023)	NA	101,869	NA	(185,161)	NA
31,711	NA	1,092	NA	4,400	NA	14,768	NA	2,713,252	NA	2,621,428	NA	145,321	NA	2,766,753	NA	(114,415)	NA	2,652,337	NA
258,970	NA	87,913	NA	144,756	NA	177,258	NA	7,624	NA	(112,392)	NA	189,109	NA	76,718	NA	316,442	NA	393,160	NA
2,145,416	NA	25,867	NA	389,707	NA	477,061	NA	(20,675)	NA	2,485,229	NA	2,022,277	NA	4,507,515	NA	1,397,805	NA	5,905,328	NA
104,244	NA	42,808	NA	28,148	NA	128,845	NA	105,631	NA	417,308	NA	146,665	NA	563,978	NA	7,098,702	NA	7,662,689	NA
44,246,385	NA	11,090,020	NA	34,608,412	NA	30,884,982	NA	1,856,373	NA	(10,594,726)	NA	30,538,746	NA	19,944,022	NA	35,990,783	NA	55,934,828	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2009 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
		Loss Adjustment Expense										Loss Adjustment Expense												
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances		
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
1	Fire	10,099,681	XXX	9,821,904	NA	16,715	NA	3,969,028	NA	115,437	NA	331,282	NA	3,900,685	NA	179,001	NA	190,087	NA	5,163,035	NA	1,764,626	NA	
2.1	Allied Lines	7,736,346	XXX	7,304,020	NA	15,613	NA	3,890,074	NA	205,330	NA	474,191	NA	3,145,714	NA	144,667	NA	163,302	NA	4,106,884	NA	1,714,652	NA	
2.2	Multiple Peril Crop	3,962,049	XXX	3,964,549	NA	0	NA	2,788,536	NA	3,556	NA	116,509	NA	1,606,685	NA	24,212	NA	34,110	NA	241,102	NA	1,547,481	NA	
2.3	Federal Flood	20,959	XXX	20,495	NA	0	NA	3,883	NA	3,416	NA	14,571	NA	(24,860)	NA	1,866	NA	1,924	NA	2,477	NA	62,949	NA	
3	Farmowners Multiple Peril	2,608,684	XXX	2,570,270	NA	6,142	NA	1,769,118	NA	77,788	NA	96,684	NA	748,551	NA	96,959	NA	58,808	NA	1,319,589	NA	529,803	NA	
4	Homeowners Multiple Peril	57,679,710	XXX	56,361,912	NA	271,722	NA	36,666,527	NA	1,030,741	NA	4,832,497	NA	15,639,267	NA	1,729,585	NA	2,375,637	NA	32,212,228	NA	11,213,718	NA	
5.1	Commercial Multiple Peril (Non-Liability Portion)	17,841,135	XXX	18,063,685	NA	13,762	NA	10,032,813	NA	406,154	NA	949,897	NA	8,009,327	NA	1,301,782	NA	706,767	NA	9,477,754	NA	4,662,266	NA	
5.2	Commercial Multiple Peril (Liability Portion)	11,025,617	XXX	11,193,849	NA	7,611	NA	4,115,025	NA	1,799,507	NA	789,865	NA	18,602,310	NA	7,276,580	NA	1,508,684	NA	5,512,734	NA	2,792,047	NA	
6	Mortgage Guaranty	4,570,092	XXX	4,817,607	NA	0	NA	8,353,912	NA	92,241	NA	317,057	NA	18,056,315	NA	279,529	NA	310,226	NA	789,428	NA	206,571	NA	
8	Ocean Marine	2,935,712	XXX	2,893,634	NA	2,497	NA	1,456,972	NA	91,985	NA	138,578	NA	3,267,624	NA	266,765	NA	117,524	NA	1,242,594	NA	1,321,137	NA	
9	Inland Marine	8,648,920	XXX	9,076,233	NA	13,627	NA	4,328,509	NA	46,643	NA	536,170	NA	2,754,347	NA	143,573	NA	227,251	NA	4,075,557	NA	2,278,864	NA	
10	Financial Guaranty	1,793,428	XXX	2,725,303	NA	0	NA	1,196,077	NA	403,101	NA	32,476	NA	7,549,885	NA	(361,667)	NA	9,471	NA	11,417,579	NA	206,799	NA	
11	Medical Professional Liability	9,206,649	XXX	9,269,793	NA	239,454	NA	3,295,546	NA	1,886,557	NA	538,039	NA	21,444,090	NA	6,844,085	NA	1,152,161	NA	4,640,062	NA	1,899,417	NA	
12	Earthquake	1,285,609	XXX	1,274,936	NA	4,287	NA	76,433	NA	12,767	NA	8,749	NA	90,703	NA	8,858	NA	7,256	NA	150,648	NA	934,211	NA	
13	Group A&H (See Interrogatory 1)	4,075,033	XXX	4,058,760	NA	0	NA	2,460,429	NA	43,024	NA	145,586	NA	2,132,747	NA	55,226	NA	150,648	NA	1,710,156	NA	934,211	NA	
14	Credit A & H	193,704	XXX	216,395	NA	0	NA	62,358	NA	(705)	NA	7,487	NA	62,008	NA	(475)	NA	2,825	NA	152,178	NA	9,533	NA	
15	Other A&H (See Interrogatory 1)	2,435,460	XXX	1,917,059	NA	1,160	NA	1,539,462	NA	16,928	NA	116,574	NA	2,001,516	NA	16,864	NA	148,104	NA	6,721,181	NA	240,188	NA	
16	Workers' Compensation	32,009,874	XXX	33,197,771	NA	633,045	NA	22,331,057	NA	2,407,144	NA	2,636,530	NA	95,101,305	NA	8,779,531	NA	5,155,158	NA	10,847,910	NA	9,860,180	NA	
17.1	Other Liability - Occurrence	21,643,843	XXX	23,781,429	NA	37,836	NA	13,521,040	NA	3,212,204	NA	1,597,888	NA	64,821,202	NA	13,685,872	NA	4,168,967	NA	11,384,157	NA	5,438,745	NA	
17.2	Other Liability - Claims-made	14,387,287	XXX	14,320,965	NA	15,236	NA	7,319,109	NA	1,962,010	NA	683,415	NA	30,166,247	NA	6,108,608	NA	1,220,718	NA	8,513,528	NA	2,807,230	NA	
17.3	Excess workers' compensation	941,082	XXX	927,661	NA	0	NA	98,688	NA	13,011	NA	1,523	NA	5,396,692	NA	195,580	NA	129,499	NA	385,165	NA	156,133	NA	
18	Products Liability	2,365,986	XXX	2,509,556	NA	352	NA	1,195,471	NA	1,029,911	NA	325,944	NA	11,322,798	NA	4,131,888	NA	927,871	NA	1,102,458	NA	510,170	NA	
19.1,19.2	Private Passenger Auto Liability	94,823,610	XXX	94,154,379	NA	430,946	NA	62,801,946	NA	3,928,788	NA	9,199,970	NA	73,201,482	NA	10,056,725	NA	7,182,657	NA	30,083,671	NA	17,345,214	NA	
19.3,19.4	Commercial Auto Liability	16,574,524	XXX	17,062,774	NA	21,633	NA	9,347,416	NA	963,574	NA	1,146,592	NA	21,587,380	NA	2,697,784	NA	1,263,558	NA	8,294,216	NA	4,722,031	NA	
21.1	Private Passenger Auto Physical Damage	62,543,019	XXX	63,020,352	NA	346,633	NA	36,650,410	NA	267,670	NA	5,902,505	NA	2,614,145	NA	220,478	NA	1,534,028	NA	20,174,389	NA	11,099,489	NA	
21.2	Commercial Auto Physical Damage	5,347,278	XXX	5,643,592	NA	4,891	NA	3,015,850	NA	59,170	NA	428,617	NA	607,165	NA	104,861	NA	73,267	NA	2,416,029	NA	1,529,388	NA	
22	Aircraft (all perils)	1,222,821	XXX	1,304,904	NA	0	NA	734,437	NA	74,544	NA	39,862	NA	2,081,645	NA	202,940	NA	66,800	NA	536,359	NA	375,644	NA	
23	Fidelity	1,105,439	XXX	1,133,776	NA	833	NA	751,163	NA	30,547	NA	65,370	NA	1,174,145	NA	128,109	NA	53,673	NA	613,324	NA	242,292	NA	
24	Surety	4,837,598	XXX	4,830,442	NA	40,929	NA	1,063,166	NA	273,568	NA	181,988	NA	3,192,106	NA	607,560	NA	224,672	NA	3,158,556	NA	956,526	NA	
26	Burglary and theft	152,009	XXX	155,721	NA	25	NA	29,435	NA	5,614	NA	5,033	NA	58,710	NA	12,951	NA	2,951	NA	77,198	NA	26,875	NA	
27	Boiler and Machinery	1,801,949	XXX	1,758,529	NA	82	NA	587,903	NA	10,321	NA	45,912	NA	881,913	NA	43,926	NA	43,247	NA	889,452	NA	301,837	NA	
28	Credit	1,224,472	XXX	1,434,415	NA	0	NA	1,371,111	NA	26,165	NA	49,851	NA	1,179,424	NA	45,412	NA	31,299	NA	951,773	NA	170,657	NA	
29	International	142,506	XXX	190,271	NA	0	NA	184,618	NA	28,832	NA	4,234	NA	385,987	NA	6,995	NA	7,334	NA	17,773	NA	(1,252)	NA	
30	Warranty	1,757,250	XXX	1,853,924	NA	0	NA	1,260,558	NA	2,792	NA	31,781	NA	246,606	NA	5,650	NA	9,619	NA	4,131,498	NA	241,264	NA	
31, 32, 33	Reinsurance-Nonproportional Assumed	12,566,410	XXX	13,050,238	NA	5,889	NA	4,897,289	NA	573,944	NA	174,563	NA	39,258,186	NA	3,109,148	NA	954,505	NA	3,615,138	NA	3,005,686	NA	
34	Aggregate write-ins for Other Lines of Business	1,307,033	XXX	1,420,811	NA	0	NA	657,520	NA	43,325	NA	41,963	NA	1,407,864	NA	39,594	NA	20,048	NA	819,479	NA	122,624	NA	
35	TOTALS (Lines 1 through 34)	422,872,835	XXX	427,301,953	NA	2,130,920	NA	253,622,892	NA	21,147,607	NA	32,009,743	NA	463,671,898	NA	68,191,060	NA	30,234,681	NA	197,537,317	NA	90,593,434	NA	NA

## INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2009 OF THE P&amp;C Industry

## PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

## PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)	%	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1,491,372	NA	280,841	NA	706,364	NA	913,890	NA	43,700	NA	2,060,647	NA	250,260	NA	2,310,899	NA	447,494	NA	2,758,419	NA
1,193,726	NA	187,480	NA	500,272	NA	698,383	NA	17,181	NA	356,123	NA	184,377	NA	540,506	NA	341,831	NA	882,336	NA
97,062	NA	20,787	NA	(46,914)	NA	181,824	NA	(8,589)	NA	794,600	NA	47,875	NA	842,470	NA	182,090	NA	1,024,528	NA
(172,920)	NA	43,031	NA	17,647	NA	24,902	NA	9,334	NA	95,290	NA	6,501	NA	101,791	NA	(758)	NA	101,029	NA
416,745	NA	54,350	NA	193,494	NA	167,006	NA	18,772	NA	(192,275)	NA	52,389	NA	(139,886)	NA	96,944	NA	(42,934)	NA
8,118,711	NA	1,549,454	NA	4,639,512	NA	2,954,333	NA	303,606	NA	(3,397,985)	NA	1,215,234	NA	(2,182,739)	NA	2,253,349	NA	70,588	NA
2,927,777	NA	509,752	NA	1,536,782	NA	1,431,875	NA	(57,828)	NA	197,073	NA	403,515	NA	599,787	NA	938,134	NA	1,537,886	NA
1,792,856	NA	268,910	NA	869,810	NA	840,806	NA	(19,222)	NA	690,233	NA	982,371	NA	1,672,711	NA	831,563	NA	2,504,250	NA
(40,603)	NA	144,859	NA	180,684	NA	651,612	NA	127,217	NA	(4,754,944)	NA	977,235	NA	(3,777,707)	NA	316,345	NA	(3,461,358)	NA
508,349	NA	55,762	NA	160,534	NA	242,571	NA	(2,983)	NA	233,400	NA	135,516	NA	368,870	NA	151,930	NA	520,779	NA
966,355	NA	341,603	NA	688,301	NA	1,014,062	NA	3,114	NA	1,144,063	NA	162,784	NA	1,306,866	NA	401,052	NA	1,707,901	NA
(67,653)	NA	50,828	NA	37,006	NA	720,651	NA	530,141	NA	882,957	NA	(1,238,211)	NA	(355,253)	NA	(442,511)	NA	(797,763)	NA
535,018	NA	218,669	NA	355,551	NA	847,991	NA	(132,102)	NA	1,220,854	NA	1,205,069	NA	2,425,757	NA	679,601	NA	3,105,342	NA
177,358	NA	32,942	NA	38,465	NA	66,101	NA	(8,911)	NA	848,918	NA	23,439	NA	872,366	NA	51,982	NA	924,352	NA
574,117	NA	100,777	NA	234,104	NA	212,737	NA	(20,150)	NA	267,843	NA	72,993	NA	340,835	NA	178,520	NA	519,354	NA
73,965	NA	5,779	NA	7,050	NA	14,141	NA	137	NA	46,455	NA	5,665	NA	52,124	NA	28,280	NA	80,403	NA
98,158	NA	38,673	NA	325,857	NA	383,019	NA	(7,331)	NA	(610,114)	NA	176,006	NA	(434,105)	NA	146,191	NA	(287,909)	NA
1,951,273	NA	1,310,616	NA	1,888,147	NA	2,412,257	NA	(253,669)	NA	(2,625,987)	NA	4,501,566	NA	1,868,941	NA	3,303,624	NA	5,172,337	NA
2,427,710	NA	573,190	NA	2,055,353	NA	2,229,038	NA	230,210	NA	(1,642,586)	NA	2,614,267	NA	960,705	NA	2,597,450	NA	3,557,819	NA
1,327,378	NA	374,688	NA	1,131,592	NA	1,024,260	NA	(39,180)	NA	444,096	NA	1,264,673	NA	1,708,252	NA	1,151,312	NA	2,859,507	NA
55,678	NA	32,550	NA	46,696	NA	80,236	NA	(3,604)	NA	595,664	NA	383,034	NA	974,829	NA	261,164	NA	1,235,858	NA
260,933	NA	36,087	NA	88,782	NA	119,603	NA	(21,674)	NA	(569,213)	NA	643,863	NA	70,471	NA	411,161	NA	481,564	NA
7,582,306	NA	2,273,598	NA	8,696,502	NA	5,629,992	NA	645,664	NA	(5,743,993)	NA	3,386,010	NA	(2,358,316)	NA	3,911,979	NA	1,553,642	NA
2,168,558	NA	492,572	NA	1,359,232	NA	1,450,989	NA	(288,930)	NA	(176,750)	NA	1,072,061	NA	895,181	NA	1,038,466	NA	1,933,631	NA
4,646,599	NA	1,449,702	NA	5,866,121	NA	3,618,020	NA	383,876	NA	4,656,557	NA	249,033	NA	4,905,632	NA	1,636,419	NA	6,542,048	NA
653,264	NA	141,455	NA	480,748	NA	584,855	NA	45,567	NA	320,264	NA	41,022	NA	361,271	NA	185,921	NA	547,197	NA
149,404	NA	43,290	NA	75,681	NA	91,211	NA	(9,944)	NA	86,522	NA	114,731	NA	201,146	NA	108,322	NA	309,451	NA
128,861	NA	27,194	NA	93,375	NA	87,902	NA	3,152	NA	(48,303)	NA	51,355	NA	3,069	NA	63,858	NA	66,925	NA
1,129,186	NA	153,771	NA	583,834	NA	436,575	NA	(25,474)	NA	961,962	NA	193,635	NA	1,155,514	NA	322,495	NA	1,478,006	NA
20,274	NA	4,048	NA	16,397	NA	10,491	NA	434	NA	64,812	NA	3,939	NA	68,756	NA	7,518	NA	76,285	NA
227,250	NA	28,426	NA	172,926	NA	202,743	NA	13,633	NA	496,615	NA	50,227	NA	546,834	NA	84,963	NA	631,813	NA
217,638	NA	40,297	NA	61,742	NA	168,952	NA	225,204	NA	(276,131)	NA	57,404	NA	(218,738)	NA	106,124	NA	(112,624)	NA
21,592	NA	558	NA	4,376	NA	19,334	NA	(93)	NA	(73,365)	NA	12,941	NA	(60,422)	NA	11,519	NA	(48,900)	NA
70,977	NA	59,257	NA	155,797	NA	197,464	NA	57,691	NA	132,991	NA	138,658	NA	271,646	NA	122,361	NA	394,010	NA
2,466,558	NA	21,663	NA	357,699	NA	437,461	NA	(346,841)	NA	3,768,324	NA	2,256,419	NA	6,020,290	NA	1,602,568	NA	7,622,761	NA
140,534	NA	52,856	NA	36,853	NA	142,557	NA	74,806	NA	380,002	NA	81,576	NA	461,575	NA	1,702,071	NA	2,163,646	NA
44,306,840	NA	11,006,376	NA	33,596,357	NA	30,198,798	NA	1,486,913	NA	634,703	NA	21,779,581	NA	22,382,012	NA	25,231,462	NA	47,612,263	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2008 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18		19		20		21		22								
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances																														
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%											
1	Fire	9,904,948	XXX	9,935,541	NA	15,381	NA	5,528,765	NA	136,687	NA	338,853	NA	4,583,754	NA	187,832	NA	175,921	NA	4,897,401	NA	1,815,097	NA																													
2.1	Allied Lines	7,708,481	XXX	7,539,684	NA	9,067	NA	6,680,306	NA	198,301	NA	463,341	NA	4,558,251	NA	179,298	NA	162,515	NA	3,691,621	NA	1,503,572	NA																													
2.2	Multiple Peril Crop	5,077,615	XXX	5,082,413	NA	0	NA	4,091,690	NA	8,189	NA	129,042	NA	2,889,062	NA	27,997	NA	36,449	NA	240,868	NA	1,792,312	NA																													
2.3	Federal Flood	3,207	XXX	4,502	NA	0	NA	(27,003)	NA	(4,136)	NA	(47,458)	NA	33,146	NA	(821)	NA	24,923	NA	2,061	NA	(234,638)	NA																													
3	Farmowners Multiple Peril	2,582,957	XXX	2,518,635	NA	6,957	NA	1,955,735	NA	54,646	NA	219,592	NA	791,159	NA	112,720	NA	121,971	NA	1,281,046	NA	581,645	NA																													
4	Homeowners Multiple Peril	56,404,872	XXX	56,487,083	NA	196,668	NA	41,990,871	NA	1,054,941	NA	5,352,530	NA	16,964,524	NA	1,734,863	NA	2,564,118	NA	30,905,631	NA	11,053,472	NA																													
5.1	Commercial Multiple Peril (Non-Liability Portion)	18,152,673	XXX	18,533,232	NA	188,771	NA	12,041,489	NA	354,667	NA	863,736	NA	8,415,646	NA	1,410,433	NA	629,726	NA	9,630,951	NA	4,682,658	NA																													
5.2	Commercial Multiple Peril (Liability Portion)	12,071,276	XXX	12,286,147	NA	8,658	NA	5,283,088	NA	1,811,415	NA	857,537	NA	19,436,885	NA	7,288,570	NA	1,430,350	NA	5,751,462	NA	3,076,880	NA																													
6	Mortgage Guaranty	5,367,720	XXX	5,317,380	NA	0	NA	10,303,935	NA	147,358	NA	211,535	NA	16,441,459	NA	255,088	NA	198,587	NA	1,002,871	NA	259,199	NA																													
8	Ocean Marine	3,094,266	XXX	3,144,837	NA	2,080	NA	1,936,949	NA	151,602	NA	151,729	NA	3,409,924	NA	287,978	NA	111,556	NA	1,197,728	NA	1,130,347	NA																													
9	Inland Marine	9,367,602	XXX	9,665,255	NA	16,274	NA	5,304,997	NA	139,818	NA	590,982	NA	2,992,360	NA	183,839	NA	245,963	NA	4,630,706	NA	2,823,501	NA																													
10	Financial Guaranty	3,171,561	XXX	3,622,762	NA	0	NA	13,990,972	NA	92,771	NA	15,145	NA	12,743,079	NA	(125,833)	NA	1,762	NA	12,150,564	NA	129,485	NA																													
11	Medical Professional Liability	9,521,116	XXX	9,651,338	NA	238,846	NA	3,202,127	NA	1,865,598	NA	476,865	NA	21,736,792	NA	6,869,792	NA	1,124,759	NA	4,698,491	NA	2,196,366	NA																													
12	Earthquake	1,250,258	XXX	1,304,628	NA	2,834	NA	17,036	NA	2,065	NA	3,068	NA	84,264	NA	61,654	NA	123,425	NA	1,690,207	NA	1,029,443	NA																													
13	Group A&H (See Interrogatory 1)	4,140,029	XXX	4,083,491	NA	0	NA	2,556,834	NA	34,660	NA	104,211	NA	2,023,421	NA	61,654	NA	123,425	NA	1,690,207	NA	1,029,443	NA																													
14	Credit A & H	391,087	XXX	300,704	NA	0	NA	45,684	NA	708	NA	41,447	NA	91,975	NA	328	NA	3,188	NA	193,126	NA	17,111	NA																													
15	Other A&H (See Interrogatory 1)	2,624,017	XXX	1,860,899	NA	1,405	NA	1,214,398	NA	22,151	NA	100,946	NA	1,789,703	NA	28,961	NA	137,792	NA	6,217,812	NA	259,040	NA																													
16	Workers' Compensation	36,523,030	XXX	37,226,763	NA	812,438	NA	22,400,594	NA	2,642,574	NA	2,590,989	NA	92,219,193	NA	8,716,442	NA	4,997,905	NA	11,998,075	NA	11,757,662	NA																													
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																														
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																														
17.3	Excess workers' compensation	926,456	XXX	742,577	NA	1	NA	795,485	NA	58,046	NA	86,248	NA	5,028,858	NA	205,824	NA	149,182	NA	366,536	NA	222,103	NA																													
18	Products Liability	2,777,568	XXX	2,968,406	NA	326	NA	1,612,586	NA	1,028,628	NA	197,669	NA	11,458,595	NA	4,187,548	NA	913,366	NA	1,245,937	NA	588,595	NA																													
19.1,19.2	Private Passenger Auto Liability	94,535,995	XXX	94,410,730	NA	322,213	NA	60,781,574	NA	3,595,860	NA	8,902,468	NA	70,448,564	NA	9,865,900	NA	6,831,323	NA	29,411,384	NA	16,750,006	NA																													
19.3,19.4	Commercial Auto Liability	17,832,636	XXX	18,348,979	NA	21,393	NA	9,963,951	NA	1,070,040	NA	1,263,431	NA	21,845,821	NA	2,733,646	NA	1,296,391	NA	8,792,715	NA	4,932,293	NA																													
21.1	Private Passenger Auto Physical Damage	64,082,781	XXX	64,371,966	NA	256,493	NA	39,187,993	NA	336,246	NA	6,024,364	NA	2,965,651	NA	240,463	NA	1,572,303	NA	20,584,149	NA	11,433,880	NA																													
21.2	Commercial Auto Physical Damage	5,990,259	XXX	6,304,611	NA	4,257	NA	3,501,646	NA	71,054	NA	462,026	NA	682,146	NA	105,626	NA	81,513	NA	2,782,416	NA	1,351,204	NA																													
22	Aircraft (all perils)	1,329,308	XXX	1,518,179	NA	0	NA	911,859	NA	76,089	NA	27,303	NA	2,082,379	NA	203,747	NA	62,364	NA	618,259	NA	303,597	NA																													
23	Fidelity	1,140,628	XXX	1,210,611	NA	432	NA	481,381	NA	48,368	NA	52,896	NA	1,037,713	NA	122,271	NA	39,213	NA	640,252	NA	235,325	NA																													
24	Surety	4,960,255	XXX	4,940,979	NA	47,612	NA	686,457	NA	241,992	NA	126,467	NA	2,890,564	NA	554,070	NA	188,183	NA	3,150,977	NA	918,771	NA																													
26	Burglary and theft	160,550	XXX	152,613	NA	28	NA	24,196	NA	3,511	NA	2,080	NA	61,445	NA	10,480	NA	43,163	NA	846,102	NA	225,951	NA																													
27	Boiler and Machinery	1,729,073	XXX	1,727,889	NA	82	NA	866,008	NA	7,946	NA	42,714																																								



INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2008 OF THE P&C Industry																				Pg. Supp5 & Supp 6	
PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE																					
PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)																					
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42		
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)	Acquisitions, Field Supervision, and Collection Expenses	General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss					
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%		
1,412,157	NA	229,373	NA	673,839	NA	840,991	NA	(429)	NA	759,034	NA	240,844	NA	999,887	NA	249,206	NA	1,249,088	NA		
1,025,448	NA	216,011	NA	492,228	NA	635,876	NA	(15,639)	NA	(2,196,510)	NA	73,338	NA	(2,123,178)	NA	128,162	NA	(1,995,002)	NA		
268,141	NA	8,850	NA	(120,812)	NA	185,469	NA	(12,954)	NA	498,893	NA	(300,261)	NA	198,633	NA	422,846	NA	621,486	NA		
(170,955)	NA	35,309	NA	34,313	NA	18,503	NA	6,604	NA	172,526	NA	10,686	NA	183,210	NA	(5,007)	NA	178,206	NA		
404,644	NA	48,807	NA	186,015	NA	153,663	NA	7,642	NA	(503,584)	NA	48,210	NA	(455,363)	NA	82,966	NA	(372,399)	NA		
7,444,727	NA	1,504,943	NA	5,270,541	NA	2,998,151	NA	106,790	NA	(9,219,497)	NA	1,099,872	NA	(8,119,617)	NA	1,900,935	NA	(6,218,691)	NA		
2,964,843	NA	528,520	NA	1,584,278	NA	1,389,395	NA	(2,083)	NA	(1,384,347)	NA	309,136	NA	(1,075,211)	NA	396,500	NA	(678,701)	NA		
1,990,390	NA	291,913	NA	906,393	NA	781,875	NA	(8,629)	NA	346,272	NA	842,728	NA	1,188,986	NA	691,306	NA	1,880,316	NA		
(57,517)	NA	169,860	NA	232,670	NA	697,025	NA	115,380	NA	(6,272,109)	NA	639,805	NA	(5,632,310)	NA	294,902	NA	(5,337,396)	NA		
479,199	NA	62,072	NA	199,041	NA	233,291	NA	(37,160)	NA	(108,276)	NA	119,533	NA	11,262	NA	97,433	NA	108,698	NA		
1,062,791	NA	333,703	NA	680,674	NA	800,459	NA	(21,895)	NA	713,661	NA	106,330	NA	819,988	NA	232,903	NA	1,052,885	NA		
(30,158)	NA	75,643	NA	44,068	NA	968,825	NA	(129,988)	NA	(11,664,487)	NA	(1,666,718)	NA	(13,331,202)	NA	(1,338,741)	NA	(14,669,943)	NA		
502,404	NA	214,961	NA	348,376	NA	775,642	NA	18,756	NA	2,045,267	NA	611,587	NA	2,656,867	NA	336,320	NA	2,993,194	NA		
157,635	NA	33,528	NA	119,380	NA	88,681	NA	(12,035)	NA	868,398	NA	19,668	NA	888,075	NA	50,259	NA	938,342	NA		
737,603	NA	108,325	NA	256,011	NA	231,950	NA	(46,317)	NA	7,587	NA	82,567	NA	90,154	NA	187,403	NA	277,562	NA		
128,409	NA	11,656	NA	38,671	NA	63,316	NA	(1,070)	NA	(30,265)	NA	84	NA	(30,178)	NA	28,093	NA	(2,087)	NA		
168,160	NA	32,933	NA	346,493	NA	179,968	NA	224,420	NA	18,859	NA	211,623	NA	230,482	NA	145,242	NA	375,733	NA		
2,231,016	NA	1,490,838	NA	2,459,615	NA	2,785,654	NA	(196,168)	NA	(383,130)	NA	3,736,502	NA	3,353,380	NA	2,480,979	NA	5,834,297	NA		
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
54,351	NA	28,301	NA	38,528	NA	80,403	NA	(1,439)	NA	(400,235)	NA	137,711	NA	(262,526)	NA	114,623	NA	(147,899)	NA		
304,129	NA	53,958	NA	242,374	NA	210,101	NA	67,471	NA	(615,920)	NA	539,441	NA	(76,469)	NA	331,044	NA	254,576	NA		
8,662,074	NA	2,161,091	NA	7,838,036	NA	5,206,465	NA	748,002	NA	(2,311,076)	NA	2,682,389	NA	371,323	NA	3,233,108	NA	3,604,436	NA		
2,252,898	NA	524,017	NA	1,262,573	NA	1,372,949	NA	12,493	NA	630,200	NA	801,507	NA	1,431,716	NA	800,875	NA	2,232,578	NA		
5,410,037	NA	1,437,410	NA	5,413,635	NA	3,507,933	NA	376,342	NA	3,174,227	NA	268,746	NA	3,442,977	NA	1,427,805	NA	4,870,787	NA		
775,165	NA	157,420	NA	406,983	NA	498,726	NA	(17,866)	NA	409,500	NA	47,824	NA	457,324	NA	161,015	NA	618,332	NA		
201,452	NA	41,666	NA	76,513	NA	81,020	NA	(5,857)	NA	96,417	NA	83,992	NA	180,414	NA	82,793	NA	263,215	NA		
145,093	NA	29,912	NA	109,778	NA	125,703	NA	(1,927)	NA	215,114	NA	47,905	NA	263,013	NA	60,704	NA	323,706	NA		
1,100,437	NA	174,434	NA	521,467	NA	417,176	NA	711	NA	1,625,649	NA	165,993	NA	1,791,650	NA	261,504	NA	2,053,156	NA		
18,959	NA	5,175	NA	13,325	NA	8,978	NA	852	NA	77,190	NA	3,946	NA	81,148	NA	6,688	NA	87,849	NA		
225,040	NA	29,708	NA	166,728	NA	178,180	NA	1,032	NA	212,503	NA	(48,252)	NA	164,266	NA	(94,242)	NA	70,021	NA		
127,331	NA	48,450	NA	71,603	NA	144,927	NA	(221,501)	NA	(1,192,942)	NA	41,871	NA	(1,151,084)	NA	71,442	NA	(1,079,637)	NA		
73,124	NA	1,424	NA	17,424	NA	63,580	NA	(2,376)	NA	(141,282)	NA	10,069	NA	(131,209)	NA	12,856	NA	(118,350)	NA		
72,758	NA	70,913	NA	155,029	NA	76,504	NA	35,927	NA	75,783	NA	73,745	NA	149,529	NA	51,647	NA	201,173	NA		
2,522,175	NA	86,137	NA	589,453	NA	563,030	NA	(612,946)	NA	(460,837)	NA	1,873,348	NA	1,412,499	NA	1,317,571	NA	2,730,073	NA		
145,450	NA	28,482	NA	32,454	NA	228,652	NA	84,674	NA	150,735	NA	83,570	NA	234,305	NA	1,897,471	NA	2,131,778	NA		
46,774,114	NA	11,261,329	NA	33,796,599	NA	29,341,692	NA	379,720	NA	(21,192,894)	NA	17,274,462	NA	(3,918,413)	NA	19,063,400	NA	15,144,956	NA		



**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)																			
1,302,525	NA	250,314	NA	653,074	NA	782,025	NA	7,540	NA	1,198,253	NA	387,756	NA	1,585,514	NA	1,043,838	NA	2,628,520	NA
808,713	NA	161,853	NA	461,959	NA	609,648	NA	7,408	NA	3,106,824	NA	273,080	NA	3,379,674	NA	591,296	NA	3,970,028	NA
202,401	NA	8,360	NA	(61,333)	NA	173,703	NA	(263,737)	NA	637,928	NA	23,319	NA	661,250	NA	124,415	NA	785,665	NA
(135,757)	NA	40,140	NA	17,509	NA	(20,542)	NA	1,874	NA	80,384	NA	3,254	NA	83,669	NA	6,269	NA	89,938	NA
378,841	NA	48,724	NA	166,865	NA	148,015	NA	16,787	NA	45,005	NA	85,728	NA	129,913	NA	142,219	NA	271,239	NA
7,784,825	NA	1,473,051	NA	4,940,319	NA	2,866,061	NA	321,834	NA	2,660,628	NA	1,851,376	NA	4,510,734	NA	3,250,006	NA	7,758,312	NA
3,084,439	NA	517,232	NA	1,557,667	NA	1,399,437	NA	22,804	NA	1,872,704	NA	637,352	NA	2,509,985	NA	1,066,635	NA	3,576,348	NA
2,092,524	NA	313,099	NA	925,298	NA	874,454	NA	(380)	NA	724,329	NA	1,464,923	NA	2,186,692	NA	1,334,041	NA	3,519,348	NA
(45,345)	NA	154,459	NA	244,129	NA	665,986	NA	(217,092)	NA	(1,723,767)	NA	1,042,496	NA	(681,269)	NA	413,235	NA	(268,028)	NA
500,501	NA	67,282	NA	177,036	NA	246,333	NA	(25,883)	NA	(493,595)	NA	267,851	NA	(205,880)	NA	112,545	NA	(93,538)	NA
1,193,985	NA	341,102	NA	667,519	NA	833,177	NA	(6,323)	NA	1,955,076	NA	266,847	NA	2,221,343	NA	580,975	NA	2,802,179	NA
(126,152)	NA	90,097	NA	368,910	NA	553,279	NA	(111,966)	NA	(1,725,691)	NA	388,774	NA	(1,336,919)	NA	566,047	NA	(770,876)	NA
563,622	NA	224,049	NA	334,510	NA	767,550	NA	33,506	NA	1,536,190	NA	1,627,627	NA	3,183,598	NA	661,282	NA	3,824,404	NA
162,681	NA	31,859	NA	117,668	NA	91,571	NA	(9,762)	NA	903,575	NA	38,053	NA	941,632	NA	68,335	NA	1,009,898	NA
681,332	NA	117,345	NA	260,929	NA	220,013	NA	(70,189)	NA	(193,107)	NA	135,132	NA	(57,992)	NA	244,380	NA	186,390	NA
121,793	NA	11,821	NA	15,748	NA	32,195	NA	(942)	NA	79,865	NA	9,557	NA	89,355	NA	86,551	NA	175,903	NA
182,777	NA	55,280	NA	213,542	NA	220,850	NA	34,714	NA	(389,405)	NA	239,466	NA	(149,937)	NA	237,068	NA	87,145	NA
2,639,084	NA	1,821,502	NA	2,477,916	NA	2,870,176	NA	(165,732)	NA	(636,653)	NA	5,229,169	NA	4,585,167	NA	3,731,533	NA	8,312,779	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
350,999	NA	63,196	NA	247,534	NA	243,078	NA	(2,496)	NA	(2,669)	NA	942,085	NA	938,918	NA	526,812	NA	1,465,115	NA
8,517,338	NA	2,220,938	NA	7,636,818	NA	5,322,631	NA	845,347	NA	(664,540)	NA	5,268,268	NA	4,603,152	NA	6,423,367	NA	11,026,216	NA
2,516,923	NA	560,699	NA	1,346,409	NA	1,344,807	NA	67,201	NA	985,070	NA	1,565,514	NA	2,549,681	NA	1,439,512	NA	3,988,086	NA
5,420,131	NA	1,477,527	NA	5,271,701	NA	3,612,423	NA	453,992	NA	4,706,281	NA	516,760	NA	5,222,224	NA	2,788,554	NA	8,009,272	NA
886,926	NA	173,497	NA	468,161	NA	488,176	NA	35,404	NA	630,450	NA	100,704	NA	731,152	NA	308,161	NA	1,039,140	NA
213,418	NA	64,971	NA	108,777	NA	111,199	NA	(25,164)	NA	301,805	NA	124,547	NA	426,350	NA	120,254	NA	546,611	NA
147,342	NA	33,776	NA	120,977	NA	122,878	NA	62	NA	292,038	NA	90,570	NA	382,620	NA	97,706	NA	480,329	NA
1,176,252	NA	156,244	NA	533,239	NA	485,287	NA	17,255	NA	1,152,668	NA	263,586	NA	1,416,209	NA	356,722	NA	1,772,904	NA
28,132	NA	4,641	NA	13,337	NA	8,864	NA	637	NA	68,897	NA	6,090	NA	75,011	NA	10,105	NA	85,123	NA
240,593	NA	33,313	NA	149,967	NA	168,318	NA	2,471	NA	449,852	NA	73,951	NA	523,809	NA	151,575	NA	675,396	NA
147,374	NA	48,443	NA	69,546	NA	133,896	NA	17,428	NA	(392,401)	NA	118,689	NA	(273,737)	NA	136,292	NA	(137,444)	NA
21,508	NA	733	NA	5,519	NA	12,559	NA	372	NA	(73,975)	NA	22,659	NA	(51,309)	NA	19,155	NA	(32,151)	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1,870,502	NA	67,826	NA	642,899	NA	558,053	NA	(2,407,892)	NA	495,229	NA	2,658,621	NA	3,151,297	NA	2,022,772	NA	5,173,330	NA
253,617	NA	95,995	NA	202,956	NA	269,981	NA	(24,992)	NA	(38,387)	NA	526,907	NA	488,539	NA	10,655,459	NA	11,144,013	NA
47,145,380	NA	11,868,344	NA	33,335,676	NA	29,063,662	NA	(1,480,974)	NA	17,836,580	NA	33,255,453	NA	51,067,487	NA	43,889,456	NA	94,934,230	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2006 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense										Loss Adjustment Expense											
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	9,337,982	XXX	8,854,099	NA	11,729	NA	3,882,129	NA	126,428	NA	208,195	NA	4,140,660	NA	185,405	NA	159,550	NA	4,609,138	NA	1,543,977	NA
2.1	Allied Lines	6,554,711	XXX	6,039,883	NA	10,286	NA	3,323,601	NA	161,748	NA	376,244	NA	4,397,518	NA	174,845	NA	140,815	NA	3,511,986	NA	1,360,613	NA
2.2	Multiple Peril Crop	2,824,770	XXX	2,770,437	NA	0	NA	1,789,769	NA	51,691	NA	70,602	NA	1,310,732	NA	54,101	NA	20,349	NA	162,547	NA	994,218	NA
2.3	Federal Flood	5,159	XXX	7,401	NA	0	NA	1,273	NA	(3,169)	NA	(66,671)	NA	1,316	NA	319	NA	61,455	NA	(144,021)	NA	(23,925)	NA
3	Farmowners Multiple Peril	2,307,895	XXX	2,281,207	NA	6,986	NA	1,375,876	NA	57,173	NA	136,981	NA	677,952	NA	85,177	NA	60,651	NA	1,156,783	NA	454,809	NA
4	Homeowners Multiple Peril	55,084,707	XXX	53,083,582	NA	191,158	NA	26,529,030	NA	781,855	NA	4,111,768	NA	13,564,727	NA	1,635,785	NA	1,966,676	NA	30,779,657	NA	10,690,810	NA
5.1	Commercial Multiple Peril (Non-Liability Portion)	18,353,917	XXX	17,758,845	NA	18,467	NA	7,617,991	NA	446,533	NA	791,515	NA	7,411,734	NA	1,390,901	NA	639,298	NA	9,967,593	NA	4,426,780	NA
5.2	Commercial Multiple Peril (Liability Portion)	13,424,306	XXX	13,121,932	NA	285,033	NA	6,245,435	NA	2,322,004	NA	777,771	NA	18,884,885	NA	6,933,947	NA	1,254,744	NA	6,354,639	NA	3,154,988	NA
6	Mortgage Guaranty	4,563,852	XXX	4,535,218	NA	0	NA	2,077,317	NA	48,401	NA	51,162	NA	7,839,229	NA	68,975	NA	43,259	NA	721,279	NA	307,342	NA
8	Ocean Marine	3,131,826	XXX	3,016,952	NA	2,273	NA	1,781,015	NA	120,268	NA	128,229	NA	3,014,400	NA	238,858	NA	89,866	NA	1,198,236	NA	766,901	NA
9	Inland Marine	9,232,384	XXX	8,808,272	NA	12,890	NA	3,768,354	NA	96,221	NA	415,162	NA	2,742,880	NA	145,585	NA	238,687	NA	4,924,767	NA	2,422,895	NA
10	Financial Guaranty	3,075,577	XXX	2,463,732	NA	0	NA	190,028	NA	32,966	NA	3,583	NA	243,180	NA	25,643	NA	2,774	NA	11,537,448	NA	59,527	NA
11	Medical Professional Liability	10,395,927	XXX	10,128,037	NA	116,939	NA	4,324,591	NA	2,437,652	NA	518,351	NA	22,130,743	NA	6,564,719	NA	1,015,688	NA	4,862,708	NA	2,422,577	NA
12	Earthquake	1,306,553	XXX	1,139,947	NA	2,516	NA	14,985	NA	(2,535)	NA	14,204	NA	233,267	NA	10,969	NA	15,733	NA	824,749	NA	290,915	NA
13	Group A&H (See Interrogatory 1)	4,343,092	XXX	4,133,912	NA	41	NA	2,786,155	NA	152,358	NA	99,542	NA	2,212,212	NA	137,586	NA	104,133	NA	1,395,758	NA	1,055,497	NA
14	Credit A & H	270,121	XXX	279,016	NA	0	NA	43,694	NA	112	NA	4,234	NA	1,659,409	NA	23,765	NA	121,403	NA	5,015,069	NA	579,712	NA
15	Other A&H (See Interrogatory 1)	2,036,817	XXX	1,839,441	NA	1,228	NA	1,356,282	NA	26,610	NA	93,194	NA	85,455,417	NA	7,739,399	NA	4,870,783	NA	11,815,631	NA	11,280,003	NA
16	Workers' Compensation	41,735,186	XXX	41,461,415	NA	666,026	NA	24,482,827	NA	2,731,746	NA	2,800,318	NA	85,455,417	NA	7,739,399	NA	4,870,783	NA	11,815,631	NA	11,280,003	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	3,616,544	XXX	3,569,333	NA	1,144	NA	931,232	NA	874,723	NA	290,767	NA	11,190,523	NA	4,079,127	NA	818,914	NA	1,622,184	NA	662,537	NA
19.1,19.2	Private Passenger Auto Liability	95,354,742	XXX	95,283,365	NA	1,174,057	NA	56,021,405	NA	3,720,086	NA	9,255,817	NA	68,243,864	NA	9,989,109	NA	6,620,768	NA	29,420,023	NA	17,234,177	NA
19.3,19.4	Commercial Auto Liability	19,771,985	XXX	19,567,009	NA	50,931	NA	10,491,838	NA	1,062,494	NA	1,279,405	NA	22,539,158	NA	2,680,082	NA	1,293,362	NA	9,608,772	NA	5,239,207	NA
21.1	Private Passenger Auto Physical Damage	65,084,109	XXX	64,839,159	NA	891,156	NA	36,203,926	NA	313,671	NA	6,077,732	NA	2,742,280	NA	254,979	NA	1,368,697	NA	20,696,616	NA	11,959,617	NA
21.2	Commercial Auto Physical Damage	7,000,097	XXX	7,047,148	NA	32,411	NA	3,528,543	NA	78,027	NA	509,047	NA	738,302	NA	104,157	NA	120,228	NA	3,210,882	NA	1,481,628	NA
22	Aircraft (all perils)	1,990,649	XXX	1,972,277	NA	13	NA	890,030	NA	88,145	NA	51,244	NA	2,016,745	NA	158,710	NA	59,375	NA	777,917	NA	599,239	NA
23	Fidelity	1,240,349	XXX	1,215,403	NA	324	NA	608,486	NA	25,738	NA	48,421	NA	1,216,563	NA	120,982	NA	44,707	NA	710,290	NA	275,564	NA
24	Surety	4,435,122	XXX	4,209,166	NA	41,277	NA	937,074	NA	282,573	NA	110,864	NA	2,891,632	NA	458,388	NA	180,429	NA	2,886,370	NA	722,003	NA
26	Burglary and theft	142,908	XXX	141,522	NA	44	NA	37,519	NA	4,369	NA	1,180	NA	60,789	NA	5,638	NA	2,300	NA	70,189	NA	25,755	NA
27	Boiler and Machinery	1,675,348	XXX	1,626,823	NA	102	NA	560,827	NA	16,461	NA	39,040	NA	726,364	NA	41,813	NA	34,726	NA	808,821	NA	217,343	NA
28	Credit	1,090,144	XXX	919,297	NA	6	NA	450,008	NA	20,784	NA	4,332	NA	488,759	NA	28,506	NA	5,752	NA	866,477	NA	145,692	NA
29	International	193,622	XXX	210,836	NA	0	NA	140,320	NA	2,105	NA	9,230	NA	456,171	NA	17,672	NA	1,615	NA	10,942	NA	62,722	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	13,808,659	XXX	13,355,955	NA	7,039	NA	7,725,677	NA	753,069	NA	250,750	NA	47,236,067	NA	3,055,230	NA	828,774	NA	3,731,202	NA	2,823,841	NA
34	Aggregate write-ins for Other Lines of Business	3,159,818	XXX	3,262,421	NA	8,490	NA	2,184,786	NA	25,403	NA	93,250	NA	2,649,808	NA	117,643	NA	54,558	NA	5,047,162	NA	301,894	NA
35	TOTALS (Lines 1 through 34)	448,692,349	XXX	440,499,010	NA	3,601,846	NA	234,107,671	NA	22,579,283	NA	30,550,878	NA	429,025,881	NA	64,972,300	NA	26,609,213	NA	201,594,242	NA	92,585,227	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2006 OF THE P&C Industry

