



COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2008

OF THE CONDITION AND AFFAIRS OF THE

HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

AFFILIATED PROPERTY/CASUALTY INSURERS:

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

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Column 1 minus Column 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,804,569,245	0	2,804,569,245	2,973,699,238
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	212,777,357	0	212,777,357	281,804,797
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	888,226	0	888,226	888,226
4.2 Properties held for the production of income (less \$ 0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ 0 encumbrances)	0	0	0	0
5. Cash (\$ (22,720,081), Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2) and short-term investments (\$ 262,285,827, Schedule DA)	239,565,746	0	239,565,746	310,815,770
6. Contract loans (including \$ 0 premium notes)	0	0	0	0
7. Other invested assets (Schedule BA)	25,482,996	162,899	25,320,097	18,848,324
8. Receivables for securities	0	0	0	0
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Line 1 through Line 9)	3,283,283,570	162,899	3,283,120,671	3,586,056,355
11. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
12. Investment income due and accrued	34,298,415	0	34,298,415	37,092,137
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	92,407,554	10,475,995	81,931,559	87,029,351
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	231,512,490	0	231,512,490	244,405,968
13.3 Accrued retrospective premiums	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	5,641,543	0	5,641,543	3,827,701
14.2 Funds held by or deposited with reinsured companies	5,837,176	0	5,837,176	7,627,863
14.3 Other amounts receivable under reinsurance contracts	4,410,922	0	4,410,922	0
15. Amounts receivable relating to uninsured plans	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	27,876,146	0	27,876,146	0
16.2 Net deferred tax asset	134,837,251	47,635,000	87,202,251	77,145,139
17. Guaranty funds receivable or on deposit	5,856,510	0	5,856,510	6,206,145
18. Electronic data processing equipment and software	26,025,098	24,023,922	2,001,176	2,605,266
19. Furniture and equipment, including health care delivery assets (\$ 0)	958,072	958,072	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0	0
22. Health care (\$ 0) and other amounts receivable	0	0	0	0
23. Aggregate write-ins for other than invested assets	13,870,393	3,467,754	10,402,639	8,917,279
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 10 to Line 23)	3,866,815,140	86,723,642	3,780,091,498	4,060,913,204
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26. Total (Line 24 and Line 25)	3,866,815,140	86,723,642	3,780,091,498	4,060,913,204
DETAILS OF WRITE-INS				
0901.	0	0	0	0
0902.	0	0	0	0
0903.	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0	0	0
2301. Accounts receivable & equities and deposits in pools and associations	10,755,273	352,634	10,402,639	8,917,279
2302. Cash surrender value of insurance	1,159,291	1,159,291	0	0
2303. Prepaid expenses and other assets nonadmitted	1,955,829	1,955,829	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above)	13,870,393	3,467,754	10,402,639	8,917,279

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	1,592,086,218	1,572,541,423
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	413,419,334	404,008,838
4. Commissions payable, contingent commissions and other similar charges	50,193,218	54,858,899
5. Other expenses (excluding taxes, licenses and fees)	16,226,563	16,918,409
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	19,266,267	18,385,922
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	0	1,570,444
7.2 Net deferred tax liability	0	0
8. Borrowed money \$ 0 and interest thereon \$ 0	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 51,851,021 and including warranty reserves of \$ 0)	553,849,098	571,478,520
10. Advance premium	5,667,214	3,697,782
11. Dividends declared and unpaid:		
11.1 Stockholders	0	54,565,000
11.2 Policyholders	255,904	251,279
12. Ceded reinsurance premiums payable (net of ceding commissions)	2,745,226	3,363,961
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	3,401,782	4,066,