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

23		24		25		26		27		28		29		30		31		32		33		34		35		36		37		38		39		40		41		42				
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss																								
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%					
1,162,450	NA	246,069	NA	618,486	NA	654,507	NA	(25,720)	NA	1,918,341	NA	328,932	NA	2,247,276	NA	479,416	NA	404,531	NA	883,960	NA	675,216	NA	2,922,490	NA																	
739,697	NA	196,975	NA	440,943	NA	558,404	NA	(20,522)	NA	211,444	NA	267,963	NA	479,416	NA	36,876	NA	100,606	NA	761,290	NA	660,694	NA	1,622,490	NA																	
139,751	NA	8,552	NA	(29,726)	NA	133,637	NA	17,650	NA	623,815	NA	36,876	NA	660,694	NA	(1,695)	NA	162,335	NA	162,335	NA	167,028	NA	162,335	NA																	
(117,563)	NA	36,743	NA	16,004	NA	(16,559)	NA	3,239	NA	160,596	NA	6,439	NA	167,028	NA	43,459	NA	119,183	NA	162,638	NA	43,459	NA	162,638	NA																	
390,716	NA	44,246	NA	158,808	NA	144,393	NA	10,494	NA	(23,461)	NA	66,909	NA	7,130,838	NA	2,676,589	NA	9,807,416	NA	9,807,416	NA	7,130,838	NA	9,807,416	NA																	
7,548,774	NA	1,365,481	NA	4,449,024	NA	2,861,733	NA	235,513	NA	5,480,293	NA	1,650,548	NA	7,130,838	NA	2,676,589	NA	9,807,416	NA	9,807,416	NA	7,130,838	NA	9,807,416	NA																	
3,005,378	NA	525,565	NA	1,453,164	NA	1,241,875	NA	(22,842)	NA	2,635,533	NA	649,845	NA	3,285,367	NA	908,152	NA	4,193,524	NA	4,193,524	NA	3,285,367	NA	4,193,524	NA																	
2,233,098	NA	318,921	NA	895,131	NA	841,242	NA	5,371	NA	(791,329)	NA	1,341,987	NA	550,649	NA	1,276,476	NA	1,829,126	NA	1,829,126	NA	550,649	NA	1,829,126	NA																	
(45,687)	NA	141,185	NA	264,291	NA	724,715	NA	(19,072)	NA	1,254,758	NA	711,755	NA	1,966,510	NA	568,988	NA	2,535,499	NA	2,535,499	NA	711,755	NA	2,535,499	NA																	
511,238	NA	63,098	NA	166,705	NA	203,816	NA	(14,819)	NA	25,473	NA	182,948	NA	208,432	NA	163,516	NA	371,954	NA	371,954	NA	182,948	NA	371,954	NA																	
1,119,176	NA	308,177	NA	606,494	NA	620,027	NA	(52,522)	NA	1,809,226	NA	260,390	NA	2,069,634	NA	439,839	NA	2,509,506	NA	2,509,506	NA	260,390	NA	2,509,506	NA																	
(74,011)	NA	86,025	NA	393,477	NA	505,980	NA	18,235	NA	1,343,904	NA	644,976	NA	1,988,879	NA	1,066,016	NA	3,054,895	NA	3,054,895	NA	644,976	NA	3,054,895	NA																	
539,248	NA	248,491	NA	329,996	NA	724,693	NA	136,220	NA	1,024,309	NA	1,741,730	NA	2,766,036	NA	708,363	NA	3,474,394	NA	3,474,394	NA	1,741,730	NA	3,474,394	NA																	
189,714	NA	31,377	NA	107,173	NA	97,642	NA	(1,286)	NA	683,555	NA	34,149	NA	717,714	NA	68,433	NA	786,159	NA	786,159	NA	34,149	NA	786,159	NA																	
659,063	NA	104,806	NA	233,927	NA	233,714	NA	(48,566)	NA	(184,258)	NA	136,993	NA	(47,265)	NA	41,181	NA	200,798	NA	200,798	NA	136,993	NA	200,798	NA																	
94,158	NA	7,821	NA	14,866	NA	25,026	NA	1,045	NA	90,149	NA	69,468	NA	159,622	NA	187,477	NA	(51,862)	NA	(51,862)	NA	69,468	NA	(51,862)	NA																	
182,918	NA	62,918	NA	170,445	NA	298,351	NA	(83,752)	NA	(436,263)	NA	196,930	NA	(239,333)	NA	187,477	NA	(51,862)	NA	(51,862)	NA	196,930	NA	(51,862)	NA																	
2,493,827	NA	1,900,626	NA	2,418,882	NA	2,567,079	NA	(136,835)	NA	1,263,250	NA	4,709,363	NA	5,972,622	NA	3,058,166	NA	9,030,783	NA	9,030,783	NA	4,709,363	NA	9,030,783	NA																	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																	
371,073	NA	72,551	NA	239,257	NA	257,366	NA	(27,082)	NA	504,135	NA	822,495	NA	1,326,630	NA	435,647	NA	1,762,296	NA	1,762,296	NA	822,495	NA	1,762,296	NA																	
8,628,090	NA	2,242,825	NA	7,217,727	NA	5,624,007	NA	622,076	NA	2,021,396	NA	4,699,722	NA	6,721,103	NA	5,268,173	NA	11,989,280	NA	11,989,280	NA	4,699,722	NA	11,989,280	NA																	
2,404,669	NA	563,427	NA	1,264,065	NA	1,372,251	NA	49,075	NA	1,126,995	NA	1,519,331	NA	2,646,330	NA	1,261,601	NA	3,907,923	NA	3,907,923	NA	1,519,331	NA	3,907,923	NA																	
5,622,268	NA	1,500,358	NA	4,972,024	NA	3,736,455	NA	395,715	NA	5,917,280	NA	412,465	NA	6,329,747	NA	2,365,736	NA	8,695,500	NA	8,695,500	NA	412,465	NA	8,695,500	NA																	
888,312	NA	178,857	NA	464,307	NA	493,430	NA	17,461	NA	891,674	NA	98,151	NA	989,814	NA	288,001	NA	1,277,810	NA	1,277,810	NA	98,151	NA	1,277,810	NA																	
302,686	NA	63,238	NA	116,002	NA	108,965	NA	(5,473)	NA	346,498	NA	109,085	NA	455,575	NA	79,989	NA	535,568	NA	535,568	NA	109,085	NA	535,568	NA																	
136,295	NA	27,777	NA	120,508	NA	98,211	NA	(4,424)	NA	145,204	NA	83,769	NA	228,989	NA	65,822	NA	294,823	NA	294,823	NA	83,769	NA	294,823	NA																	
1,110,580	NA	150,253	NA	470,116	NA	444,980	NA	(23,235)	NA	638,205	NA	233,156	NA	871,386	NA	331,563	NA	1,202,944	NA	1,202,944	NA	233,156	NA	1,202,944	NA																	
20,254	NA	4,755	NA	11,468	NA	11,149	NA	(296)	NA	50,458	NA	4,092	NA	54,564	NA	6,803	NA	61,376	NA	61,376	NA	4,092	NA	61,376	NA																	
237,543	NA	33,642	NA	142,122	NA	177,909	NA	2,228	NA	421,405	NA	52,124	NA	473,522	NA	98,348	NA	228,612	NA	228,612	NA	52,124	NA	228,612	NA																	
152,580	NA	34,453	NA	57,594	NA	131,682	NA	14,999	NA	82,846	NA	47,419	NA	130,262	NA	20,233	NA	28,989	NA	28,989	NA	47,419	NA	28,989	NA																	
36,327	NA	1,383	NA	8,731	NA	14,712	NA	(12,599)	NA	(14,579)	NA	23,349	NA	8,765	NA	20,233	NA	28,989	NA	28,989	NA	23,349	NA	28,989	NA																	
1,814,651	NA	73,070	NA	632,192	NA	636,262																																				

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2005 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
		Loss Adjustment Expense												Loss Adjustment Expense										
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances		
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
1	Fire	7,882,717	XXX	7,664,308	NA	9,482	NA	3,565,050	NA	150,441	NA	281,999	NA	3,862,593	NA	181,720	NA	185,869	NA	4,134,448	NA	1,235,545	NA	
2.1	Allied Lines	5,893,879	XXX	5,803,228	NA	13,166	NA	6,597,714	NA	155,635	NA	423,466	NA	5,249,564	NA	166,657	NA	174,817	NA	2,855,612	NA	1,012,799	NA	
2.2	Multiple Peril Crop	2,234,632	XXX	2,227,612	NA	0	NA	1,792,274	NA	19,030	NA	76,868	NA	1,282,195	NA	10,176	NA	18,684	NA	108,138	NA	866,196	NA	
2.3	Federal Flood	12,309	XXX	12,888	NA	0	NA	9,207	NA	(4,325)	NA	(83,806)	NA	6,319	NA	225	NA	188,175	NA	8,039	NA	6,531	NA	
3	Farmowners Multiple Peril	2,263,640	XXX	2,204,375	NA	11,587	NA	1,217,492	NA	62,658	NA	133,846	NA	641,694	NA	84,073	NA	55,934	NA	1,129,409	NA	453,098	NA	
4	Homeowners Multiple Peril	52,466,117	XXX	50,637,631	NA	184,308	NA	30,650,693	NA	801,203	NA	4,830,119	NA	15,079,984	NA	1,726,211	NA	2,221,587	NA	28,854,231	NA	10,195,448	NA	
5.1	Commercial Multiple Peril (Non-Liability Portion)	17,651,824	XXX	17,134,468	NA	260,048	NA	9,085,106	NA	489,606	NA	787,350	NA	9,290,779	NA	1,401,308	NA	644,997	NA	9,677,576	NA	3,750,069	NA	
5.2	Commercial Multiple Peril (Liability Portion)	11,980,878	XXX	11,767,420	NA	7,829	NA	5,201,631	NA	2,198,175	NA	799,058	NA	17,369,587	NA	6,418,614	NA	1,206,279	NA	5,708,971	NA	2,934,967	NA	
6	Mortgage Guaranty	4,429,402	XXX	4,310,477	NA	0	NA	1,992,937	NA	33,631	NA	44,204	NA	7,412,982	NA	62,935	NA	41,046	NA	692,648	NA	171,589	NA	
8	Ocean Marine	2,879,639	XXX	2,881,574	NA	1,914	NA	2,156,414	NA	177,221	NA	133,809	NA	3,154,007	NA	239,973	NA	84,176	NA	1,072,274	NA	629,946	NA	
9	Inland Marine	8,382,722	XXX	7,979,827	NA	9,629	NA	4,171,807	NA	73,283	NA	419,080	NA	3,056,763	NA	168,883	NA	224,030	NA	4,498,726	NA	1,829,583	NA	
10	Financial Guaranty	3,006,829	XXX	2,381,100	NA	0	NA	268,775	NA	(1,581)	NA	3,380	NA	607,968	NA	7,134	NA	(35,816)	NA	10,896,536	NA	100,150	NA	
11	Medical Professional Liability	9,982,568	XXX	9,596,803	NA	50,980	NA	5,028,015	NA	2,470,741	NA	474,396	NA	21,365,685	NA	6,014,744	NA	1,047,183	NA	4,569,936	NA	2,670,465	NA	
12	Earthquake	1,098,776	XXX	1,060,382	NA	2,254	NA	212,016	NA	11,332	NA	15,953	NA	348,042	NA	19,632	NA	17,010	NA	651,226	NA	199,090	NA	
13	Group A&H (See Interrogatory 1)	4,089,552	XXX	3,929,483	NA	0	NA	2,486,034	NA	68,366	NA	153,724	NA	2,164,019	NA	51,963	NA	113,994	NA	1,186,857	NA	(117,280)	NA	
14	Credit A & H	303,724	XXX	282,255	NA	0	NA	29,269	NA	(22)	NA	1,557	NA	101,029	NA	114	NA	3,784	NA	124,042	NA	17,042	NA	
15	Other A&H (See Interrogatory 1)	2,535,378	XXX	1,903,894	NA	(670)	NA	1,417,365	NA	22,218	NA	120,033	NA	1,935,832	NA	34,955	NA	118,468	NA	4,811,995	NA	404,390	NA	
16	Workers' Compensation	39,788,398	XXX	38,556,958	NA	557,242	NA	24,590,447	NA	2,735,418	NA	2,782,273	NA	78,225,258	NA	6,883,760	NA	4,634,666	NA	11,518,880	NA	10,113,411	NA	
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
17.3	Excess workers' compensation	3,525,584	XXX	3,451,084	NA	582	NA	1,755,159	NA	1,427,041	NA	312,777	NA	11,557,541	NA	4,163,559	NA	746,749	NA	1,577,045	NA	589,226	NA	
18	Products Liability	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
19.1, 19.2	Private Passenger Auto Liability	94,841,576	XXX	94,276,309	NA	414,708	NA	57,164,750	NA	3,773,752	NA	8,935,583	NA	68,867,837	NA	9,869,765	NA	6,228,448	NA	29,377,432	NA	16,188,490	NA	
19.3, 19.4	Commercial Auto Liability	19,737,841	XXX	19,473,238	NA	25,507	NA	10,593,329	NA	1,040,889	NA	1,254,823	NA	21,978,614	NA	2,612,853	NA	1,240,080	NA	9,406,726	NA	5,086,484	NA	
21.1	Private Passenger Auto Physical Damage	64,920,898	XXX	64,786,861	NA	333,752	NA	36,764,390	NA	238,591	NA	6,270,832	NA	3,047,244	NA	239,645	NA	1,375,512	NA	20,731,535	NA	11,335,672	NA	
21.2	Commercial Auto Physical Damage	6,945,611	XXX	6,902,859	NA	5,652	NA	3,508,904	NA	76,202	NA	494,913	NA	851,951	NA	92,595	NA	110,816	NA	3,014,021	NA	1,706,809	NA	
22	Aircraft (all perils)	1,985,855	XXX	1,979,940	NA	4	NA	653,865	NA	104,187	NA	31,069	NA	1,983,847	NA	151,489	NA	49,810	NA	759,552	NA	611,693	NA	
23	Fidelity	1,215,815	XXX	1,214,392	NA	253	NA	573,815	NA	40,692	NA	47,318	NA	1,076,077	NA	124,542	NA	44,209	NA	685,312	NA	202,031	NA	
24	Surety	3,866,026	XXX	3,707,937	NA	20,439	NA	1,575,612	NA	274,372	NA	126,985	NA	2,653,150	NA	379,721	NA	170,866	NA	2,660,465	NA	549,807	NA	
26	Burglary and theft	119,822	XXX	128,658	NA	78	NA	24,678	NA	1,620	NA	4,404	NA	43,567	NA	3,230	NA	2,878	NA	68,810	NA	31,793	NA	
27	Boiler and Machinery	1,583,856	XXX	1,580,836	NA	115	NA	359,552	NA	18,454	NA	36,568	NA	620,409	NA	45,746	NA	27,851	NA	760,144	NA	164,208	NA	
28	Credit	936,101	XXX	787,870	NA	139	NA	359,567	NA	(1,556)	NA	7,552	NA	415,734	NA	11,612	NA	10,785	NA	695,637	NA	99,528	NA	
29	International	230,160	XXX	295,304	NA	0	NA	(69,421)	NA	(2,210)	NA	13,939	NA	615,555	NA	18,627	NA	1,219	NA	28,159	NA	166,771	NA	
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
31, 32, 33	Reinsurance-Nonproportional Assumed	7,438,800	XXX	7,779,933	NA	1,955	NA	16,022,248	NA	525,472	NA	232,002	NA	49,943,960	NA	2,947,780	NA	737,036	NA	3,334,727	NA	3,122,014	NA	
34	Aggregate write-ins for Other Lines of Business	2,918,128	XXX	2,928,729	NA	17,748	NA	2,103,554	NA	2,113	NA	72,805	NA	2,800,502	NA	111,888	NA	45,651	NA	5,100,513	NA	279,143	NA	
35	TOTALS (Lines 1 through 34)	426,412,260	XXX	418,532,192	NA	1,971,831	NA	256,446,822	NA	23,956,761	NA	31,370,195	NA	421,079,089	NA	61,428,765	NA	25,748,750	NA	193,453,670	NA	84,237,492	NA	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2005 OF THE P&C Industry

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

		24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
		PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)																			
23		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss			
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)																					
	Amount	1,021,712	NA	189,770	NA	504,453	NA	592,510	NA	21,098	NA	1,369,997	NA	295,721	NA	1,664,145	NA	304,146	NA	1,967,174	NA
		773,177	NA	184,976	NA	366,785	NA	493,101	NA	11,905	NA	(3,192,857)	NA	285,514	NA	(2,909,573)	NA	295,919	NA	(2,614,623)	NA
		71,403	NA	6,293	NA	(13,921)	NA	99,246	NA	(156,957)	NA	19,462	NA	10,233	NA	29,694	NA	86,364	NA	116,061	NA
		(141,099)	NA	23,662	NA	8,507	NA	(10,107)	NA	3,175	NA	214,032	NA	4,368	NA	218,400	NA	1,316	NA	219,708	NA
		376,672	NA	40,859	NA	147,823	NA	128,448	NA	(2,570)	NA	82,441	NA	61,324	NA	143,761	NA	106,309	NA	250,081	NA
		7,081,413	NA	1,490,405	NA	3,838,987	NA	2,511,048	NA	394,512	NA	(356,018)	NA	1,545,187	NA	1,188,168	NA	2,125,254	NA	3,312,127	NA
		2,720,665	NA	492,502	NA	1,289,685	NA	1,133,560	NA	(70,526)	NA	805,413	NA	669,073	NA	1,472,888	NA	1,006,692	NA	2,478,498	NA
		1,986,014	NA	318,306	NA	835,475	NA	730,304	NA	(17,414)	NA	(326,793)	NA	1,272,405	NA	944,191	NA	750,618	NA	1,694,190	NA
		(44,890)	NA	123,588	NA	269,506	NA	705,352	NA	(26,792)	NA	1,159,360	NA	557,959	NA	1,717,305	NA	547,270	NA	2,264,572	NA
		514,217	NA	62,229	NA	158,630	NA	193,127	NA	(48,515)	NA	(564,499)	NA	168,042	NA	(397,864)	NA	169,635	NA	(229,077)	NA
		1,162,167	NA	300,138	NA	558,681	NA	557,013	NA	(12,313)	NA	715,712	NA	259,511	NA	972,723	NA	306,723	NA	1,278,437	NA
		(197,435)	NA	85,061	NA	402,204	NA	394,511	NA	22,136	NA	1,448,326	NA	601,173	NA	2,049,463	NA	893,442	NA	2,942,899	NA
		512,421	NA	219,360	NA	317,634	NA	619,497	NA	40,800	NA	(55,442)	NA	1,261,741	NA	1,204,290	NA	427,845	NA	1,631,508	NA
		112,167	NA	28,261	NA	82,959	NA	84,046	NA	5,717	NA	517,111	NA	38,552	NA	555,835	NA	44,674	NA	600,320	NA
		522,711	NA	96,414	NA	153,297	NA	213,950	NA	295	NA	235,300	NA	181,380	NA	415,746	NA	21,094	NA	434,894	NA
		122,487	NA	10,583	NA	15,219	NA	41,995	NA	3,877	NA	65,045	NA	147,054	NA	212,101	NA	(83,028)	NA	129,073	NA
		187,570	NA	58,387	NA	172,894	NA	267,427	NA	1,558	NA	(339,762)	NA	296,576	NA	(44,152)	NA	229,475	NA	184,906	NA
		2,316,392	NA	2,070,780	NA	2,178,624	NA	2,318,581	NA	549,326	NA	(443,463)	NA	4,428,278	NA	3,922,590	NA	2,223,154	NA	6,119,340	NA
		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		320,660	NA	69,957	NA	213,585	NA	202,293	NA	188,108	NA	(662,870)	NA	873,506	NA	208,320	NA	417,923	NA	625,595	NA
		8,615,004	NA	2,216,990	NA	6,735,029	NA	4,762,647	NA	645,809	NA	2,303,673	NA	4,532,291	NA	6,830,042	NA	4,773,793	NA	11,599,476	NA
		2,397,547	NA	565,381	NA	1,169,726	NA	1,241,479	NA	53,172	NA	1,237,757	NA	1,370,139	NA	2,598,423	NA	1,085,495	NA	3,679,355	NA
		5,796,376	NA	1,490,144	NA	4,678,769	NA	3,209,522	NA	343,558	NA	6,348,052	NA	376,317	NA	6,723,315	NA	2,049,529	NA	8,770,876	NA
		911,447	NA	180,264	NA	471,132	NA	440,129	NA	15,044	NA	829,278	NA	90,503	NA	919,237	NA	263,978	NA	1,182,975	NA
		236,181	NA	60,511	NA	68,448	NA	84,720	NA	(5,346)	NA	735,617	NA	109,823	NA	841,401	NA	9,032	NA	848,183	NA
		133,531	NA	36,790	NA	112,191	NA	88,928	NA	(1,432)	NA	179,429	NA	78,803	NA	256,162	NA	58,674	NA	313,790	NA
		960,728	NA	136,768	NA	419,909	NA	323,145	NA	16,511	NA	(113,534)	NA	229,381	NA	114,607	NA	272,981	NA	387,211	NA
		24,607	NA	4,581	NA	10,825	NA	7,529	NA	360	NA	50,694	NA	3,957	NA	54,622	NA	6,225	NA	60,818	NA
		202,254	NA	31,260	NA	132,110	NA	176,998	NA	18	NA	623,550	NA	57,696	NA	680,919	NA	98,448	NA	779,210	NA
		175,416	NA	32,464	NA	42,043	NA	84,821	NA	24,942	NA	112,357	NA	38,736	NA	151,093	NA	(36,387)	NA	114,712	NA
		36,491	NA	2,589	NA	10,610	NA	11,679	NA	4,869	NA	296,491	NA	176,766	NA	473,254	NA	(108,725)	NA	364,542	NA
		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		1,924,940	NA	55,691	NA	591,170	NA	480,971	NA	(449,047)	NA	(12,503,556)	NA	2,337,474	NA	(10,166,065)	NA	2,781,051	NA	(7,385,024)	NA
		256,402	NA	88,431	NA	164,332	NA	224,153	NA	(138,046)	NA	(138,850)	NA	308,212	NA	169,477	NA	13,532,150	NA	13,701,519	NA
		45,254,180	NA	11,848,184	NA	28,516,745	NA	24,724,102	NA	1,634,812	NA	(3,912,943)	NA	27,873,901	NA	23,747,687	NA	37,769,089	NA	61,421,617	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2004 OF THE P&C Industry

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense												Loss Adjustment Expense									
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	8,043,670	XXX	8,036,507	NA	8,746	NA	3,542,769	NA	113,425	NA	283,035	NA	3,911,474	NA	172,159	NA	160,574	NA	3,917,033	NA	1,799,971	NA
2.1	Allied Lines	5,969,905	XXX	5,873,628	NA	8,712	NA	4,873,945	NA	114,250	NA	270,605	NA	3,679,492	NA	143,082	NA	130,431	NA	2,764,485	NA	1,266,320	NA
2.2	Multiple Peril Crop	2,204,523	XXX	2,239,381	NA	0	NA	1,469,874	NA	15,008	NA	51,615	NA	1,070,439	NA	5,267	NA	13,887	NA	100,756	NA	702,678	NA
2.3	Federal Flood	13,455	XXX	12,024	NA	0	NA	3,921	NA	(382)	NA	14,358	NA	2,200	NA	153	NA	13,990	NA	11,388	NA	318	NA
3	Farmowners Multiple Peril	2,108,202	XXX	2,041,218	NA	8,696	NA	1,078,040	NA	26,427	NA	121,131	NA	579,744	NA	82,513	NA	50,585	NA	1,057,494	NA	399,973	NA
4	Homeowners Multiple Peril	49,595,290	XXX	47,290,978	NA	163,765	NA	26,769,144	NA	953,080	NA	3,709,384	NA	12,665,721	NA	1,749,945	NA	1,548,841	NA	27,021,090	NA	35,031,100	NA
5.1	Commercial Multiple Peril (Non-Liability Portion)	16,949,099	XXX	16,641,770	NA	258,156	NA	9,009,238	NA	824,309	NA	776,668	NA	7,843,846	NA	1,457,775	NA	595,624	NA	8,849,041	NA	3,589,396	NA
5.2	Commercial Multiple Peril (Liability Portion)	12,100,344	XXX	11,624,668	NA	5,436	NA	5,587,506	NA	2,235,431	NA	736,979	NA	16,510,118	NA	5,947,570	NA	1,020,312	NA	5,779,500	NA	2,326,058	NA
6	Mortgage Guaranty	4,316,131	XXX	4,310,428	NA	0	NA	2,152,636	NA	28,819	NA	40,213	NA	7,019,971	NA	67,673	NA	41,851	NA	613,081	NA	366,749	NA
8	Ocean Marine	2,821,939	XXX	2,779,477	NA	2,300	NA	1,614,637	NA	131,772	NA	120,243	NA	2,524,430	NA	204,591	NA	75,943	NA	1,075,963	NA	562,183	NA
9	Inland Marine	7,853,448	XXX	7,748,030	NA	13,935	NA	3,448,301	NA	137,333	NA	408,074	NA	2,325,687	NA	166,798	NA	178,104	NA	4,091,551	NA	3,215,759	NA
10	Financial Guaranty	3,118,566	XXX	2,137,840	NA	0	NA	332,984	NA	36,832	NA	6,436	NA	614,325	NA	3,215	NA	1,652	NA	10,244,317	NA	(31,266)	NA
11	Medical Professional Liability	9,124,240	XXX	8,787,836	NA	30,895	NA	5,546,522	NA	2,214,516	NA	505,918	NA	20,266,094	NA	5,456,816	NA	1,005,399	NA	4,197,936	NA	(3,366,503)	NA
12	Earthquake	1,095,733	XXX	1,062,082	NA	2,160	NA	224,937	NA	14,616	NA	12,208	NA	320,406	NA	26,169	NA	16,859	NA	615,328	NA	195,747	NA
13	Group A&H (See Interrogatory 1)	4,532,687	XXX	4,345,708	NA	0	NA	2,789,647	NA	53,763	NA	112,367	NA	2,459,130	NA	63,145	NA	85,265	NA	1,027,258	NA	694,462	NA
14	Credit A & H	271,573	XXX	276,296	NA	0	NA	24,792	NA	458	NA	451	NA	56,917	NA	71	NA	3,579	NA	102,576	NA	3,224	NA
15	Other A&H (See Interrogatory 1)	2,529,563	XXX	1,806,194	NA	1,740	NA	1,252,605	NA	40,903	NA	103,084	NA	1,755,288	NA	41,391	NA	110,975	NA	4,180,431	NA	411,374	NA
16	Workers' Compensation	36,688,888	XXX	35,894,657	NA	504,599	NA	24,498,903	NA	2,478,298	NA	2,631,247	NA	70,163,725	NA	5,927,274	NA	4,302,697	NA	10,317,934	NA	26,034,133	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	3,364,997	XXX	3,151,121	NA	(371)	NA	2,490,786	NA	1,347,158	NA	318,671	NA	11,141,544	NA	3,654,370	NA	656,689	NA	1,503,509	NA	660,277	NA
19.1,19.2	Private Passenger Auto Liability	92,903,456	XXX	91,984,924	NA	413,832	NA	56,269,925	NA	4,269,699	NA	8,584,822	NA	66,973,789	NA	9,684,596	NA	5,891,517	NA	28,840,285	NA	16,417,238	NA
19.3,19.4	Commercial Auto Liability	19,560,068	XXX	19,152,337	NA	17,543	NA	10,813,921	NA	1,216,768	NA	1,205,519	NA	20,989,975	NA	2,521,908	NA	1,148,849	NA	9,101,469	NA	5,371,494	NA
21.1	Private Passenger Auto Physical Damage	64,736,271	XXX	64,153,649	NA	335,190	NA	34,273,721	NA	318,792	NA	5,956,573	NA	3,093,996	NA	268,378	NA	1,234,154	NA	20,330,499	NA	12,159,962	NA
21.2	Commercial Auto Physical Damage	7,150,723	XXX	7,096,217	NA	10,321	NA	3,354,331	NA	65,145	NA	439,997	NA	910,657	NA	80,678	NA	109,139	NA	3,249,040	NA	1,611,650	NA
22	Aircraft (all perils)	2,179,991	XXX	2,121,861	NA	1	NA	1,000,475	NA	90,457	NA	45,703	NA	2,007,963	NA	149,852	NA	47,556	NA	753,477	NA	576,084	NA
23	Fidelity	1,309,345	XXX	1,262,798	NA	156	NA	550,033	NA	51,480	NA	40,800	NA	1,017,116	NA	109,557	NA	43,496	NA	685,363	NA	241,929	NA
24	Surety	3,821,170	XXX	3,435,522	NA	29,958	NA	1,988,261	NA	312,061	NA	168,184	NA	2,511,654	NA	353,142	NA	152,377	NA	2,809,047	NA	644,154	NA
26	Burglary and theft	138,281	XXX	133,255	NA	29	NA	43,851	NA	3,035	NA	3,571	NA	45,305	NA	2,671	NA	1,534	NA	64,389	NA	26,040	NA
27	Boiler and Machinery	1,572,452	XXX	1,574,779	NA	39	NA	408,781	NA	20,349	NA	37,662	NA	691,053	NA	40,467	NA	30,645	NA	754,679	NA	168,608	NA
28	Credit	806,372	XXX	650,396	NA	723	NA	368,059	NA	20,639	NA	19,404	NA	405,556	NA	24,215	NA	10,999	NA	546,527	NA	149,105	NA
29	International	302,598	XXX	678,457	NA	0	NA	448,463	NA	17,803	NA	19,926	NA	974,211	NA	21,043	NA	1,838	NA	93,303	NA	127,543	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsured-Nonproportional Assumed	14,454,196	XXX	14,798,583	NA	1,000	NA	13,327,965	NA	877,428	NA	240,872	NA	45,979,317	NA	3,074,063	NA	727,467	NA	3,684,215	NA	3,186,177	NA
34	Aggregate write-ins for Other Lines of Business	3,033,383	XXX	2,690,126	NA	15,846	NA	2,427,097	NA	21,641	NA	72,355	NA	2,564,939	NA	107,414	NA	48,556	NA	5,082,263	NA	245,236	NA
35	TOTALS (Lines 1 through 34)	424,308,387	XXX	413,791,862	NA	1,867,425	NA	247,899,273	NA	23,945,761	NA	29,032,696	NA	386,923,319	NA	55,891,071	NA	22,872,931	NA	185,542,308	NA	122,762,416	NA



INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2004 OF THE P&C Industry

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)	Acquisitions, Field Supervision, and Collection Expenses	General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss			
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
978,696	NA	188,484	NA	468,402	NA	393,944	NA	177,869	NA	2,236,873	NA	418,058	NA	2,654,927	NA	332,869	NA	2,987,797	NA
779,392	NA	153,770	NA	362,227	NA	506,032	NA	(20,540)	NA	(1,215,867)	NA	256,470	NA	(959,483)	NA	263,299	NA	(696,257)	NA
120,798	NA	4,257	NA	(19,795)	NA	57,882	NA	64,348	NA	604,087	NA	63,376	NA	667,464	NA	34,929	NA	702,400	NA
(120,761)	NA	33,757	NA	15,224	NA	(10,016)	NA	5,084	NA	81,001	NA	69,861	NA	150,864	NA	(582)	NA	150,286	NA
347,420	NA	47,001	NA	141,224	NA	129,137	NA	3,228	NA	145,383	NA	58,429	NA	203,796	NA	95,461	NA	299,272	NA
6,131,754	NA	1,303,679	NA	3,859,777	NA	2,450,337	NA	(86,566)	NA	1,863,495	NA	1,393,419	NA	3,256,907	NA	2,054,786	NA	5,311,686	NA
2,792,016	NA	506,601	NA	1,142,077	NA	1,064,891	NA	(662,647)	NA	(394,853)	NA	562,332	NA	167,462	NA	904,037	NA	1,071,481	NA
1,991,086	NA	328,534	NA	768,339	NA	707,179	NA	(87,746)	NA	(823,586)	NA	1,174,159	NA	350,568	NA	776,894	NA	1,127,435	NA
(42,094)	NA	117,304	NA	320,916	NA	617,249	NA	(18,193)	NA	1,057,186	NA	542,909	NA	1,600,104	NA	506,635	NA	2,106,732	NA
475,721	NA	52,680	NA	132,558	NA	173,009	NA	(64,703)	NA	11,831	NA	145,225	NA	157,077	NA	126,057	NA	283,150	NA
1,056,979	NA	272,241	NA	565,579	NA	534,831	NA	(354,568)	NA	956,204	NA	216,740	NA	1,172,936	NA	344,448	NA	1,517,422	NA
(119,404)	NA	75,202	NA	369,766	NA	363,925	NA	122,526	NA	1,194,621	NA	583,026	NA	1,777,644	NA	805,048	NA	2,582,697	NA
394,979	NA	219,853	NA	290,169	NA	505,190	NA	16,778	NA	(903,322)	NA	1,300,006	NA	396,683	NA	551,710	NA	948,060	NA
92,882	NA	25,305	NA	80,484	NA	72,030	NA	(8,150)	NA	529,290	NA	71,190	NA	600,469	NA	51,766	NA	652,277	NA
590,773	NA	111,121	NA	207,803	NA	278,304	NA	(84,662)	NA	117,274	NA	156,376	NA	273,666	NA	165,569	NA	439,264	NA
83,495	NA	13,241	NA	12,517	NA	56,207	NA	3,344	NA	88,472	NA	12,305	NA	100,777	NA	49,681	NA	150,458	NA
215,306	NA	55,048	NA	138,618	NA	130,087	NA	(10,677)	NA	(141,891)	NA	227,790	NA	85,895	NA	160,221	NA	246,118	NA
2,303,337	NA	1,737,662	NA	1,959,364	NA	2,125,385	NA	109,307	NA	(2,235,131)	NA	3,885,309	NA	1,650,155	NA	2,087,452	NA	3,737,624	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
328,669	NA	60,925	NA	178,536	NA	146,844	NA	32,533	NA	(1,687,539)	NA	787,807	NA	(899,721)	NA	359,732	NA	(540,004)	NA
8,469,901	NA	2,259,729	NA	6,549,149	NA	4,743,104	NA	541,584	NA	966,351	NA	4,516,948	NA	5,483,326	NA	4,652,273	NA	10,135,575	NA
2,421,514	NA	591,832	NA	1,141,369	NA	1,241,237	NA	14,074	NA	516,739	NA	1,264,137	NA	1,780,872	NA	1,044,447	NA	2,825,322	NA
5,638,062	NA	1,564,458	NA	4,644,883	NA	3,272,997	NA	311,515	NA	8,460,456	NA	347,851	NA	8,808,299	NA	2,023,613	NA	10,831,913	NA
935,720	NA	187,111	NA	454,128	NA	455,128	NA	(962)	NA	1,193,368	NA	111,232	NA	1,304,596	NA	258,897	NA	1,563,486	NA
202,513	NA	49,839	NA	62,756	NA	81,378	NA	(6,151)	NA	582,581	NA	140,333	NA	722,919	NA	59,538	NA	782,468	NA
163,113	NA	37,064	NA	111,482	NA	76,537	NA	(2,676)	NA	229,448	NA	67,208	NA	296,680	NA	63,374	NA	360,072	NA
899,720	NA	129,309	NA	444,404	NA	323,874	NA	282,918	NA	(577,353)	NA	997,053	NA	419,732	NA	(568,055)	NA	(148,328)	NA
20,759	NA	3,792	NA	9,876	NA	8,568	NA	(599)	NA	39,159	NA	3,754	NA	42,929	NA	5,903	NA	48,867	NA
227,305	NA	32,306	NA	137,914	NA	181,342	NA	(5,976)	NA	523,115	NA	61,775	NA	584,889	NA	78,423	NA	663,317	NA
126,518	NA	28,686	NA	40,482	NA	74,862	NA	17,250	NA	(11,728)	NA	36,694	NA	24,970	NA	86,109	NA	111,084	NA
43,278	NA	6,777	NA	15,368	NA	29,437	NA	(4,648)	NA	92,745	NA	83,016	NA	175,772	NA	13,332	NA	189,102	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2,606,396	NA	69,212	NA	582,980	NA	426,115	NA	(274,436)	NA	(3,607,815)	NA	2,375,483	NA	(1,232,337)	NA	1,272,993	NA	40,653	NA
273,599	NA	79,211	NA	101,625	NA	252,704	NA	61,186	NA	(492,775)	NA	226,928	NA	(265,848)	NA	3,978,986	NA	3,713,376	NA
44,896,111	NA	11,349,064	NA	27,542,377	NA	23,764,593	NA	78,223	NA	3,570,929	NA	26,557,996	NA	30,130,078	NA	25,216,493	NA	55,345,322	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2003 OF THE P&C Industry

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense										Loss Adjustment Expense											
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	8,383,939	XXX	8,201,561	NA	10,005	NA	4,089,082	NA	98,733	NA	261,022	NA	3,451,408	NA	163,803	NA	137,006	NA	3,876,376	NA	1,410,263	NA
2.1	Allied Lines	6,254,400	XXX	5,989,190	NA	8,284	NA	2,977,807	NA	105,633	NA	298,053	NA	2,389,628	NA	125,404	NA	105,169	NA	2,671,935	NA	1,097,641	NA
2.2	Multiple Peril Crop	1,581,857	XXX	1,568,341	NA	0	NA	1,489,749	NA	6,977	NA	9,521	NA	478,891	NA	(373)	NA	19,286	NA	135,260	NA	678,853	NA
2.3	Federal Flood	14,728	XXX	11,134	NA	0	NA	3,249	NA	603	NA	13,761	NA	2,103	NA	43	NA	8,842	NA	4,291	NA	29,902	NA
3	Farmowners Multiple Peril	2,109,345	XXX	2,196,026	NA	6,475	NA	1,335,041	NA	43,412	NA	111,190	NA	577,612	NA	88,493	NA	45,403	NA	998,420	NA	358,915	NA
4	Homeowners Multiple Peril	45,642,359	XXX	42,468,999	NA	170,232	NA	25,010,991	NA	1,029,314	NA	3,371,047	NA	11,845,957	NA	1,659,068	NA	1,386,862	NA	24,771,896	NA	8,451,236	NA
5.1	Commercial Multiple Peril (Non-Liability Portion)	16,279,252	XXX	15,662,724	NA	209,293	NA	7,436,656	NA	547,778	NA	723,395	NA	6,676,244	NA	1,092,494	NA	496,599	NA	8,533,036	NA	3,756,036	NA
5.2	Commercial Multiple Peril (Liability Portion)	11,062,007	XXX	10,538,992	NA	5,172	NA	5,668,482	NA	2,576,577	NA	667,825	NA	15,971,048	NA	5,608,210	NA	1,032,904	NA	5,317,916	NA	2,435,046	NA
6	Mortgage Guaranty	4,315,463	XXX	4,235,126	NA	0	NA	1,812,576	NA	46,347	NA	36,220	NA	6,369,791	NA	69,251	NA	49,550	NA	589,782	NA	372,281	NA
8	Ocean Marine	2,588,567	XXX	2,454,003	NA	3,145	NA	1,557,807	NA	137,294	NA	113,849	NA	2,323,378	NA	179,062	NA	73,081	NA	1,041,132	NA	508,828	NA
9	Inland Marine	7,707,912	XXX	7,555,925	NA	11,288	NA	3,422,269	NA	110,360	NA	323,253	NA	2,052,377	NA	139,322	NA	152,010	NA	3,984,145	NA	1,627,488	NA
10	Financial Guaranty	3,506,363	XXX	2,143,896	NA	0	NA	119,303	NA	22,887	NA	8,536	NA	447,795	NA	5,325	NA	4,203	NA	9,252,173	NA	869,878	NA
11	Medical Professional Liability	8,729,912	XXX	8,265,591	NA	20,952	NA	6,888,835	NA	2,613,293	NA	538,438	NA	19,495,843	NA	5,476,543	NA	981,186	NA	3,859,574	NA	1,781,493	NA
12	Earthquake	1,043,414	XXX	1,009,259	NA	2,897	NA	247,859	NA	42,992	NA	23,690	NA	242,558	NA	37,025	NA	19,113	NA	579,078	NA	208,747	NA
13	Group A&H (See Interrogatory 1)	4,116,061	XXX	3,558,241	NA	0	NA	2,204,847	NA	73,899	NA	115,910	NA	2,882,262	NA	56,199	NA	87,809	NA	819,006	NA	598,391	NA
14	Credit A & H	342,509	XXX	351,858	NA	0	NA	53,432	NA	(16)	NA	2,449	NA	60,955	NA	97	NA	2,807	NA	107,296	NA	21,614	NA
15	Other A&H (See Interrogatory 1)	2,499,518	XXX	1,794,544	NA	2,775	NA	1,359,110	NA	21,942	NA	70,839	NA	1,684,694	NA	40,278	NA	97,191	NA	3,332,477	NA	384,621	NA
16	Workers' Compensation	32,941,961	XXX	31,756,708	NA	523,763	NA	22,376,931	NA	2,282,759	NA	2,470,447	NA	62,589,640	NA	5,217,470	NA	4,074,532	NA	9,480,656	NA	8,188,244	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	2,711,952	XXX	2,487,784	NA	674	NA	2,367,570	NA	974,472	NA	280,778	NA	10,293,992	NA	2,850,912	NA	555,661	NA	1,278,561	NA	444,406	NA
19.1, 19.2	Private Passenger Auto Liability	89,263,688	XXX	86,926,231	NA	442,212	NA	56,610,156	NA	4,163,133	NA	8,131,554	NA	65,627,297	NA	9,121,742	NA	5,580,548	NA	27,874,386	NA	15,536,425	NA
19.3, 19.4	Commercial Auto Liability	18,420,296	XXX	17,788,621	NA	16,034	NA	10,648,590	NA	1,190,034	NA	1,141,729	NA	19,684,110	NA	2,334,831	NA	1,103,198	NA	8,773,639	NA	4,404,445	NA
21.1	Private Passenger Auto Physical Damage	61,885,986	XXX	60,609,568	NA	362,577	NA	35,309,158	NA	349,404	NA	5,713,053	NA	2,993,414	NA	247,956	NA	1,086,698	NA	19,667,832	NA	10,775,184	NA
21.2	Commercial Auto Physical Damage	7,006,148	XXX	6,986,565	NA	6,270	NA	3,409,425	NA	55,341	NA	434,844	NA	989,852	NA	87,139	NA	112,806	NA	3,176,556	NA	1,623,022	NA
22	Aircraft (all perils)	1,704,038	XXX	1,607,238	NA	(2)	NA	741,716	NA	73,248	NA	27,470	NA	1,651,781	NA	121,577	NA	38,622	NA	695,344	NA	473,500	NA
23	Fidelity	1,191,861	XXX	1,129,443	NA	242	NA	403,917	NA	37,405	NA	33,250	NA	889,089	NA	87,326	NA	44,387	NA	639,973	NA	221,636	NA
24	Surety	3,384,636	XXX	3,248,716	NA	37,010	NA	2,004,964	NA	174,409	NA	137,674	NA	2,137,701	NA	308,744	NA	137,698	NA	2,380,834	NA	629,723	NA
26	Burglary and theft	123,677	XXX	119,638	NA	43	NA	36,798	NA	1,951	NA	3,100	NA	35,032	NA	2,709	NA	1,721	NA	59,373	NA	24,057	NA
27	Boiler and Machinery	1,591,870	XXX	1,518,521	NA	33	NA	433,525	NA	24,932	NA	40,231	NA	684,333	NA	40,505	NA	28,846	NA	759,601	NA	220,088	NA
28	Credit	568,502	XXX	525,711	NA	0	NA	307,297	NA	11,427	NA	11,894	NA	337,741	NA	12,397	NA	5,102	NA	333,354	NA	103,869	NA
29	International	968,823	XXX	577,391	NA	0	NA	380,288	NA	977	NA	9,251	NA	802,665	NA	9,762	NA	2,766	NA	469,164	NA	295,250	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	16,152,761	XXX	16,348,498	NA	500	NA	12,613,937	NA	1,030,107	NA	65,849	NA	44,854,085	NA	2,885,633	NA	642,521	NA	4,029,514	NA	3,468,725	NA
34	Aggregate write-ins for Other Lines of Business	3,202,705	XXX	2,754,242	NA	17,653	NA	1,835,941	NA	51,821	NA	82,468	NA	2,050,547	NA	110,182	NA	38,244	NA	4,963,916	NA	311,877	NA
35	TOTALS (Lines 1 through 34)	403,342,729	XXX	384,603,525	NA	1,891,020	NA	236,892,626	NA	23,322,609	NA	26,941,345	NA	353,083,754	NA	50,305,823	NA	21,161,902	NA	173,990,751	NA	79,634,319	NA

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)**

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
885,275	NA	208,388	NA	482,686	NA	515,353	NA	14,475	NA	1,665,503	NA	254,622	NA	1,920,209	NA	387,384	NA	2,307,476	NA
664,295	NA	129,619	NA	289,925	NA	357,466	NA	(13,597)	NA	1,144,472	NA	122,811	NA	1,267,298	NA	220,703	NA	1,487,989	NA
129,862	NA	2,896	NA	(13,866)	NA	51,560	NA	74,029	NA	(34,307)	NA	17,413	NA	(16,892)	NA	26,018	NA	9,121	NA
(122,255)	NA	23,632	NA	16,561	NA	1,515	NA	20,803	NA	94,866	NA	(4,263)	NA	90,602	NA	1,050	NA	91,648	NA
323,927	NA	44,005	NA	139,802	NA	112,772	NA	11,998	NA	91,410	NA	46,070	NA	137,485	NA	89,194	NA	226,688	NA
5,878,049	NA	1,195,062	NA	3,766,768	NA	2,194,648	NA	109,127	NA	(38,017)	NA	1,295,882	NA	1,257,861	NA	1,954,769	NA	3,212,612	NA
2,600,563	NA	496,987	NA	1,155,952	NA	973,750	NA	(60,231)	NA	1,457,939	NA	528,756	NA	1,986,724	NA	962,491	NA	2,949,201	NA
1,816,433	NA	302,379	NA	730,810	NA	641,406	NA	(53,899)	NA	(1,923,977)	NA	1,104,760	NA	(819,217)	NA	679,637	NA	(139,588)	NA
(45,005)	NA	123,532	NA	300,757	NA	603,067	NA	(23,224)	NA	1,334,408	NA	492,901	NA	1,827,310	NA	457,354	NA	2,284,660	NA
426,850	NA	53,296	NA	135,113	NA	169,728	NA	(28,963)	NA	(172,060)	NA	133,730	NA	(38,978)	NA	126,982	NA	88,166	NA
1,007,027	NA	245,223	NA	522,280	NA	484,822	NA	(94,574)	NA	1,334,837	NA	170,331	NA	1,505,100	NA	338,583	NA	1,843,698	NA
(128,770)	NA	79,431	NA	338,188	NA	334,059	NA	10,222	NA	1,380,490	NA	528,154	NA	1,908,642	NA	779,494	NA	2,688,140	NA
388,886	NA	204,619	NA	289,167	NA	597,221	NA	51,126	NA	(3,224,697)	NA	1,225,691	NA	(1,998,514)	NA	465,019	NA	(1,533,331)	NA
78,353	NA	27,845	NA	80,836	NA	66,028	NA	1,791	NA	440,513	NA	31,591	NA	472,112	NA	46,992	NA	519,105	NA
444,252	NA	78,957	NA	159,426	NA	189,967	NA	(72,654)	NA	218,343	NA	85,260	NA	303,600	NA	123,363	NA	426,970	NA
118,619	NA	13,965	NA	16,088	NA	74,747	NA	6,039	NA	78,614	NA	3,528	NA	82,142	NA	55,944	NA	138,082	NA
287,242	NA	45,835	NA	219,698	NA	203,017	NA	(50,953)	NA	(466,855)	NA	129,173	NA	(337,677)	NA	118,274	NA	(219,410)	NA
2,140,274	NA	1,633,609	NA	1,720,235	NA	1,950,176	NA	(246,179)	NA	(3,587,563)	NA	3,537,861	NA	(49,723)	NA	2,030,049	NA	1,980,326	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
322,261	NA	26,845	NA	115,940	NA	117,239	NA	2,748	NA	(1,715,250)	NA	697,297	NA	(1,017,511)	NA	326,345	NA	(690,908)	NA
7,495,183	NA	2,248,061	NA	6,413,200	NA	4,446,368	NA	581,275	NA	(2,442,372)	NA	4,637,529	NA	2,195,177	NA	4,144,192	NA	6,339,385	NA
2,161,785	NA	543,372	NA	1,075,668	NA	1,096,669	NA	(46,988)	NA	(132,247)	NA	1,299,808	NA	1,166,541	NA	976,509	NA	2,143,564	NA
5,208,724	NA	1,559,543	NA	4,548,723	NA	3,136,010	NA	372,808	NA	4,795,174	NA	370,067	NA	5,165,248	NA	1,733,633	NA	6,898,870	NA
962,460	NA	183,233	NA	435,623	NA	425,741	NA	(8,579)	NA	1,065,052	NA	74,069	NA	1,139,123	NA	267,892	NA	1,407,012	NA
157,867	NA	53,372	NA	58,846	NA	73,298	NA	(35,955)	NA	385,482	NA	75,951	NA	461,425	NA	63,756	NA	525,177	NA
146,408	NA	30,122	NA	95,148	NA	73,178	NA	(8,850)	NA	300,902	NA	55,175	NA	356,046	NA	57,297	NA	413,435	NA
854,911	NA	112,634	NA	422,187	NA	288,567	NA	(25,713)	NA	(811,337)	NA	151,058	NA	(658,946)	NA	202,181	NA	(456,121)	NA
18,477	NA	3,158	NA	9,485	NA	8,254	NA	(189)	NA	38,157	NA	2,685	NA	40,844	NA	11,214	NA	52,074	NA
219,149	NA	33,308	NA	129,801	NA	184,021	NA	(11,824)	NA	441,700	NA	47,112	NA	488,822	NA	79,446	NA	568,262	NA
130,559	NA	12,960	NA	22,779	NA	36,724	NA	(1,879)	NA	(9,818)	NA	14,597	NA	4,791	NA	83,146	NA	87,938	NA
272,980	NA	14,761	NA	18,488	NA	40,200	NA	(14,120)	NA	(173,679)	NA	49,124	NA	(124,555)	NA	31,462	NA	(93,086)	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3,020,955	NA	92,932	NA	670,107	NA	445,596	NA	(167,152)	NA	(1,758,625)	NA	2,581,289	NA	822,672	NA	1,253,990	NA	2,076,643	NA
289,955	NA	85,184	NA	103,753	NA	237,516	NA	160,507	NA	210,456	NA	192,989	NA	403,175	NA	3,959,802	NA	4,362,978	NA
41,908,297	NA	10,738,200	NA	26,330,219	NA	21,882,469	NA	190,713	NA	(5,109,160)	NA	23,782,867	NA	18,646,202	NA	24,292,066	NA	42,950,070	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2002 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense										Loss Adjustment Expense											
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	7,214,559	XXX	6,298,880	NA	8,823	NA	3,351,448	NA	149,138	NA	218,823	NA	3,360,510	NA	188,549	NA	121,892	NA	3,703,497	NA	1,159,219	NA
2.1	Allied Lines	4,778,051	XXX	4,099,866	NA	7,214	NA	2,017,867	NA	121,688	NA	194,508	NA	2,123,925	NA	101,061	NA	97,595	NA	2,405,211	NA	904,495	NA
2.2	Multiple Peril Crop	2,226,403	XXX	2,003,841	NA	256	NA	2,227,993	NA	8,313	NA	35,710	NA	430,917	NA	768	NA	25,402	NA	117,802	NA	481,040	NA
2.3	Federal Flood	2,694	XXX	1,068	NA	2,822	NA	1,515	NA	(350)	NA	9,995	NA	762	NA	34	NA	8,646	NA	(979)	NA	168,705	NA
3	Farmowners Multiple Peril	1,794,887	XXX	1,709,143	NA	4,545	NA	1,135,550	NA	38,410	NA	122,773	NA	530,684	NA	82,410	NA	45,502	NA	889,512	NA	472,453	NA
4	Homeowners Multiple Peril	40,014,638	XXX	37,334,164	NA	133,622	NA	25,563,769	NA	1,247,340	NA	3,196,312	NA	10,791,068	NA	1,540,685	NA	1,295,427	NA	21,831,462	NA	7,609,660	NA
5.1	Commercial Multiple Peril (Non- Liability Portion)	15,171,942	XXX	13,972,933	NA	255,662	NA	7,787,326	NA	580,780	NA	665,206	NA	6,470,707	NA	1,110,441	NA	478,661	NA	7,994,341	NA	3,555,727	NA
5.2	Commercial Multiple Peril (Liability Portion)	10,249,005	XXX	9,626,596	NA	3,910	NA	5,629,958	NA	1,762,886	NA	587,945	NA	15,384,686	NA	5,060,351	NA	890,307	NA	4,835,767	NA	2,228,363	NA
6	Mortgage Guaranty	3,980,889	XXX	4,017,678	NA	0	NA	1,330,905	NA	27,869	NA	48,797	NA	5,721,677	NA	49,595	NA	60,943	NA	510,039	NA	282,781	NA
8	Ocean Marine	2,435,450	XXX	2,231,629	NA	2,648	NA	1,394,954	NA	99,171	NA	74,642	NA	1,946,295	NA	135,855	NA	52,776	NA	919,617	NA	916,490	NA
9	Inland Marine	7,066,256	XXX	6,792,237	NA	8,019	NA	3,111,052	NA	121,930	NA	300,194	NA	1,986,082	NA	129,353	NA	128,882	NA	3,883,445	NA	1,426,129	NA
10	Financial Guaranty	2,596,750	XXX	1,696,893	NA	0	NA	169,603	NA	7,750	NA	4,302	NA	490,842	NA	6,679	NA	3,817	NA	7,857,780	NA	(32,223)	NA
11	Medical Professional Liability	7,366,524	XXX	6,938,985	NA	59,278	NA	5,955,901	NA	2,204,865	NA	381,144	NA	16,965,849	NA	4,714,188	NA	769,356	NA	3,375,696	NA	1,687,116	NA
12	Earthquake	997,147	XXX	905,402	NA	2,398	NA	281,565	NA	70,992	NA	29,114	NA	265,596	NA	41,731	NA	16,538	NA	546,851	NA	249,585	NA
13	Group A&H (See Interrogatory 1)	4,109,174	XXX	4,048,823	NA	203	NA	3,133,328	NA	65,171	NA	72,377	NA	2,845,438	NA	38,150	NA	68,382	NA	249,421	NA	771,981	NA
14	Credit A & H	374,949	XXX	403,608	NA	0	NA	62,956	NA	165	NA	3,091	NA	70,731	NA	268	NA	3,317	NA	124,451	NA	70,337	NA
15	Other A&H (See Interrogatory 1)	3,707,579	XXX	3,070,756	NA	38	NA	2,350,094	NA	6,367	NA	121,580	NA	1,526,594	NA	35,389	NA	107,074	NA	2,640,485	NA	495,245	NA
16	Workers' Compensation	30,735,382	XXX	28,970,638	NA	771,086	NA	20,466,550	NA	1,761,210	NA	2,221,047	NA	60,206,009	NA	5,158,420	NA	3,905,929	NA	8,404,450	NA	7,643,411	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	1,776,434	XXX	1,517,699	NA	(70)	NA	3,792,850	NA	835,627	NA	253,394	NA	10,231,691	NA	2,778,317	NA	473,121	NA	1,124,125	NA	511,820	NA
19.1,19.2	Private Passenger Auto Liability	82,109,346	XXX	79,771,503	NA	344,294	NA	56,959,378	NA	3,807,300	NA	7,897,156	NA	63,084,076	NA	8,675,582	NA	5,354,314	NA	25,555,561	NA	14,247,296	NA
19.3,19.4	Commercial Auto Liability	17,235,300	XXX	16,203,749	NA	12,382	NA	10,837,791	NA	1,077,350	NA	1,051,439	NA	18,711,328	NA	2,200,959	NA	1,018,039	NA	8,209,225	NA	4,133,313	NA
21.1	Private Passenger Auto Physical Damage	57,629,893	XXX	56,430,439	NA	289,673	NA	34,997,047	NA	236,379	NA	5,526,847	NA	2,924,340	NA	195,646	NA	1,022,628	NA	18,500,944	NA	10,097,009	NA
21.2	Commercial Auto Physical Damage	7,336,316	XXX	7,052,746	NA	2,304	NA	4,033,046	NA	199,816	NA	435,285	NA	961,955	NA	119,756	NA	97,346	NA	3,160,392	NA	1,697,814	NA
22	Aircraft (all perils)	1,470,323	XXX	1,269,689	NA	0	NA	619,559	NA	55,710	NA	31,089	NA	1,348,463	NA	115,149	NA	33,289	NA	605,209	NA	518,617	NA
23	Fidelity	1,013,535	XXX	971,160	NA	146	NA	655,538	NA	27,390	NA	41,216	NA	873,332	NA	82,222	NA	47,264	NA	579,725	NA	230,992	NA
24	Surety	3,280,927	XXX	3,060,548	NA	26,550	NA	1,610,979	NA	209,358	NA	137,779	NA	1,778,426	NA	326,804	NA	131,124	NA	2,304,291	NA	698,537	NA
26	Burglary and theft	113,493	XXX	125,948	NA	23	NA	20,326	NA	(524)	NA	2,929	NA	32,679	NA	2,343	NA	2,147	NA	55,629	NA	26,446	NA
27	Boiler and Machinery	1,410,205	XXX	1,286,387	NA	(12)	NA	463,577	NA	24,118	NA	29,954	NA	592,775	NA	34,010	NA	24,627	NA	687,154	NA	142,590	NA
28	Credit	703,038	XXX	617,122	NA	0	NA	381,673	NA	1,824	NA	12,954	NA	308,708	NA	5,713	NA	4,757	NA	364,616	NA	116,881	NA
29	International	365,021	XXX	357,603	NA	0	NA	136,622	NA	7,640	NA	4,601	NA	660,656	NA	8,912	NA	5,701	NA	88,944	NA	94,818	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	15,805,350	XXX	14,709,873	NA	500	NA	13,814,367	NA	547,741	NA	201,325	NA	45,986,860	NA	2,808,413	NA	657,054	NA	4,277,720	NA	3,271,590	NA
34	Aggregate write-ins for Other Lines of Business	2,897,147	XXX	2,596,254	NA	6,026	NA	1,931,044	NA	67,130	NA	85,835	NA	1,950,604	NA	86,532	NA	39,083	NA	4,497,930	NA	306,897	NA
35	TOTALS (Lines 1 through 34)	367,110,718	XXX	345,688,544	NA	1,973,890	NA	235,514,535	NA	19,526,009	NA	25,325,127	NA	333,170,362	NA	46,505,509	NA	19,697,798	NA	156,127,710	NA	72,081,323	NA

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
879,693	NA	177,543	NA	414,485	NA	544,774	NA	490,085	NA	490,085	NA	206,671	NA	696,772	NA	380,759	NA	1,081,643	NA
646,847	NA	129,998	NA	267,444	NA	345,706	NA	(17,958)	NA	350,625	NA	111,574	NA	462,203	NA	167,442	NA	630,535	NA
111,664	NA	8,786	NA	42,376	NA	72,050	NA	161,314	NA	(341,990)	NA	8,814	NA	(333,176)	NA	38,759	NA	(294,418)	NA
(138,658)	NA	25,619	NA	21,105	NA	5,706	NA	(40,107)	NA	33,211	NA	(3,300)	NA	29,912	NA	(1,388)	NA	28,527	NA
286,921	NA	37,685	NA	151,993	NA	87,633	NA	(54,763)	NA	(211,122)	NA	14,191	NA	(196,921)	NA	92,249	NA	(101,917)	NA
5,097,049	NA	1,025,520	NA	3,362,814	NA	1,918,850	NA	246,813	NA	(3,964,333)	NA	1,127,802	NA	(2,836,583)	NA	1,401,949	NA	(1,425,904)	NA
2,353,159	NA	429,657	NA	1,113,431	NA	1,111,049	NA	(75,181)	NA	(398,504)	NA	451,735	NA	53,256	NA	852,083	NA	905,341	NA
1,666,505	NA	280,266	NA	679,693	NA	459,187	NA	(61,413)	NA	(1,505,145)	NA	1,250,405	NA	(254,705)	NA	851,026	NA	598,078	NA
(53,784)	NA	117,995	NA	268,821	NA	590,316	NA	(21,819)	NA	1,664,939	NA	453,863	NA	2,118,804	NA	466,797	NA	2,585,602	NA
399,339	NA	51,174	NA	104,859	NA	163,129	NA	(27,948)	NA	(86,226)	NA	85,571	NA	(644)	NA	102,734	NA	102,090	NA
996,408	NA	274,234	NA	513,548	NA	450,858	NA	(45,675)	NA	970,304	NA	108,554	NA	1,078,853	NA	323,412	NA	1,402,263	NA
(127,567)	NA	74,841	NA	277,396	NA	255,126	NA	(21,707)	NA	1,013,734	NA	743,752	NA	1,757,484	NA	556,985	NA	2,314,461	NA
401,976	NA	192,652	NA	228,264	NA	501,775	NA	(88,595)	NA	(3,075,472)	NA	974,837	NA	(2,100,641)	NA	405,600	NA	(1,695,046)	NA
90,760	NA	29,930	NA	74,796	NA	52,239	NA	(5,075)	NA	268,511	NA	12,877	NA	281,401	NA	52,053	NA	333,459	NA
407,468	NA	73,316	NA	157,072	NA	234,196	NA	(39,053)	NA	(133,373)	NA	169,845	NA	36,478	NA	197,419	NA	233,904	NA
134,370	NA	18,298	NA	18,918	NA	89,672	NA	(20,420)	NA	55,722	NA	12,468	NA	68,190	NA	63,725	NA	131,916	NA
323,580	NA	42,544	NA	182,932	NA	290,476	NA	(5,870)	NA	(252,727)	NA	375,940	NA	123,214	NA	324,654	NA	447,860	NA
2,065,282	NA	1,389,151	NA	1,721,405	NA	2,020,532	NA	(307,078)	NA	(3,752,712)	NA	4,175,590	NA	422,877	NA	2,470,860	NA	2,893,732	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
231,321	NA	56,810	NA	137,877	NA	163,872	NA	(43,566)	NA	(3,997,515)	NA	588,392	NA	(3,409,125)	NA	284,503	NA	(3,124,630)	NA
7,156,977	NA	1,994,848	NA	5,996,648	NA	4,212,622	NA	407,081	NA	(8,190,714)	NA	3,478,766	NA	(4,711,918)	NA	3,223,513	NA	(1,488,382)	NA
2,159,359	NA	523,812	NA	1,020,799	NA	1,146,582	NA	(41,506)	NA	(1,667,307)	NA	1,323,910	NA	(343,382)	NA	1,124,031	NA	780,603	NA
4,807,700	NA	1,405,241	NA	4,341,758	NA	2,767,110	NA	255,328	NA	2,314,153	NA	276,737	NA	2,590,890	NA	1,387,040	NA	3,977,899	NA
959,063	NA	177,214	NA	456,374	NA	430,485	NA	(10,137)	NA	348,987	NA	45,058	NA	394,040	NA	240,452	NA	634,453	NA
127,827	NA	48,297	NA	63,831	NA	63,995	NA	(4,421)	NA	254,967	NA	50,012	NA	304,982	NA	85,179	NA	390,163	NA
122,945	NA	25,265	NA	91,180	NA	71,733	NA	(12,776)	NA	(77,042)	NA	52,341	NA	(24,687)	NA	75,688	NA	51,002	NA
891,919	NA	104,255	NA	418,208	NA	294,240	NA	(24,412)	NA	(657,155)	NA	12,591	NA	(644,571)	NA	398,829	NA	(245,750)	NA
17,146	NA	2,758	NA	11,935	NA	8,499	NA	(1,007)	NA	61,830	NA	3,576	NA	65,410	NA	7,895	NA	73,307	NA
190,500	NA	27,900	NA	96,773	NA	166,755	NA	1,241	NA	288,031	NA	(32,319)	NA	255,718	NA	87,530	NA	343,268	NA
140,834	NA	18,535	NA	44,039	NA	80,263	NA	11,120	NA	(51,886)	NA	16,294	NA	(35,587)	NA	95,413	NA	59,835	NA
86,775	NA	1,530	NA	9,037	NA	15,221	NA	(11,052)	NA	85,126	NA	42,076	NA	127,195	NA	31,779	NA	158,984	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3,194,806	NA	68,074	NA	576,710	NA	423,276	NA	(601,909)	NA	(4,718,857)	NA	2,540,505	NA	(2,178,361)	NA	1,604,054	NA	(574,304)	NA
188,564	NA	87,742	NA	134,007	NA	246,876	NA	(71,616)	NA	(221,812)	NA	(561,281)	NA	(783,093)	NA	3,746,712	NA	2,963,608	NA
39,055,890	NA	9,695,466	NA	24,706,110	NA	20,952,799	NA	(455,729)	NA	(31,507,768)	NA	22,064,576	NA	(9,442,897)	NA	23,944,861	NA	14,519,455	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2001 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
		Loss Adjustment Expense										Loss Adjustment Expense												
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances		
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
1	Fire	4,875,888	XXX	4,530,689	NA	7,931	NA	3,418,387	NA	175,780	NA	203,175	NA	3,005,883	NA	168,995	NA	100,559	NA	2,716,425	NA	909,374	NA	NA
2.1	Allied Lines	3,719,058	XXX	3,244,065	NA	6,852	NA	3,486,650	NA	102,745	NA	280,597	NA	2,121,926	NA	83,798	NA	88,927	NA	1,722,819	NA	726,673	NA	NA
2.2	Multiple Peril Crop	1,236,984	XXX	1,143,451	NA	101	NA	920,717	NA	4,858	NA	35,322	NA	367,580	NA	354	NA	2,223	NA	94,471	NA	863,560	NA	NA
2.3	Federal Flood	6,234	XXX	6,310	NA	0	NA	1,447	NA	(510)	NA	24,988	NA	913	NA	149	NA	8,497	NA	4,147	NA	56,016	NA	NA
3	Farmowners Multiple Peril	1,639,083	XXX	1,603,857	NA	7,768	NA	1,148,515	NA	37,262	NA	113,668	NA	512,356	NA	81,705	NA	44,972	NA	802,414	NA	371,353	NA	NA
4	Homeowners Multiple Peril	35,143,072	XXX	33,728,490	NA	119,146	NA	26,780,118	NA	1,067,252	NA	3,154,485	NA	9,724,397	NA	1,416,647	NA	1,156,553	NA	19,158,887	NA	6,868,128	NA	NA
5.1	Commercial Multiple Peril (Non-Liability Portion)	12,962,023	XXX	12,128,318	NA	6,115	NA	8,907,250	NA	466,309	NA	749,196	NA	5,692,548	NA	928,333	NA	428,151	NA	6,730,115	NA	3,597,492	NA	NA
5.2	Commercial Multiple Peril (Liability Portion)	9,266,755	XXX	8,828,288	NA	3,957	NA	5,445,355	NA	1,727,850	NA	580,860	NA	15,185,360	NA	5,235,360	NA	894,112	NA	4,269,064	NA	2,170,271	NA	NA
6	Mortgage Guaranty	3,734,987	XXX	3,721,689	NA	0	NA	1,024,845	NA	30,960	NA	59,005	NA	5,128,271	NA	37,893	NA	56,455	NA	546,831	NA	242,476	NA	NA
8	Ocean Marine	1,966,429	XXX	1,855,091	NA	2,498	NA	1,199,879	NA	73,917	NA	64,200	NA	1,675,725	NA	127,545	NA	55,380	NA	715,355	NA	478,580	NA	NA
9	Inland Marine	6,594,976	XXX	6,267,473	NA	7,795	NA	3,696,697	NA	103,644	NA	304,724	NA	2,032,437	NA	119,571	NA	128,537	NA	3,598,505	NA	1,448,526	NA	NA
10	Financial Guaranty	1,913,150	XXX	1,301,444	NA	0	NA	22,655	NA	10,968	NA	2,008	NA	411,567	NA	10,138	NA	3,588	NA	6,943,271	NA	1,062	NA	NA
11	Medical Professional Liability	6,190,643	XXX	5,749,123	NA	148,690	NA	5,626,510	NA	1,653,879	NA	271,136	NA	16,232,646	NA	4,405,263	NA	793,204	NA	2,953,105	NA	1,390,318	NA	NA
12	Earthquake	846,785	XXX	797,771	NA	2,095	NA	411,465	NA	41,174	NA	55,299	NA	282,210	NA	34,404	NA	28,642	NA	188,932	NA	521,390	NA	NA
13	Group A&H (See Interrogatory 1)	3,999,853	XXX	4,237,954	NA	94	NA	3,409,061	NA	53,646	NA	108,787	NA	2,523,042	NA	38,271	NA	60,882	NA	155,315	NA	21,877	NA	NA
14	Credit A & H	476,101	XXX	489,307	NA	0	NA	63,424	NA	228	NA	2,859	NA	80,618	NA	154	NA	3,823	NA	2,004,051	NA	916,098	NA	NA
15	Other A&H (See Interrogatory 1)	4,329,447	XXX	3,934,266	NA	155	NA	3,273,174	NA	35,881	NA	91,979	NA	1,769,483	NA	48,874	NA	92,139	NA	6,546,209	NA	7,661,784	NA	NA
16	Workers' Compensation	26,974,242	XXX	25,811,567	NA	899,907	NA	19,945,809	NA	1,119,505	NA	2,433,004	NA	58,124,707	NA	4,999,091	NA	3,755,250	NA	NA	NA	NA	NA	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	2,017,277	XXX	1,763,656	NA	250	NA	1,981,218	NA	1,007,787	NA	259,351	NA	8,137,995	NA	2,741,846	NA	469,311	NA	862,002	NA	293,608	NA	NA
19.1,19.2	Private Passenger Auto Liability	74,484,178	XXX	73,167,861	NA	364,202	NA	53,579,350	NA	3,566,649	NA	7,307,922	NA	59,745,435	NA	8,372,284	NA	5,107,457	NA	23,235,312	NA	13,261,127	NA	NA
19.3,19.4	Commercial Auto Liability	15,303,922	XXX	14,423,086	NA	25,976	NA	11,262,938	NA	1,178,838	NA	979,305	NA	17,908,582	NA	2,172,972	NA	999,765	NA	7,188,689	NA	4,270,461	NA	NA
21.1	Private Passenger Auto Physical Damage	53,460,108	XXX	52,532,294	NA	277,269	NA	35,291,449	NA	357,181	NA	5,334,685	NA	2,718,114	NA	230,009	NA	911,046	NA	17,302,064	NA	9,457,954	NA	NA
21.2	Commercial Auto Physical Damage	6,471,991	XXX	6,211,853	NA	12,314	NA	4,040,075	NA	72,601	NA	401,200	NA	801,220	NA	85,006	NA	88,003	NA	2,839,159	NA	1,514,139	NA	NA
22	Aircraft (all perils)	870,305	XXX	836,821	NA	0	NA	807,907	NA	(126,089)	NA	(220,086)	NA	1,239,356	NA	115,944	NA	32,690	NA	391,407	NA	299,916	NA	NA
23	Fidelity	856,259	XXX	841,080	NA	203	NA	440,802	NA	28,005	NA	30,005	NA	690,016	NA	85,542	NA	45,286	NA	538,164	NA	228,194	NA	NA
24	Surety	3,044,064	XXX	3,114,176	NA	29,176	NA	1,804,261	NA	207,923	NA	103,190	NA	2,017,263	NA	341,849	NA	112,658	NA	2,090,795	NA	703,656	NA	NA
26	Burglary and theft	121,486	XXX	116,674	NA	201	NA	39,536	NA	2,863	NA	3,047	NA	42,529	NA	5,089	NA	1,622	NA	67,876	NA	29,675	NA	NA
27	Boiler and Machinery	1,078,582	XXX	949,311	NA	208	NA	433,381	NA	4,532	NA	46,962	NA	516,246	NA	26,885	NA	21,701	NA	563,330	NA	172,808	NA	NA
28	Credit	575,214	XXX	600,625	NA	0	NA	270,737	NA	7,407	NA	11,494	NA	196,896	NA	6,924	NA	2,830	NA	278,565	NA	113,825	NA	NA
29	International	219,833	XXX	198,485	NA	0	NA	248,439	NA	8,571	NA	7,184	NA	721,965	NA	9,898	NA	5,093	NA	77,292	NA	43,860	NA	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	12,799,575	XXX	12,852,172	NA	2,683	NA	16,662,448	NA	727,218	NA	232,027	NA	44,246,200	NA	2,584,050	NA	659,434	NA	3,197,407	NA	3,972,913	NA	NA
34	Aggregate write-ins for Other Lines of Business	3,255,807	XXX	2,643,439	NA	408,142	NA	1,988,495	NA	19,858	NA	122,960	NA	1,536,428	NA	64,763	NA	44,123	NA	4,283,228	NA	321,470	NA	NA
35	TOTALS (Lines 1 through 34)	321,815,428	XXX	309,892,023	NA	2,371,588	NA	232,072,989	NA	16,531,401	NA	24,532,023	NA	313,257,579	NA	45,072,582	NA	18,916,718	NA	134,542,770	NA	67,814,058	NA	NA

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)**

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
802,616	NA	143,229	NA	360,107	NA	393,872	NA	26,156	NA	(948,260)	NA	105,658	NA	(842,614)	NA	(117,263)	NA	(959,884)	NA
493,454	NA	98,307	NA	266,151	NA	343,933	NA	11,256	NA	(1,823,364)	NA	(97,613)	NA	(1,920,978)	NA	(974,679)	NA	(2,895,637)	NA
112,768	NA	12,542	NA	17,552	NA	97,115	NA	44,030	NA	(13,496)	NA	60,023	NA	46,529	NA	19,733	NA	66,249	NA
(147,474)	NA	21,871	NA	36,417	NA	13,410	NA	2,407	NA	58,570	NA	6,721	NA	65,290	NA	(8,470)	NA	56,824	NA
279,239	NA	27,268	NA	128,436	NA	101,236	NA	2,631	NA	(236,903)	NA	59,708	NA	(177,195)	NA	89,151	NA	(88,038)	NA
4,624,162	NA	963,744	NA	2,870,401	NA	1,868,295	NA	(73,161)	NA	(7,792,258)	NA	1,179,397	NA	(6,612,853)	NA	1,689,226	NA	(4,923,639)	NA
2,141,885	NA	372,341	NA	884,207	NA	889,471	NA	(33,305)	NA	(2,321,759)	NA	458,874	NA	(1,862,885)	NA	620,612	NA	(1,242,281)	NA
1,563,722	NA	245,022	NA	636,127	NA	615,355	NA	114,370	NA	(1,875,627)	NA	1,209,353	NA	(666,291)	NA	729,488	NA	63,176	NA
(37,755)	NA	101,298	NA	314,853	NA	444,462	NA	(2,782)	NA	1,781,247	NA	424,735	NA	2,205,980	NA	428,968	NA	2,634,948	NA
333,600	NA	45,741	NA	66,587	NA	142,219	NA	(4,059)	NA	(77,593)	NA	130,276	NA	52,687	NA	117,182	NA	169,860	NA
1,012,163	NA	241,686	NA	478,329	NA	531,594	NA	10,169	NA	(98,979)	NA	222,384	NA	123,403	NA	316,017	NA	439,408	NA
(84,232)	NA	51,762	NA	210,105	NA	263,882	NA	7,523	NA	831,819	NA	477,044	NA	1,308,862	NA	612,928	NA	1,921,796	NA
343,131	NA	165,164	NA	205,415	NA	501,459	NA	(65,550)	NA	(3,231,810)	NA	1,174,920	NA	(2,056,883)	NA	659,503	NA	(1,397,380)	NA
124,688	NA	27,704	NA	91,473	NA	67,775	NA	2,870	NA	(21,052)	NA	23,761	NA	2,724	NA	46,991	NA	49,713	NA
429,289	NA	73,685	NA	168,654	NA	247,281	NA	104,464	NA	(148,078)	NA	153,901	NA	5,828	NA	168,451	NA	174,285	NA
201,913	NA	19,514	NA	24,755	NA	103,780	NA	4,420	NA	77,256	NA	280	NA	77,538	NA	78,267	NA	155,802	NA
283,287	NA	35,244	NA	462,534	NA	219,173	NA	34,164	NA	(433,002)	NA	147,247	NA	(285,752)	NA	239,008	NA	(46,743)	NA
1,776,277	NA	1,351,627	NA	1,688,589	NA	2,248,724	NA	(612,648)	NA	(6,264,502)	NA	3,661,479	NA	(2,603,026)	NA	2,119,296	NA	(483,739)	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
204,573	NA	42,784	NA	250,257	NA	144,029	NA	23,427	NA	(2,083,138)	NA	562,689	NA	(1,520,456)	NA	253,555	NA	(1,266,891)	NA
6,412,341	NA	1,792,803	NA	5,212,494	NA	4,002,413	NA	949,198	NA	(8,121,107)	NA	4,107,642	NA	(4,013,457)	NA	3,883,407	NA	(130,045)	NA
2,009,445	NA	457,654	NA	1,023,608	NA	1,014,327	NA	320,960	NA	(3,208,029)	NA	1,251,114	NA	(1,956,912)	NA	1,033,503	NA	(923,413)	NA
4,533,562	NA	1,295,597	NA	3,891,694	NA	2,910,233	NA	705,171	NA	(654,212)	NA	325,113	NA	(329,091)	NA	1,754,591	NA	1,425,506	NA
882,664	NA	153,800	NA	395,177	NA	429,974	NA	33,400	NA	(142,508)	NA	75,526	NA	(66,976)	NA	254,431	NA	187,445	NA
108,328	NA	36,010	NA	45,898	NA	62,547	NA	125,334	NA	247,634	NA	234,084	NA	481,723	NA	1,140,784	NA	1,622,492	NA
90,866	NA	21,706	NA	93,613	NA	77,934	NA	(943)	NA	57,046	NA	63,035	NA	120,079	NA	69,124	NA	189,207	NA
910,507	NA	96,894	NA	387,004	NA	288,373	NA	70,930	NA	(642,239)	NA	135,838	NA	(506,402)	NA	267,846	NA	(238,551)	NA
16,508	NA	3,441	NA	12,546	NA	6,913	NA	373	NA	31,984	NA	3,949	NA	35,942	NA	6,505	NA	42,472	NA
166,355	NA	19,598	NA	76,742	NA	165,055	NA	5,646	NA	42,117	NA	47,489	NA	89,606	NA	101,382	NA	190,998	NA
109,621	NA	15,455	NA	43,730	NA	75,772	NA	10,665	NA	77,079	NA	16,363	NA	93,438	NA	94,415	NA	187,864	NA
63,007	NA	1,190	NA	3,163	NA	13,477	NA	841	NA	(145,715)	NA	28,051	NA	(117,663)	NA	14,032	NA	(103,624)	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2,333,810	NA	39,754	NA	479,117	NA	325,459	NA	(1,489,440)	NA	(9,439,777)	NA	3,535,844	NA	(5,903,934)	NA	2,999,664	NA	(2,904,272)	NA
252,788	NA	83,678	NA	109,546	NA	285,155	NA	604	NA	(626,600)	NA	3,217,787	NA	2,591,190	NA	305,907	NA	2,897,106	NA
36,547,578	NA	8,776,857	NA	22,422,063	NA	21,442,483	NA	995,006	NA	(50,940,523)	NA	26,441,538	NA	(24,498,835)	NA	20,807,517	NA	(3,691,461)	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 2000 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense												Loss Adjustment Expense									
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	4,644,164	XXX	4,509,664	NA	7,568	NA	3,123,473	NA	101,284	NA	191,046	NA	2,601,673	NA	117,502	NA	49,944	NA	1,236,924	NA	597,827	NA
2.1	Allied Lines	2,910,514	XXX	2,792,302	NA	5,100	NA	1,969,446	NA	60,226	NA	229,291	NA	1,115,458	NA	60,139	NA	2,965	NA	1,382	NA	(656,105)	NA
2.2	Multiple Peril Crop	834,644	XXX	835,476	NA	0	NA	661,833	NA	3,630	NA	26,697	NA	304,443	NA	158	NA	7,924	NA	(1,068)	NA	53,078	NA
2.3	Federal Flood	1,884	XXX	3,706	NA	0	NA	2,012	NA	(129)	NA	12,820	NA	1,087	NA	(313)	NA	41,119	NA	768,109	NA	261,449	NA
3	Farmowners Multiple Peril	1,535,355	XXX	1,495,318	NA	6,834	NA	1,006,036	NA	34,376	NA	102,467	NA	494,997	NA	1,265,965	NA	1,024,679	NA	17,750,012	NA	5,627,511	NA
4	Homeowners Multiple Peril	32,393,450	XXX	31,741,535	NA	134,000	NA	21,876,870	NA	749,861	NA	2,876,674	NA	8,533,872	NA		NA		NA		NA		NA
5.1	Commercial Multiple Peril (Non- Liability Portion)	11,498,544	XXX	10,833,951	NA	8,573	NA	7,585,455	NA	426,859	NA	604,799	NA	5,459,941	NA	842,272	NA	395,184	NA	5,832,965	NA	3,097,783	NA
5.2	Commercial Multiple Peril (Liability Portion)	8,277,165	XXX	8,371,554	NA	112	NA	4,839,994	NA	1,317,736	NA	555,471	NA	14,692,333	NA	5,266,142	NA	858,964	NA	3,894,394	NA	2,276,828	NA
6	Mortgage Guaranty	3,403,114	XXX	3,370,252	NA	0	NA	803,355	NA	18,761	NA	48,385	NA	4,599,080	NA	29,171	NA	78,969	NA	533,531	NA	135,178	NA
8	Ocean Marine	1,723,715	XXX	1,716,517	NA	2,446	NA	1,103,660	NA	96,972	NA	61,396	NA	1,715,065	NA	149,677	NA	55,235	NA	607,891	NA	382,788	NA
9	Inland Marine	6,425,102	XXX	6,250,005	NA	10,999	NA	3,090,777	NA	91,267	NA	335,833	NA	1,586,518	NA	111,145	NA	117,357	NA	3,387,463	NA	1,444,017	NA
10	Financial Guaranty	1,434,152	XXX	1,076,462	NA	0	NA	47,410	NA	3,431	NA	3,803	NA	426,888	NA	10,144	NA	5,721	NA	6,340,650	NA	(6,916)	NA
11	Medical Professional Liability	5,642,255	XXX	5,543,404	NA	182,445	NA	4,059,545	NA	1,599,929	NA	407,422	NA	15,509,408	NA	4,522,063	NA	870,848	NA	2,479,095	NA	1,227,665	NA
12	Earthquake	746,739	XXX	745,000	NA	2,084	NA	171,663	NA	55,122	NA	15,333	NA	114,669	NA	49,123	NA	15,717	NA	410,135	NA	160,972	NA
13	Group A&H (See Interrogatory 1)	4,855,835	XXX	4,801,731	NA	555	NA	3,684,899	NA	60,430	NA	108,231	NA	3,414,293	NA	38,992	NA	78,257	NA	444,810	NA	1,007,151	NA
14	Credit A & H	489,775	XXX	494,429	NA	0	NA	63,629	NA	87	NA	3,405	NA	90,095	NA	182	NA	4,830	NA	177,529	NA	38,645	NA
15	Other A&H (See Interrogatory 1)	2,596,628	XXX	2,462,594	NA	55	NA	1,676,314	NA	58,171	NA	128,425	NA	1,519,584	NA	31,426	NA	90,990	NA	1,609,790	NA	329,627	NA
16	Workers' Compensation	25,887,885	XXX	24,585,915	NA	1,227,021	NA	17,720,866	NA	1,829,240	NA	2,088,952	NA	56,993,297	NA	5,426,903	NA	3,729,746	NA	5,418,776	NA	7,671,990	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	1,404,819	XXX	1,439,205	NA	1,043	NA	901,781	NA	349,231	NA	165,408	NA	7,313,716	NA	2,621,384	NA	458,099	NA	633,198	NA	327,987	NA
19.1,19.2	Private Passenger Auto Liability	69,303,273	XXX	69,678,154	NA	912,373	NA	51,094,905	NA	3,316,593	NA	6,949,440	NA	58,200,691	NA	8,032,620	NA	5,170,325	NA	21,957,764	NA	11,799,352	NA
19.3,19.4	Commercial Auto Liability	13,565,391	XXX	13,084,548	NA	37,248	NA	9,866,594	NA	949,555	NA	927,744	NA	16,980,254	NA	2,204,334	NA	989,141	NA	6,220,480	NA	3,780,615	NA
21.1	Private Passenger Auto Physical Damage	50,447,092	XXX	49,976,251	NA	690,939	NA	33,684,709	NA	303,456	NA	5,256,329	NA	2,942,967	NA	233,997	NA	809,525	NA	16,370,792	NA	9,138,403	NA
21.2	Commercial Auto Physical Damage	5,987,674	XXX	5,780,547	NA	21,048	NA	3,917,458	NA	91,850	NA	390,569	NA	740,185	NA	89,966	NA	83,447	NA	2,574,169	NA	1,372,819	NA
22	Aircraft (all perils)	875,514	XXX	835,816	NA	0	NA	705,481	NA	52,435	NA	31,597	NA	1,100,819	NA	92,442	NA	30,433	NA	358,314	NA	330,447	NA
23	Fidelity	802,115	XXX	763,834	NA	266	NA	375,573	NA	25,772	NA	40,280	NA	750,447	NA	103,612	NA	44,053	NA	520,385	NA	253,200	NA
24	Surety	3,328,126	XXX	3,166,057	NA	23,010	NA	866,832	NA	167,604	NA	101,509	NA	1,535,945	NA	258,890	NA	119,676	NA	2,158,534	NA	768,642	NA
26	Burglary and theft	116,123	XXX	111,116	NA	108	NA	34,326	NA	1,574	NA	3,048	NA	33,575	NA	3,328	NA	1,736	NA	61,264	NA	30,669	NA
27	Boiler and Machinery	968,014	XXX	933,105	NA	138	NA	456,314	NA	13,705	NA	35,302	NA	470,357	NA	21,856	NA	21,137	NA	428,257	NA	245,675	NA
28	Credit	588,566	XXX	562,856	NA	0	NA	185,054	NA	10,450	NA	7,033	NA	153,316	NA	6,031	NA	2,288	NA	294,553	NA	140,113	NA
29	International	196,928	XXX	189,656	NA	(1)	NA	237,146	NA	8,472	NA	3,589	NA	636,469	NA	11,000	NA	2,729	NA	56,339	NA	186,109	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	12,747,851	XXX	12,791,748	NA	2,588	NA	9,606,782	NA	623,629	NA	159,803	NA	37,418,700	NA	2,241,657	NA	527,925	NA	3,253,669	NA	2,672,481	NA
34	Aggregate write-ins for Other Lines of Business	2,404,886	XXX	2,213,978	NA	732,485	NA	1,407,154	NA	22,479	NA	63,177	NA	1,430,696	NA	(63,968)	NA	39,704	NA	3,422,890	NA	293,254	NA
35	TOTALS (Lines 1 through 34)	296,488,216	XXX	291,030,439	NA	4,066,560	NA	197,430,644	NA	14,970,460	NA	23,092,266	NA	296,170,359	NA	44,973,326	NA	18,698,142	NA	122,472,372	NA	60,451,922	NA



**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)**

23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42

Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
767,880	NA	115,583	NA	393,616	NA	477,765	NA	(6,418)	NA	(675,210)	NA	269,805	NA	(394,452)	NA	558,805	NA	164,176	NA
450,437	NA	88,945	NA	223,266	NA	270,546	NA	(6,010)	NA	(490,189)	NA	(235,980)	NA	(726,154)	NA	(518,596)	NA	(1,244,628)	NA
16,955	NA	2,902	NA	33,151	NA	57,973	NA	285	NA	32,616	NA	2,581,259	NA	2,613,874	NA	(1,408,889)	NA	1,204,982	NA
(90,832)	NA	23,020	NA	65,324	NA	4,933	NA	1,937	NA	(11,510)	NA	96,284	NA	84,783	NA	(99,519)	NA	(14,737)	NA
246,505	NA	32,056	NA	127,458	NA	95,870	NA	2,864	NA	(153,441)	NA	63,046	NA	(90,388)	NA	113,393	NA	23,016	NA
4,393,841	NA	823,308	NA	2,922,482	NA	1,768,220	NA	80,464	NA	(3,724,205)	NA	1,310,318	NA	(2,414,153)	NA	2,264,070	NA	(150,489)	NA
1,978,911	NA	331,984	NA	841,106	NA	917,367	NA	139,981	NA	(1,721,958)	NA	559,904	NA	(1,162,033)	NA	860,112	NA	(301,973)	NA
1,413,248	NA	233,442	NA	587,944	NA	639,074	NA	36,439	NA	(1,179,577)	NA	1,482,656	NA	303,088	NA	1,025,424	NA	1,328,155	NA
(42,099)	NA	93,064	NA	273,438	NA	405,166	NA	(54,862)	NA	1,715,313	NA	376,321	NA	2,091,639	NA	377,487	NA	2,469,128	NA
295,027	NA	(55,791)	NA	106,613	NA	144,954	NA	(8,975)	NA	(47,736)	NA	(66,177)	NA	(113,910)	NA	385,199	NA	271,300	NA
1,029,256	NA	196,392	NA	502,267	NA	593,653	NA	(27,655)	NA	373,914	NA	192,776	NA	566,526	NA	517,228	NA	1,083,913	NA
(48,143)	NA	45,125	NA	206,045	NA	256,301	NA	(4,408)	NA	558,083	NA	435,720	NA	993,800	NA	689,553	NA	1,683,364	NA
264,283	NA	144,072	NA	222,643	NA	479,544	NA	2,806	NA	(1,813,789)	NA	1,530,364	NA	(283,398)	NA	847,615	NA	564,232	NA
127,155	NA	23,384	NA	91,556	NA	76,020	NA	1,489	NA	183,649	NA	22,567	NA	206,220	NA	56,064	NA	262,338	NA
717,512	NA	88,991	NA	201,945	NA	282,701	NA	9,694	NA	(333,072)	NA	200,187	NA	(132,893)	NA	294,841	NA	161,905	NA
265,994	NA	19,076	NA	21,828	NA	98,360	NA	(780)	NA	25,494	NA	20,918	NA	41,313	NA	77,732	NA	119,043	NA
219,732	NA	35,754	NA	193,147	NA	248,199	NA	(9,021)	NA	(104,233)	NA	174,925	NA	70,695	NA	266,619	NA	337,324	NA
1,839,779	NA	1,139,736	NA	1,640,746	NA	2,254,447	NA	431,223	NA	(4,723,825)	NA	4,481,852	NA	(242,328)	NA	2,743,170	NA	2,500,858	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
176,903	NA	39,194	NA	119,542	NA	155,602	NA	(13,856)	NA	(483,935)	NA	822,789	NA	338,441	NA	506,192	NA	844,592	NA
6,080,962	NA	1,546,011	NA	5,374,909	NA	3,807,691	NA	418,096	NA	(8,986,355)	NA	5,384,692	NA	(3,602,023)	NA	6,430,561	NA	2,828,174	NA
1,825,085	NA	374,721	NA	862,491	NA	1,001,437	NA	84,174	NA	(2,674,935)	NA	1,550,780	NA	(1,125,282)	NA	1,368,276	NA	242,250	NA
5,405,450	NA	1,154,141	NA	3,983,417	NA	4,204,794	NA	241,759	NA	(1,439,599)	NA	416,154	NA	(1,024,049)	NA	2,803,595	NA	1,777,888	NA
818,148	NA	145,366	NA	389,854	NA	409,558	NA	17,558	NA	(386,426)	NA	100,476	NA	(285,973)	NA	346,126	NA	60,095	NA
128,208	NA	23,673	NA	35,791	NA	69,316	NA	23,198	NA	(187,483)	NA	75,011	NA	(112,467)	NA	406,421	NA	293,951	NA
102,833	NA	18,594	NA	89,687	NA	81,640	NA	(2,553)	NA	26,596	NA	71,569	NA	98,164	NA	85,481	NA	183,666	NA
906,129	NA	87,458	NA	376,234	NA	307,527	NA	11,747	NA	341,648	NA	156,649	NA	498,170	NA	307,762	NA	805,865	NA
17,189	NA	2,995	NA	12,211	NA	8,771	NA	(2,425)	NA	28,450	NA	3,746	NA	32,208	NA	8,819	NA	41,041	NA
168,388	NA	17,855	NA	47,705	NA	159,225	NA	(3,024)	NA	31,442	NA	62,370	NA	93,804	NA	147,152	NA	240,966	NA
118,576	NA	13,875	NA	50,667	NA	72,255	NA	9,292	NA	114,231	NA	19,470	NA	133,707	NA	58,748	NA	192,459	NA
56,621	NA	1,282	NA	2,702	NA	13,730	NA	(5,773)	NA	(139,658)	NA	27,925	NA	(111,731)	NA	32,397	NA	(79,327)	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2,461,343	NA	107,085	NA	423,791	NA	301,141	NA	(1,183,434)	NA	(2,077,862)	NA	2,566,139	NA	488,280	NA	1,778,570	NA	2,266,847	NA
124,160	NA	65,832	NA	76,787	NA	278,560	NA	(15,424)	NA	(570,712)	NA	326,461	NA	(244,320)	NA	5,882,507	NA	5,638,187	NA
33,319,428	NA	7,414,638	NA	21,944,057	NA	19,866,804	NA	338,750	NA	(30,373,688)	NA	29,639,939	NA	(724,542)	NA	32,103,400	NA	31,374,166	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 1999 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
		Loss Adjustment Expense										Loss Adjustment Expense												
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances		
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
1	Fire	4,801,769	XXX	4,878,654	NA	10,326	NA	2,749,289	NA	136,971	NA	219,616	NA	2,855,528	NA	143,335	NA	97,421	NA	2,441,322	NA	946,404	NA	
2.1	Allied Lines	2,829,497	XXX	2,839,034	NA	10,700	NA	2,247,070	NA	105,012	NA	184,239	NA	1,424,747	NA	73,216	NA	57,408	NA	1,149,974	NA	475,568	NA	
2.2	Multiple Peril Crop	725,823	XXX	742,249	NA	0	NA	611,405	NA	3,024	NA	14,711	NA	434,536	NA	132	NA	2,950	NA	1,747	NA	361,161	NA	
2.3	Federal Flood	3,668	XXX	5,428	NA	0	NA	352	NA	(1,129)	NA	10,844	NA	329	NA	(153)	NA	8,859	NA	824	NA	54,566	NA	
3	Farmowners Multiple Peril	1,459,323	XXX	1,441,481	NA	7,291	NA	979,334	NA	43,837	NA	106,236	NA	465,012	NA	78,497	NA	38,261	NA	726,026	NA	314,088	NA	
4	Homeowners Multiple Peril	30,652,433	XXX	29,805,557	NA	154,365	NA	19,345,570	NA	652,891	NA	3,045,156	NA	7,776,100	NA	1,268,336	NA	930,639	NA	16,879,724	NA	5,010,532	NA	
5.1	Commercial Multiple Peril (Non-Liability Portion)	10,292,154	XXX	10,297,392	NA	7,193	NA	7,689,195	NA	183,153	NA	827,640	NA	5,294,370	NA	890,570	NA	407,588	NA	5,295,717	NA	2,637,449	NA	
5.2	Commercial Multiple Peril (Liability Portion)	8,635,295	XXX	8,684,491	NA	7,829	NA	4,745,965	NA	1,372,646	NA	630,008	NA	15,356,595	NA	5,527,319	NA	949,567	NA	4,030,535	NA	1,989,506	NA	
6	Mortgage Guaranty	3,092,379	XXX	3,119,236	NA	0	NA	864,544	NA	15,660	NA	50,086	NA	4,301,747	NA	25,530	NA	32,742	NA	500,669	NA	149,508	NA	
8	Ocean Marine	1,758,144	XXX	1,757,181	NA	3,028	NA	1,223,243	NA	84,164	NA	105,982	NA	1,872,185	NA	142,408	NA	59,217	NA	624,178	NA	444,794	NA	
9	Inland Marine	6,036,781	XXX	5,735,977	NA	11,888	NA	3,438,984	NA	112,810	NA	241,287	NA	1,714,840	NA	122,822	NA	104,262	NA	3,265,708	NA	1,348,130	NA	
10	Financial Guaranty	1,365,096	XXX	1,043,743	NA	0	NA	16,869	NA	13,909	NA	3,744	NA	400,820	NA	14,499	NA	5,722	NA	5,992,438	NA	(9,134)	NA	
11	Medical Professional Liability	5,154,382	XXX	5,253,878	NA	193,038	NA	3,546,845	NA	1,573,091	NA	331,012	NA	15,659,832	NA	4,523,518	NA	815,868	NA	2,298,024	NA	1,063,790	NA	
12	Earthquake	723,963	XXX	670,479	NA	3,137	NA	118,844	NA	38,706	NA	41,201	NA	169,876	NA	43,512	NA	34,635	NA	427,080	NA	151,472	NA	
13	Group A&H (See Interrogatory 1)	4,628,846	XXX	4,556,137	NA	376	NA	3,572,045	NA	51,902	NA	156,050	NA	3,294,199	NA	34,747	NA	69,600	NA	482,218	NA	695,951	NA	
14	Credit A & H	522,934	XXX	546,463	NA	0	NA	86,267	NA	(238)	NA	1,113	NA	104,442	NA	204	NA	5,157	NA	181,996	NA	37,812	NA	
15	Other A&H (See Interrogatory 1)	2,062,663	XXX	1,835,482	NA	61	NA	1,218,423	NA	14,010	NA	134,568	NA	1,280,918	NA	32,076	NA	83,388	NA	1,497,029	NA	456,103	NA	
16	Workers' Compensation	23,059,796	XXX	22,828,747	NA	1,404,130	NA	15,617,327	NA	1,609,643	NA	2,246,886	NA	58,638,414	NA	5,464,609	NA	3,527,350	NA	4,130,835	NA	7,192,387	NA	
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
18	Products Liability	1,578,637	XXX	1,581,508	NA	(1,311)	NA	1,316,722	NA	448,266	NA	244,011	NA	8,050,310	NA	2,898,693	NA	491,048	NA	681,240	NA	283,039	NA	
19.1, 19.2	Private Passenger Auto Liability	69,754,129	XXX	69,698,888	NA	600,480	NA	46,374,850	NA	3,331,483	NA	6,986,933	NA	57,462,314	NA	7,868,765	NA	5,153,194	NA	22,505,542	NA	11,751,788	NA	
19.3, 19.4	Commercial Auto Liability	12,963,034	XXX	12,691,456	NA	28,038	NA	9,295,909	NA	884,879	NA	1,107,568	NA	17,122,075	NA	2,156,215	NA	1,027,023	NA	5,905,817	NA	3,390,052	NA	
21.1	Private Passenger Auto Physical Damage	49,132,072	XXX	48,120,227	NA	407,629	NA	30,480,152	NA	276,781	NA	4,762,880	NA	2,742,320	NA	233,259	NA	751,908	NA	16,246,761	NA	8,186,427	NA	
21.2	Commercial Auto Physical Damage	5,382,575	XXX	5,283,386	NA	8,014	NA	3,674,176	NA	107,200	NA	415,684	NA	741,406	NA	99,387	NA	82,827	NA	2,401,976	NA	1,167,422	NA	
22	Aircraft (all perils)	891,615	XXX	870,226	NA	0	NA	632,120	NA	68,458	NA	25,613	NA	1,173,309	NA	93,414	NA	28,775	NA	330,658	NA	393,092	NA	
23	Fidelity	868,801	XXX	872,063	NA	266	NA	432,581	NA	22,483	NA	35,213	NA	847,784	NA	90,942	NA	43,573	NA	527,334	NA	247,933	NA	
24	Surety	3,273,190	XXX	3,027,198	NA	18,449	NA	724,505	NA	138,027	NA	113,266	NA	1,649,281	NA	261,090	NA	111,806	NA	2,120,781	NA	889,717	NA	
26	Burglary and theft	111,075	XXX	109,406	NA	281	NA	35,201	NA	1,940	NA	3,203	NA	37,631	NA	3,120	NA	1,697	NA	59,086	NA	30,805	NA	
27	Boiler and Machinery	759,881	XXX	760,635	NA	123	NA	476,222	NA	16,262	NA	35,056	NA	439,678	NA	19,828	NA	16,955	NA	400,801	NA	112,841	NA	
28	Credit	559,187	XXX	518,524	NA	0	NA	141,478	NA	2,835	NA	8,335	NA	161,122	NA	6,674	NA	2,861	NA	270,742	NA	68,249	NA	
29	International	477,882	XXX	516,228	NA	0	NA	398,063	NA	9,883	NA	6,186	NA	703,389	NA	10,276	NA	5,597	NA	49,056	NA	265,551	NA	
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
31, 32, 33	Reinsurance-Nonproportional Assumed	12,520,076	XXX	12,676,459	NA	3,829	NA	10,619,574	NA	335,791	NA	290,126	NA	37,641,183	NA	2,089,471	NA	659,436	NA	3,356,358	NA	2,952,651	NA	
34	Aggregate write-ins for Other Lines of Business	2,641,264	XXX	2,353,468	NA	602,108	NA	1,599,623	NA	(124,042)	NA	62,081	NA	1,739,456	NA	(69,097)	NA	55,724	NA	3,213,427	NA	268,723	NA	
35	TOTALS (Lines 1 through 34)	286,260,108	XXX	281,991,118	NA	3,539,163	NA	182,839,349	NA	14,120,321	NA	23,827,939	NA	301,330,117	NA	46,341,118	NA	18,595,891	NA	118,545,534	NA	58,719,269	NA	NA

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
859,008	NA	137,320	NA	386,582	NA	543,441	NA	(141,148)	NA	(305,060)	NA	261,149	NA	(43,902)	NA	554,086	NA	510,205	NA
445,820	NA	72,568	NA	224,109	NA	235,151	NA	(22,522)	NA	(708,065)	NA	121,418	NA	(586,646)	NA	192,116	NA	(394,542)	NA
13,058	NA	2,625	NA	34,198	NA	47,360	NA	3,764	NA	19,617	NA	178,778	NA	198,394	NA	(62,893)	NA	135,507	NA
(114,640)	NA	18,564	NA	59,328	NA	27,479	NA	3,423	NA	8,039	NA	(4,265)	NA	3,774	NA	1,026	NA	4,798	NA
235,327	NA	36,523	NA	110,403	NA	101,800	NA	3,748	NA	(175,413)	NA	62,296	NA	(113,099)	NA	102,846	NA	(10,255)	NA
4,052,937	NA	784,948	NA	2,678,584	NA	1,788,949	NA	121,287	NA	(2,576,536)	NA	1,210,851	NA	(1,365,595)	NA	2,158,412	NA	792,748	NA
1,849,145	NA	303,747	NA	844,577	NA	875,986	NA	(29,182)	NA	(2,312,322)	NA	575,740	NA	(1,736,659)	NA	887,920	NA	(848,646)	NA
1,454,991	NA	240,534	NA	666,459	NA	698,129	NA	(11,521)	NA	(1,143,264)	NA	1,536,148	NA	392,896	NA	1,195,023	NA	1,587,923	NA
(28,869)	NA	89,392	NA	422,098	NA	335,298	NA	886	NA	1,371,912	NA	336,596	NA	1,708,508	NA	339,821	NA	2,048,338	NA
325,603	NA	24,661	NA	119,639	NA	145,511	NA	(4,380)	NA	(278,994)	NA	151,078	NA	(127,921)	NA	169,271	NA	41,350	NA
946,734	NA	185,236	NA	496,161	NA	491,588	NA	(47,471)	NA	(236,208)	NA	186,150	NA	(50,055)	NA	486,828	NA	436,773	NA
(49,662)	NA	47,450	NA	195,985	NA	175,581	NA	(9,855)	NA	630,024	NA	370,639	NA	1,000,657	NA	597,261	NA	1,597,922	NA
221,498	NA	137,551	NA	224,129	NA	512,515	NA	44,355	NA	(1,441,407)	NA	1,402,157	NA	(39,248)	NA	715,271	NA	676,022	NA
84,033	NA	20,041	NA	77,376	NA	66,882	NA	168	NA	220,404	NA	28,174	NA	248,595	NA	54,600	NA	303,217	NA
774,785	NA	77,724	NA	164,002	NA	289,881	NA	(42,891)	NA	(573,513)	NA	187,997	NA	(385,521)	NA	245,661	NA	(139,850)	NA
279,224	NA	26,161	NA	25,120	NA	109,366	NA	(4,554)	NA	14,895	NA	14,450	NA	29,347	NA	56,209	NA	85,554	NA
265,582	NA	34,919	NA	167,190	NA	174,179	NA	(7,614)	NA	(180,816)	NA	122,112	NA	(58,709)	NA	188,836	NA	130,126	NA
1,453,385	NA	1,202,877	NA	1,552,184	NA	2,243,049	NA	80,109	NA	(4,420,617)	NA	4,720,501	NA	299,882	NA	3,230,713	NA	3,530,611	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
151,848	NA	39,358	NA	121,828	NA	163,058	NA	(10,711)	NA	(912,988)	NA	917,174	NA	4,191	NA	635,992	NA	640,181	NA
6,274,790	NA	1,570,659	NA	5,440,484	NA	3,767,837	NA	404,078	NA	(4,244,552)	NA	5,016,437	NA	771,868	NA	5,826,218	NA	6,598,111	NA
1,863,244	NA	363,442	NA	850,101	NA	1,008,104	NA	(24,432)	NA	(2,724,495)	NA	1,582,355	NA	(1,142,133)	NA	1,458,805	NA	316,688	NA
4,390,695	NA	1,101,661	NA	3,845,416	NA	2,611,645	NA	217,345	NA	462,533	NA	399,383	NA	861,951	NA	2,402,234	NA	3,264,179	NA
811,313	NA	139,446	NA	370,774	NA	400,988	NA	9,849	NA	(632,433)	NA	92,474	NA	(539,928)	NA	332,098	NA	(207,835)	NA
142,431	NA	33,887	NA	39,879	NA	79,354	NA	(21,708)	NA	(172,973)	NA	74,945	NA	(98,019)	NA	223,220	NA	125,217	NA
100,729	NA	25,952	NA	80,715	NA	91,863	NA	(3,696)	NA	78,563	NA	90,286	NA	168,852	NA	118,168	NA	287,021	NA
870,086	NA	95,860	NA	392,021	NA	305,339	NA	10,024	NA	379,624	NA	170,728	NA	550,348	NA	343,775	NA	894,136	NA
25,925	NA	3,940	NA	12,072	NA	8,155	NA	(3,204)	NA	15,455	NA	3,624	NA	19,082	NA	9,136	NA	28,245	NA
115,299	NA	20,847	NA	74,510	NA	157,629	NA	(34,732)	NA	(170,049)	NA	61,497	NA	(108,558)	NA	132,839	NA	24,275	NA
134,422	NA	9,955	NA	42,834	NA	60,131	NA	3,174	NA	121,681	NA	21,756	NA	143,438	NA	36,908	NA	180,350	NA
65,050	NA	2,019	NA	20,737	NA	20,910	NA	(4,281)	NA	(10,901)	NA	49,733	NA	38,832	NA	60,232	NA	99,071	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2,286,530	NA	29,888	NA	477,896	NA	340,769	NA	(1,126,277)	NA	(2,834,231)	NA	2,496,255	NA	(337,987)	NA	1,788,592	NA	1,450,612	NA
157,331	NA	54,814	NA	93,508	NA	186,301	NA	(26,754)	NA	(304,984)	NA	366,589	NA	61,601	NA	3,189,196	NA	3,250,798	NA
35,701,128	NA	8,216,634	NA	21,615,137	NA	22,970,556	NA	(673,821)	NA	(24,118,760)	NA	27,510,396	NA	3,391,615	NA	30,825,109	NA	34,216,743	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 1998 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense												Loss Adjustment Expense									
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	4,690,913	XXX	4,843,803	NA	16,093	NA	3,048,248	NA	101,728	NA	201,008	NA	2,690,666	NA	147,092	NA	87,416	NA	2,341,293	NA	1,128,226	NA
2.1	Allied Lines	2,934,337	XXX	2,956,081	NA	16,198	NA	2,192,806	NA	76,775	NA	196,809	NA	1,328,657	NA	65,136	NA	56,625	NA	1,150,425	NA	806,984	NA
2.2	Multiple Peril Crop	712,917	XXX	712,295	NA	0	NA	552,142	NA	1,825	NA	13,627	NA	238,696	NA	123	NA	1,942	NA	(47)	NA	355,540	NA
2.3	Federal Flood	27,639	XXX	28,303	NA	0	NA	42,123	NA	430	NA	16,601	NA	1,221	NA	278	NA	6,389	NA	2,215	NA	50,277	NA
3	Farmowners Multiple Peril	1,436,281	XXX	1,399,479	NA	20,422	NA	1,012,012	NA	40,487	NA	104,273	NA	448,951	NA	69,716	NA	35,826	NA	709,398	NA	212,930	NA
4	Homeowners Multiple Peril	28,980,748	XXX	27,991,029	NA	216,997	NA	18,282,148	NA	606,217	NA	2,902,741	NA	7,319,837	NA	1,300,672	NA	815,314	NA	16,014,765	NA	4,540,449	NA
5.1	Commercial Multiple Peril (Non- Liability Portion)	10,231,838	XXX	10,276,400	NA	15,832	NA	6,966,044	NA	316,834	NA	712,435	NA	4,176,489	NA	895,029	NA	352,873	NA	5,293,027	NA	2,566,843	NA
5.2	Commercial Multiple Peril (Liability Portion)	8,743,875	XXX	8,491,957	NA	7,863	NA	5,366,753	NA	1,581,813	NA	703,428	NA	16,491,300	NA	5,870,131	NA	895,512	NA	4,087,801	NA	2,132,493	NA
6	Mortgage Guaranty	2,972,230	XXX	3,043,584	NA	0	NA	1,203,215	NA	16,710	NA	42,646	NA	4,030,812	NA	22,718	NA	28,002	NA	528,013	NA	103,573	NA
8	Ocean Marine	1,827,809	XXX	1,830,768	NA	4,260	NA	1,232,338	NA	90,347	NA	78,318	NA	1,884,065	NA	136,427	NA	57,134	NA	613,269	NA	446,108	NA
9	Inland Marine	5,799,091	XXX	5,681,155	NA	25,453	NA	3,093,609	NA	88,903	NA	246,839	NA	1,595,767	NA	114,776	NA	87,906	NA	2,962,170	NA	1,363,761	NA
10	Financial Guaranty	1,362,957	XXX	931,806	NA	0	NA	72,142	NA	7,917	NA	2,796	NA	393,922	NA	11,967	NA	4,368	NA	5,673,136	NA	(54,601)	NA
11	Medical Professional Liability	5,194,855	XXX	5,176,640	NA	195,244	NA	3,089,880	NA	1,312,635	NA	427,935	NA	15,785,364	NA	4,438,160	NA	825,856	NA	2,404,926	NA	1,182,929	NA
12	Earthquake	633,087	XXX	642,503	NA	8,419	NA	94,262	NA	42,228	NA	47,701	NA	185,137	NA	50,786	NA	45,645	NA	373,185	NA	131,577	NA
13	Group A&H (See Interrogatory 1)	3,620,287	XXX	3,569,369	NA	322	NA	2,707,624	NA	41,092	NA	166,779	NA	2,789,633	NA	24,515	NA	56,963	NA	355,221	NA	347,401	NA
14	Credit A & H	392,313	XXX	416,214	NA	0	NA	92,943	NA	(37)	NA	5,088	NA	109,376	NA	600	NA	2,975	NA	167,271	NA	25,509	NA
15	Other A&H (See Interrogatory 1)	1,830,612	XXX	1,640,018	NA	67	NA	927,483	NA	12,324	NA	101,124	NA	1,032,173	NA	31,851	NA	51,788	NA	1,264,217	NA	281,927	NA
16	Workers' Compensation	23,852,764	XXX	23,826,433	NA	1,495,042	NA	14,232,908	NA	1,329,492	NA	2,462,464	NA	59,875,557	NA	5,241,109	NA	3,526,789	NA	3,885,067	NA	7,324,814	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	1,607,220	XXX	1,620,416	NA	6,360	NA	1,088,169	NA	398,156	NA	257,906	NA	8,305,280	NA	3,034,110	NA	470,642	NA	684,917	NA	285,312	NA
19.1,19.2	Private Passenger Auto Liability	70,753,240	XXX	70,586,103	NA	1,458,852	NA	43,501,714	NA	3,271,873	NA	7,131,590	NA	58,163,133	NA	7,725,057	NA	4,818,107	NA	22,437,776	NA	11,407,286	NA
19.3,19.4	Commercial Auto Liability	13,001,776	XXX	12,760,399	NA	46,504	NA	9,206,913	NA	707,615	NA	1,034,151	NA	17,430,546	NA	2,240,410	NA	916,878	NA	5,587,845	NA	3,563,389	NA
21.1	Private Passenger Auto Physical Damage	46,715,857	XXX	45,454,799	NA	972,964	NA	28,965,255	NA	252,356	NA	4,363,629	NA	2,815,269	NA	220,753	NA	610,686	NA	15,261,418	NA	7,431,812	NA
21.2	Commercial Auto Physical Damage	5,125,355	XXX	5,129,577	NA	18,650	NA	3,557,867	NA	76,897	NA	377,289	NA	730,067	NA	89,758	NA	77,605	NA	2,249,318	NA	1,045,098	NA
22	Aircraft (all perils)	809,893	XXX	845,254	NA	0	NA	741,817	NA	40,618	NA	36,818	NA	1,172,495	NA	96,103	NA	23,992	NA	289,008	NA	340,695	NA
23	Fidelity	767,421	XXX	800,869	NA	581	NA	532,966	NA	17,926	NA	51,274	NA	849,169	NA	92,850	NA	44,773	NA	532,934	NA	224,717	NA
24	Surety	2,856,157	XXX	2,687,379	NA	15,270	NA	614,015	NA	105,662	NA	95,479	NA	1,534,089	NA	256,738	NA	100,462	NA	1,780,784	NA	720,420	NA
26	Burglary and theft	108,364	XXX	114,270	NA	228	NA	28,152	NA	686	NA	3,160	NA	30,631	NA	2,393	NA	1,930	NA	57,539	NA	26,259	NA
27	Boiler and Machinery	772,543	XXX	813,193	NA	93	NA	425,156	NA	14,598	NA	24,791	NA	392,453	NA	15,537	NA	13,594	NA	395,154	NA	210,430	NA
28	Credit	582,542	XXX	556,629	NA	0	NA	201,763	NA	3,727	NA	6,630	NA	203,741	NA	6,633	NA	2,304	NA	278,075	NA	69,803	NA
29	International	435,566	XXX	471,048	NA	0	NA	362,975	NA	8,730	NA	7,418	NA	1,051,795	NA	10,902	NA	5,423	NA	85,187	NA	142,788	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	10,992,731	XXX	10,898,997	NA	12,880	NA	7,273,228	NA	241,472	NA	186,423	NA	35,721,718	NA	2,197,132	NA	529,262	NA	3,517,094	NA	2,339,539	NA
34	Aggregate write-ins for Other Lines of Business	2,214,953	XXX	2,125,211	NA	403,372	NA	1,402,109	NA	7,304	NA	55,619	NA	2,478,211	NA	67,300	NA	45,144	NA	2,909,255	NA	238,387	NA
35	TOTALS (Lines 1 through 34)	279,423,603	XXX	275,482,610	NA	5,023,798	NA	172,759,796	NA	12,499,153	NA	23,970,002	NA	303,199,846	NA	46,890,817	NA	17,411,205	NA	113,618,899	NA	56,508,648	NA

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)**

23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42

Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
757,967	NA	134,356	NA	441,779	NA	455,396	NA	2,017	NA	(310,681)	NA	295,214	NA	(15,469)	NA	484,366	NA	468,907	NA
486,590	NA	71,157	NA	231,171	NA	194,591	NA	(4,605)	NA	(514,609)	NA	114,141	NA	(400,462)	NA	222,007	NA	(178,458)	NA
26,890	NA	1,607	NA	23,764	NA	27,090	NA	12,559	NA	77,913	NA	15,346	NA	93,258	NA	20,137	NA	113,391	NA
(108,935)	NA	17,191	NA	57,763	NA	24,432	NA	(256)	NA	(21,565)	NA	(2,213)	NA	(23,779)	NA	1,048	NA	(22,725)	NA
223,734	NA	32,654	NA	103,966	NA	99,496	NA	6,695	NA	(230,878)	NA	57,591	NA	(173,280)	NA	101,318	NA	(71,954)	NA
3,993,334	NA	761,988	NA	2,486,572	NA	1,676,697	NA	80,912	NA	(2,854,770)	NA	1,198,500	NA	(1,656,270)	NA	2,148,756	NA	492,481	NA
1,825,254	NA	312,082	NA	811,144	NA	878,934	NA	(38,613)	NA	(1,600,756)	NA	492,949	NA	(1,107,802)	NA	879,875	NA	(227,918)	NA
1,424,306	NA	241,982	NA	670,549	NA	711,153	NA	(31,313)	NA	(2,247,229)	NA	1,667,633	NA	(579,586)	NA	1,175,311	NA	595,727	NA
13,339	NA	74,731	NA	386,073	NA	307,983	NA	(5,524)	NA	993,361	NA	361,126	NA	1,354,488	NA	341,430	NA	1,695,913	NA
322,435	NA	38,600	NA	119,083	NA	139,395	NA	987	NA	(193,041)	NA	140,440	NA	(52,596)	NA	164,765	NA	112,173	NA
955,410	NA	185,973	NA	502,293	NA	457,018	NA	(6,943)	NA	118,715	NA	154,947	NA	273,655	NA	455,554	NA	729,212	NA
(40,751)	NA	45,081	NA	176,731	NA	154,129	NA	155,046	NA	668,798	NA	508,626	NA	1,177,421	NA	450,217	NA	1,627,636	NA
221,710	NA	153,186	NA	207,266	NA	487,127	NA	(138,887)	NA	(1,057,488)	NA	1,565,524	NA	508,032	NA	768,589	NA	1,276,616	NA
71,876	NA	17,470	NA	67,183	NA	59,334	NA	(14,505)	NA	219,530	NA	26,785	NA	246,314	NA	49,019	NA	295,329	NA
603,369	NA	73,397	NA	154,653	NA	200,866	NA	(7,700)	NA	(386,447)	NA	173,242	NA	(213,207)	NA	197,959	NA	(15,249)	NA
204,220	NA	15,862	NA	12,264	NA	51,116	NA	(357)	NA	34,401	NA	29,408	NA	63,810	NA	42,765	NA	106,573	NA
307,367	NA	41,661	NA	175,034	NA	166,392	NA	6,221	NA	(85,206)	NA	102,635	NA	17,433	NA	160,000	NA	177,445	NA
1,465,797	NA	1,135,485	NA	1,587,716	NA	2,180,497	NA	(263,861)	NA	(2,326,832)	NA	4,040,948	NA	1,714,113	NA	4,324,785	NA	6,038,910	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
156,734	NA	31,159	NA	134,875	NA	170,785	NA	(53,991)	NA	(677,732)	NA	849,089	NA	171,355	NA	492,058	NA	663,423	NA
6,344,297	NA	1,639,354	NA	5,174,113	NA	3,483,687	NA	401,507	NA	(1,018,104)	NA	5,572,465	NA	4,554,340	NA	5,916,619	NA	10,470,941	NA
1,663,144	NA	358,808	NA	872,451	NA	977,687	NA	15,691	NA	(2,091,166)	NA	1,566,421	NA	(524,738)	NA	1,347,835	NA	823,076	NA
4,383,358	NA	1,045,967	NA	3,445,062	NA	2,218,518	NA	232,729	NA	40,636	NA	534,065	NA	574,710	NA	2,359,852	NA	2,934,572	NA
727,638	NA	124,897	NA	349,624	NA	349,821	NA	(548)	NA	(453,675)	NA	98,113	NA	(355,565)	NA	318,758	NA	(36,798)	NA
98,650	NA	28,937	NA	40,573	NA	66,897	NA	1,294	NA	(207,758)	NA	97,266	NA	(110,493)	NA	186,116	NA	75,633	NA
100,839	NA	21,689	NA	76,479	NA	82,569	NA	902	NA	(82,555)	NA	72,153	NA	(10,413)	NA	112,147	NA	101,754	NA
796,935	NA	86,494	NA	353,831	NA	294,107	NA	9,042	NA	334,618	NA	153,597	NA	488,226	NA	271,797	NA	760,030	NA
13,658	NA	3,154	NA	10,485	NA	8,445	NA	(87)	NA	46,216	NA	2,510	NA	48,722	NA	9,342	NA	58,061	NA
69,090	NA	18,195	NA	98,041	NA	176,988	NA	(1,149)	NA	(14,930)	NA	93,131	NA	78,201	NA	167,663	NA	245,873	NA
141,749	NA	12,992	NA	45,443	NA	56,451	NA	3,467	NA	91,343	NA	22,810	NA	114,152	NA	47,612	NA	161,761	NA
83,056	NA	1,022	NA	5,156	NA	10,774	NA	(4,533)	NA	(12,619)	NA	78,841	NA	66,226	NA	76,922	NA	143,148	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2,322,546	NA	23,824	NA	528,474	NA	358,688	NA	(212,521)	NA	(261,068)	NA	3,642,823	NA	3,381,757	NA	2,730,542	NA	6,112,296	NA
175,238	NA	57,148	NA	78,022	NA	199,744	NA	(110,105)	NA	(363,448)	NA	545,746	NA	182,304	NA	3,619,101	NA	3,801,405	NA
31,666,506	NA	7,317,055	NA	20,727,392	NA	18,195,437	NA	(82,804)	NA	(16,715,972)	NA	29,174,873	NA	12,458,893	NA	32,763,792	NA	45,222,688	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 1997 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense												Loss Adjustment Expense									
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	4,911,010	XXX	4,938,871	NA	15,614	NA	2,630,587	NA	175,913	NA	131,610	NA	2,318,987	NA	164,229	NA	56,469	NA	2,496,257	NA	1,369,508	NA
2.1	Allied Lines	2,939,283	XXX	2,993,355	NA	16,428	NA	1,757,247	NA	120,936	NA	138,735	NA	1,122,169	NA	78,659	NA	37,405	NA	1,172,739	NA	898,442	NA
2.2	Multiple Peril Crop	548,548	XXX	549,167	NA	0	NA	351,895	NA	3,390	NA	5,268	NA	163,683	NA	41	NA	1,023	NA	(137)	NA	338,340	NA
2.3	Federal Flood	4,104	XXX	3,837	NA	0	NA	849	NA	(1,271)	NA	7,992	NA	384	NA	8	NA	948	NA	1,293	NA	14,657	NA
3	Farmowners Multiple Peril	1,369,466	XXX	1,331,382	NA	7,497	NA	885,869	NA	43,362	NA	83,690	NA	438,132	NA	67,111	NA	30,969	NA	670,014	NA	205,100	NA
4	Homeowners Multiple Peril	26,886,930	XXX	26,021,320	NA	206,583	NA	14,917,122	NA	871,509	NA	2,177,559	NA	6,739,797	NA	1,377,407	NA	617,119	NA	15,016,927	NA	4,364,852	NA
5.1	Commercial Multiple Peril (Non- Liability Portion)	10,008,176	XXX	9,494,419	NA	10,052	NA	6,234,146	NA	470,972	NA	506,496	NA	3,795,905	NA	874,609	NA	256,329	NA	5,211,115	NA	2,677,675	NA
5.2	Commercial Multiple Peril (Liability Portion)	8,928,972	XXX	9,274,070	NA	6,278	NA	4,833,907	NA	1,417,995	NA	554,303	NA	16,221,957	NA	5,919,572	NA	870,787	NA	3,964,965	NA	2,173,318	NA
6	Mortgage Guaranty	2,772,104	XXX	2,868,412	NA	0	NA	1,428,225	NA	11,295	NA	31,297	NA	3,637,698	NA	15,830	NA	26,944	NA	599,314	NA	60,655	NA
8	Ocean Marine	1,909,194	XXX	1,904,689	NA	4,580	NA	1,087,102	NA	104,185	NA	73,331	NA	1,848,796	NA	133,236	NA	53,774	NA	628,336	NA	664,503	NA
9	Inland Marine	5,690,182	XXX	5,654,781	NA	19,312	NA	2,916,146	NA	135,508	NA	197,922	NA	1,527,164	NA	131,339	NA	66,751	NA	2,835,427	NA	1,786,052	NA
10	Financial Guaranty	1,099,950	XXX	703,312	NA	0	NA	43,748	NA	5,185	NA	1,556	NA	330,101	NA	10,351	NA	5,492	NA	5,165,985	NA	(14,514)	NA
11	Medical Professional Liability	4,971,748	XXX	4,985,918	NA	211,953	NA	2,871,377	NA	1,256,844	NA	252,545	NA	15,847,798	NA	4,411,331	NA	724,425	NA	2,355,192	NA	1,400,399	NA
12	Earthquake	710,442	XXX	981,428	NA	11,226	NA	139,852	NA	51,679	NA	(3,513)	NA	29,027	NA	40,132	NA	22,158	NA	383,549	NA	131,069	NA
13	Group A&H (See Interrogatory 1)	3,304,134	XXX	3,265,976	NA	919	NA	2,618,679	NA	19,227	NA	112,788	NA	2,283,516	NA	21,890	NA	46,941	NA	307,344	NA	528,546	NA
14	Credit A & H	290,944	XXX	354,448	NA	0	NA	94,096	NA	636	NA	3,087	NA	130,693	NA	609	NA	2,515	NA	182,742	NA	13,196	NA
15	Other A&H (See Interrogatory 1)	1,753,759	XXX	1,654,266	NA	71	NA	973,122	NA	8,345	NA	94,314	NA	1,020,008	NA	32,900	NA	45,008	NA	1,060,537	NA	403,765	NA
16	Workers' Compensation	24,649,456	XXX	24,494,578	NA	1,386,131	NA	13,531,960	NA	1,557,253	NA	1,880,157	NA	62,632,979	NA	5,393,761	NA	3,185,566	NA	3,806,928	NA	6,689,209	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	1,744,573	XXX	1,715,864	NA	3,325	NA	1,018,734	NA	555,742	NA	163,752	NA	8,422,859	NA	3,227,884	NA	380,102	NA	700,557	NA	372,878	NA
19.1,19.2	Private Passenger Auto Liability	70,599,996	XXX	69,780,113	NA	1,463,828	NA	43,087,444	NA	2,707,666	NA	6,490,062	NA	59,445,869	NA	7,568,111	NA	4,631,295	NA	22,256,184	NA	10,922,599	NA
19.3,19.4	Commercial Auto Liability	12,799,674	XXX	12,717,237	NA	40,045	NA	8,820,741	NA	955,550	NA	762,914	NA	17,297,083	NA	2,480,698	NA	831,072	NA	5,347,745	NA	3,106,603	NA
21.1	Private Passenger Auto Physical Damage	43,179,435	XXX	42,001,855	NA	880,279	NA	27,000,550	NA	405,715	NA	3,813,190	NA	2,629,649	NA	228,150	NA	390,509	NA	13,993,043	NA	6,586,243	NA
21.2	Commercial Auto Physical Damage	5,240,139	XXX	5,133,138	NA	13,117	NA	3,443,389	NA	167,656	NA	285,145	NA	779,846	NA	114,013	NA	53,462	NA	2,246,751	NA	1,170,737	NA
22	Aircraft (all perils)	926,073	XXX	932,646	NA	0	NA	617,812	NA	70,986	NA	14,517	NA	1,150,660	NA	110,039	NA	12,623	NA	348,208	NA	268,054	NA
23	Fidelity	855,311	XXX	840,460	NA	289	NA	493,531	NA	30,722	NA	14,661	NA	780,122	NA	103,873	NA	28,192	NA	565,107	NA	224,393	NA
24	Surety	2,746,089	XXX	2,558,543	NA	12,826	NA	604,345	NA	108,008	NA	76,885	NA	1,480,594	NA	262,001	NA	86,898	NA	1,672,353	NA	632,849	NA
26	Burglary and theft	135,662	XXX	131,536	NA	162	NA	31,333	NA	2,103	NA	3,280	NA	26,584	NA	2,530	NA	1,611	NA	63,396	NA	60,356	NA
27	Boiler and Machinery	857,321	XXX	837,582	NA	123	NA	340,613	NA	14,472	NA	19,911	NA	326,786	NA	16,966	NA	12,469	NA	435,787	NA	248,106	NA
28	Credit	638,965	XXX	610,133	NA	0	NA	220,409	NA	4,891	NA	4,627	NA	193,287	NA	6,899	NA	2,141	NA	254,612	NA	85,824	NA
29	International	420,456	XXX	437,799	NA	0	NA	253,881	NA	7,225	NA	4,493	NA	1,108,955	NA	11,398	NA	2,612	NA	122,210	NA	51,416	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	11,747,745	XXX	11,690,967	NA	10,321	NA	7,864,027	NA	466,576	NA	174,346	NA	35,298,611	NA	2,325,767	NA	547,934	NA	3,423,493	NA	2,484,240	NA
34	Aggregate write-ins for Other Lines of Business	2,344,990	XXX	2,063,951	NA	406,384	NA	1,160,550	NA	22,798	NA	68,469	NA	2,546,451	NA	90,841	NA	56,123	NA	2,854,754	NA	222,748	NA
35	TOTALS (Lines 1 through 34)	275,340,045	XXX	270,278,444	NA	4,780,987	NA	162,335,703	NA	14,767,134	NA	19,235,935	NA	302,076,404	NA	48,903,525	NA	15,182,592	NA	109,518,813	NA	55,005,950	NA

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PREMIUMS, LOSSES, EXPENSES, RESERVES AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)**

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
	Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Acquisitions, Field Supervision, and Collection Expenses		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions		Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss		
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)																			
781,820	NA	127,481	NA	425,693	NA	500,098	NA	(7,549)	NA	142,463	NA	242,870	NA	385,323	NA	446,747	NA	832,082	NA
506,314	NA	71,908	NA	247,958	NA	233,729	NA	(8,002)	NA	(107,849)	NA	107,842	NA	(11)	NA	208,720	NA	207,808	NA
(2,773)	NA	1,640	NA	33,358	NA	15,536	NA	(2,116)	NA	138,732	NA	12,606	NA	151,335	NA	15,083	NA	167,319	NA
(77,463)	NA	16,647	NA	21,160	NA	7,406	NA	1,035	NA	29,550	NA	(921)	NA	28,630	NA	152	NA	28,776	NA
210,109	NA	28,817	NA	97,460	NA	92,218	NA	1,765	NA	(115,879)	NA	65,901	NA	(49,972)	NA	95,476	NA	45,501	NA
3,920,118	NA	711,530	NA	2,215,743	NA	1,517,681	NA	(18,003)	NA	(534,541)	NA	1,199,491	NA	664,947	NA	1,897,465	NA	2,562,409	NA
1,763,532	NA	294,669	NA	821,911	NA	879,278	NA	(27,941)	NA	(1,514,580)	NA	435,680	NA	(1,078,891)	NA	819,704	NA	(259,187)	NA
1,530,117	NA	241,055	NA	653,590	NA	706,046	NA	(21,125)	NA	(690,320)	NA	1,744,541	NA	1,054,219	NA	1,149,425	NA	2,203,667	NA
(1,228)	NA	69,742	NA	293,811	NA	254,512	NA	(863)	NA	779,896	NA	314,619	NA	1,094,515	NA	310,143	NA	1,404,655	NA
381,204	NA	41,778	NA	117,220	NA	133,777	NA	(13,065)	NA	(52,178)	NA	142,349	NA	90,179	NA	149,561	NA	239,742	NA
1,015,579	NA	177,166	NA	520,075	NA	434,323	NA	(11,481)	NA	227,257	NA	163,238	NA	390,504	NA	405,214	NA	795,716	NA
(8,246)	NA	36,646	NA	136,390	NA	120,850	NA	3,749	NA	370,932	NA	327,208	NA	698,142	NA	533,812	NA	1,231,959	NA
236,547	NA	126,921	NA	236,692	NA	415,989	NA	(171,243)	NA	(794,188)	NA	1,603,276	NA	809,075	NA	697,825	NA	1,506,910	NA
75,832	NA	20,212	NA	74,449	NA	63,203	NA	(21,977)	NA	526,487	NA	21,288	NA	547,765	NA	59,125	NA	606,902	NA
486,708	NA	74,215	NA	142,545	NA	173,923	NA	(12,939)	NA	(376,388)	NA	144,019	NA	(232,362)	NA	180,682	NA	(51,689)	NA
135,783	NA	14,895	NA	12,011	NA	50,215	NA	1,071	NA	44,996	NA	16,552	NA	61,547	NA	72,793	NA	134,340	NA
273,110	NA	39,832	NA	160,499	NA	134,162	NA	(1,025)	NA	(30,209)	NA	86,895	NA	56,681	NA	141,691	NA	198,371	NA
1,669,559	NA	1,129,095	NA	1,526,310	NA	2,032,488	NA	(92,471)	NA	(310,887)	NA	5,202,518	NA	4,891,654	NA	3,035,339	NA	7,927,020	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
194,074	NA	44,805	NA	125,932	NA	161,726	NA	(28,366)	NA	(580,601)	NA	960,470	NA	379,863	NA	457,894	NA	837,751	NA
6,328,104	NA	1,701,604	NA	4,742,059	NA	3,302,926	NA	293,231	NA	249,683	NA	5,765,449	NA	6,015,130	NA	5,477,474	NA	11,492,590	NA
1,766,707	NA	360,077	NA	786,013	NA	916,448	NA	15,302	NA	(1,675,969)	NA	1,636,392	NA	(39,571)	NA	1,249,318	NA	1,209,748	NA
3,816,392	NA	1,018,733	NA	2,957,954	NA	1,973,517	NA	157,434	NA	292,970	NA	498,181	NA	791,147	NA	2,012,432	NA	2,803,594	NA
741,414	NA	122,742	NA	342,910	NA	337,295	NA	(6,703)	NA	(327,221)	NA	104,982	NA	(222,246)	NA	278,784	NA	56,560	NA
131,227	NA	29,059	NA	29,534	NA	45,550	NA	(10,223)	NA	(16,280)	NA	79,303	NA	63,032	NA	87,228	NA	150,260	NA
106,029	NA	27,866	NA	85,601	NA	77,010	NA	(5,575)	NA	(853)	NA	79,579	NA	78,740	NA	95,171	NA	173,918	NA
723,021	NA	75,551	NA	320,519	NA	291,549	NA	(1,838)	NA	344,016	NA	142,909	NA	486,921	NA	229,315	NA	716,227	NA
21,711	NA	3,556	NA	13,007	NA	9,013	NA	(993)	NA	46,387	NA	2,678	NA	49,072	NA	8,969	NA	58,061	NA
101,128	NA	19,843	NA	92,979	NA	175,740	NA	(562)	NA	72,224	NA	27,143	NA	99,358	NA	79,662	NA	179,016	NA
169,859	NA	13,324	NA	37,475	NA	50,189	NA	476	NA	109,838	NA	18,903	NA	128,745	NA	40,247	NA	168,985	NA
86,936	NA	1,418	NA	6,158	NA	2,662	NA	(2,255)	NA	72,763	NA	110,525	NA	183,288	NA	83,956	NA	267,245	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2,433,636	NA	18,092	NA	479,914	NA	338,038	NA	(106,429)	NA	(200,405)	NA	2,580,685	NA	2,380,275	NA	1,665,822	NA	4,046,110	NA
195,730	NA	53,868	NA	65,906	NA	179,149	NA	(27,416)	NA	(116,320)	NA	420,614	NA	304,295	NA	2,670,523	NA	2,974,810	NA
31,561,135	NA	7,329,286	NA	19,027,727	NA	20,626,201	NA	(202,528)	NA	(5,844,863)	NA	29,215,854	NA	23,370,994	NA	27,636,110	NA	51,007,096	NA

INSURANCE EXPENSE EXHIBIT FOR THE YEAR December 31, 1996 OF THE P&C Industry

P. 270-4

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		Loss Adjustment Expense										Loss Adjustment Expense											
		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1	Fire	5,294,901	XXX	5,280,595	NA	11,573	NA	2,807,439	NA	134,306	NA	147,746	NA	2,580,007	NA	139,111	NA	58,188	NA	2,528,704	NA	1,111,792	NA
2.1	Allied Lines	2,961,664	XXX	2,934,863	NA	5,465	NA	2,213,081	NA	122,446	NA	140,317	NA	1,261,986	NA	74,282	NA	44,219	NA	1,209,018	NA	614,646	NA
2.2	Multiple Peril Crop	396,416	XXX	389,624	NA	0	NA	287,253	NA	2,350	NA	4,036	NA	120,764	NA	59	NA	1,184	NA	15,911	NA	268,594	NA
2.3	Federal Flood	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	Farmowners Multiple Peril	1,258,647	XXX	1,221,595	NA	5,421	NA	996,051	NA	46,125	NA	73,992	NA	453,194	NA	66,822	NA	26,278	NA	632,520	NA	165,180	NA
4	Homeowners Multiple Peril	25,405,946	XXX	24,649,680	NA	101,385	NA	19,381,840	NA	970,625	NA	2,187,056	NA	7,636,300	NA	1,383,893	NA	538,354	NA	14,186,573	NA	3,971,832	NA
5.1	Commercial Multiple Peril (Non- Liability Portion)	9,767,490	XXX	9,504,045	NA	8,978	NA	6,653,796	NA	416,809	NA	550,310	NA	4,340,423	NA	905,881	NA	250,898	NA	5,126,251	NA	2,163,438	NA
5.2	Commercial Multiple Peril (Liability Portion)	9,113,363	XXX	9,200,972	NA	4,424	NA	5,290,506	NA	1,999,455	NA	517,586	NA	15,947,960	NA	6,038,369	NA	878,722	NA	4,011,726	NA	2,753,807	NA
6	Mortgage Guaranty	2,410,750	XXX	2,504,463	NA	0	NA	1,535,352	NA	6,672	NA	26,143	NA	3,246,707	NA	19,740	NA	17,511	NA	672,539	NA	39,406	NA
8	Ocean Marine	2,006,305	XXX	1,993,273	NA	2,550	NA	1,013,592	NA	49,713	NA	64,500	NA	1,823,068	NA	123,996	NA	44,070	NA	623,917	NA	446,653	NA
9	Inland Marine	5,555,375	XXX	5,369,198	NA	9,745	NA	3,006,897	NA	133,251	NA	200,543	NA	1,508,695	NA	123,182	NA	63,446	NA	2,813,140	NA	1,165,070	NA
10	Financial Guaranty	999,084	XXX	669,220	NA	0	NA	28,629	NA	2,318	NA	1,779	NA	296,175	NA	10,383	NA	4,759	NA	4,824,807	NA	(10,713)	NA
11	Medical Professional Liability	4,927,029	XXX	4,876,311	NA	167,693	NA	2,792,223	NA	1,256,988	NA	245,950	NA	15,970,504	NA	4,353,226	NA	767,927	NA	2,398,953	NA	1,175,601	NA
12	Earthquake	1,208,310	XXX	1,168,241	NA	5,964	NA	212,144	NA	17,677	NA	20,604	NA	19,979	NA	25,507	NA	48,119	NA	655,827	NA	206,722	NA
13	Group A&H (See Interrogatory 1)	2,877,979	XXX	2,888,671	NA	11	NA	2,159,206	NA	16,452	NA	102,968	NA	1,939,588	NA	24,449	NA	42,733	NA	270,714	NA	368,221	NA
14	Credit A & H	322,400	XXX	356,478	NA	0	NA	126,841	NA	631	NA	6,233	NA	147,286	NA	463	NA	3,060	NA	262,747	NA	28,954	NA
15	Other A&H (See Interrogatory 1)	1,902,540	XXX	1,808,704	NA	72	NA	995,061	NA	13,686	NA	92,087	NA	1,028,429	NA	30,825	NA	45,221	NA	961,465	NA	309,215	NA
16	Workers' Compensation	26,149,573	XXX	25,997,598	NA	1,288,591	NA	14,584,296	NA	1,742,896	NA	1,922,430	NA	64,255,013	NA	5,252,804	NA	3,237,955	NA	3,660,351	NA	7,979,384	NA
17.1	Other Liability - Occurrence	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.2	Other Liability - Claims-made	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17.3	Excess workers' compensation	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Products Liability	1,839,214	XXX	1,781,080	NA	7,406	NA	1,575,747	NA	867,473	NA	186,041	NA	8,379,496	NA	3,254,529	NA	355,396	NA	682,464	NA	579,255	NA
19.1,19.2	Private Passenger Auto Liability	68,160,468	XXX	67,276,049	NA	611,039	NA	43,563,880	NA	2,487,865	NA	6,048,456	NA	60,360,944	NA	7,647,604	NA	4,328,081	NA	21,473,088	NA	10,262,360	NA
19.3,19.4	Commercial Auto Liability	12,633,107	XXX	12,444,265	NA	43,990	NA	8,352,694	NA	1,025,470	NA	753,834	NA	17,278,632	NA	2,497,180	NA	811,625	NA	5,240,778	NA	2,022,600	NA
21.1	Private Passenger Auto Physical Damage	39,793,154	XXX	38,857,976	NA	353,922	NA	27,199,757	NA	401,380	NA	3,323,352	NA	2,539,585	NA	208,520	NA	310,832	NA	12,881,444	NA	6,022,461	NA
21.2	Commercial Auto Physical Damage	5,015,557	XXX	4,838,671	NA	7,870	NA	3,249,181	NA	153,721	NA	272,665	NA	708,251	NA	95,945	NA	43,702	NA	2,189,138	NA	972,718	NA
22	Aircraft (all perils)	988,435	XXX	954,541	NA	0	NA	728,687	NA	77,718	NA	12,690	NA	1,122,360	NA	103,155	NA	14,075	NA	384,470	NA	347,843	NA
23	Fidelity	913,092	XXX	898,218	NA	390	NA	415,888	NA	25,214	NA	27,040	NA	735,021	NA	111,987	NA	26,147	NA	551,924	NA	264,071	NA
24	Surety	2,604,504	XXX	2,523,577	NA	11,254	NA	645,151	NA	102,846	NA	74,340	NA	1,428,658	NA	273,335	NA	83,482	NA	1,485,609	NA	590,196	NA
26	Burglary and theft	124,516	XXX	121,729	NA	292	NA	31,456	NA	1,945	NA	4,328	NA	26,823	NA	1,999	NA	1,904	NA	59,567	NA	34,322	NA
27	Boiler and Machinery	847,046	XXX	836,656	NA	213	NA	363,166	NA	16,665	NA	20,894	NA	348,564	NA	16,462	NA	12,067	NA	420,929	NA	144,463	NA
28	Credit	570,779	XXX	550,646	NA	0	NA	211,429	NA	4,322	NA	4,954	NA	156,665	NA	5,452	NA	2,219	NA	267,499	NA	78,231	NA
29	International	492,694	XXX	471,568	NA	0	NA	687,820	NA	4,201	NA	5,639	NA	1,154,668	NA	10,042	NA	3,390	NA	140,071	NA	39,530	NA
30	Warranty	NA	XXX	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
31, 32, 33	Reinsurance-Nonproportional Assumed	11,854,384	XXX	11,763,278	NA	5,807	NA	8,107,523	NA	529,406	NA	183,234	NA	34,363,904	NA	2,276,737	NA	572,687	NA	3,413,496	NA	2,162,510	NA
34	Aggregate write-ins for Other Lines of Business	2,075,205	XXX	1,860,057	NA	295,060	NA	1,323,029	NA	(5,172)	NA	62,298	NA	2,628,730	NA	89,016	NA	50,585	NA	2,532,883	NA	187,808	NA
35	TOTALS (Lines 1 through 34)	268,260,728	XXX	262,840,049	NA	3,018,463	NA	171,433,697	NA	15,905,690	NA	18,256,166	NA	303,791,746	NA	48,977,867	NA	14,694,884	NA	105,067,870	NA	51,874,521	NA



PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE (000 Omitted)

23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)	Acquisitions, Field Supervision, and Collection Expenses	General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		on Funds Attributable to Insurance Transactions	Excluding Investment Gain Attributable to Capital and	Investment Gain Attributable to Capital and Surplus	Total Profit or Loss						
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
845,568	NA	142,509	NA	399,368	NA	490,509	NA	(27,466)	NA	274,124	NA	255,548	NA	529,680	NA	365,646	NA	895,320	NA
451,129	NA	80,820	NA	224,913	NA	212,794	NA	(16,948)	NA	(533,117)	NA	102,010	NA	(431,102)	NA	183,424	NA	(247,686)	NA
(18,986)	NA	(71)	NA	9,889	NA	7,649	NA	4,151	NA	101,658	NA	(14,579)	NA	87,078	NA	34,212	NA	121,288	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
197,798	NA	26,030	NA	86,842	NA	81,677	NA	4,897	NA	(287,445)	NA	55,219	NA	(232,225)	NA	76,941	NA	(155,287)	NA
3,719,307	NA	688,777	NA	1,876,357	NA	1,293,492	NA	46,150	NA	(5,522,970)	NA	1,166,464	NA	(4,356,496)	NA	1,424,985	NA	(2,931,513)	NA
1,650,338	NA	302,325	NA	768,983	NA	858,228	NA	(65,492)	NA	(1,771,403)	NA	440,011	NA	(1,331,396)	NA	586,177	NA	(745,220)	NA
1,582,405	NA	235,752	NA	640,648	NA	717,108	NA	(77,433)	NA	(1,864,353)	NA	1,604,305	NA	(260,057)	NA	847,659	NA	587,601	NA
(34,698)	NA	62,517	NA	229,863	NA	266,544	NA	1,847	NA	413,917	NA	292,488	NA	706,407	NA	268,926	NA	975,328	NA
346,113	NA	28,360	NA	101,597	NA	175,908	NA	(12,975)	NA	198,487	NA	140,636	NA	339,127	NA	117,223	NA	456,347	NA
840,222	NA	171,040	NA	504,651	NA	415,693	NA	(29,358)	NA	57,759	NA	1,310,006	NA	1,367,771	NA	305,573	NA	1,673,326	NA
(14,179)	NA	30,503	NA	148,201	NA	127,289	NA	2,179	NA	346,865	NA	326,581	NA	673,443	NA	564,904	NA	1,238,350	NA
180,406	NA	127,298	NA	194,249	NA	400,808	NA	(84,858)	NA	(574,144)	NA	1,478,424	NA	904,269	NA	569,288	NA	1,473,561	NA
130,604	NA	182,382	NA	84,683	NA	72,677	NA	(312,459)	NA	129,044	NA	30,986	NA	160,025	NA	62,903	NA	222,946	NA
385,960	NA	66,464	NA	146,881	NA	121,477	NA	(6,781)	NA	(117,686)	NA	132,506	NA	14,824	NA	125,864	NA	140,681	NA
113,250	NA	12,168	NA	18,285	NA	52,304	NA	455	NA	27,219	NA	25,103	NA	52,321	NA	36,589	NA	88,913	NA
268,055	NA	42,456	NA	156,060	NA	141,586	NA	4,529	NA	106,085	NA	77,970	NA	184,057	NA	101,216	NA	285,277	NA
1,834,547	NA	1,199,476	NA	1,486,820	NA	2,020,971	NA	(134,693)	NA	(218,873)	NA	4,692,658	NA	4,473,781	NA	2,277,241	NA	6,751,025	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
191,187	NA	38,494	NA	163,922	NA	175,068	NA	(11,881)	NA	(1,436,063)	NA	857,038	NA	(579,040)	NA	333,072	NA	(245,992)	NA
5,931,535	NA	1,637,119	NA	4,475,303	NA	2,906,096	NA	434,648	NA	49,422	NA	5,439,335	NA	5,488,748	NA	4,315,188	NA	9,803,936	NA
1,775,714	NA	360,001	NA	801,026	NA	883,383	NA	(48,170)	NA	(1,600,062)	NA	1,501,697	NA	(98,370)	NA	971,024	NA	872,646	NA
3,414,826	NA	933,968	NA	2,661,505	NA	1,639,332	NA	214,828	NA	(855,225)	NA	425,995	NA	(429,234)	NA	1,611,538	NA	1,182,308	NA
701,535	NA	119,377	NA	332,812	NA	311,743	NA	(12,859)	NA	(323,207)	NA	101,011	NA	(222,185)	NA	232,067	NA	9,880	NA
136,082	NA	25,835	NA	39,638	NA	49,441	NA	(14,947)	NA	(130,487)	NA	76,775	NA	(53,707)	NA	71,466	NA	17,754	NA
112,169	NA	25,023	NA	88,230	NA	82,487	NA	(17,269)	NA	104,506	NA	69,777	NA	174,289	NA	72,695	NA	246,990	NA
674,782	NA	72,401	NA	306,377	NA	274,299	NA	(30,734)	NA	331,377	NA	132,268	NA	463,656	NA	189,529	NA	653,200	NA
14,798	NA	3,532	NA	11,865	NA	10,099	NA	(1,498)	NA	41,880	NA	2,077	NA	43,964	NA	7,601	NA	51,567	NA
85,652	NA	23,181	NA	84,617	NA	165,766	NA	(376)	NA	76,124	NA	34,494	NA	110,619	NA	65,317	NA	175,952	NA
139,459	NA	13,466	NA	37,879	NA	49,934	NA	(825)	NA	88,376	NA	21,107	NA	109,489	NA	39,771	NA	149,261	NA
99,159	NA	1,444	NA	11,623	NA	14,483	NA	(8,018)	NA	(360,828)	NA	148,820	NA	(211,996)	NA	70,562	NA	(141,428)	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2,640,882	NA	43,984	NA	448,994	NA	314,212	NA	(7,108)	NA	(517,876)	NA	2,145,748	NA	1,627,874	NA	1,244,618	NA	2,872,495	NA
121,239	NA	53,989	NA	67,817	NA	148,735	NA	181,114	NA	(25,912)	NA	335,035	NA	309,126	NA	3,551,870	NA	3,860,994	NA
30,222,051	NA	7,218,352	NA	17,750,265	NA	15,826,504	NA	(357,148)	NA	(17,146,779)	NA	26,818,556	NA	9,671,802	NA	22,811,026	NA	32,482,842	NA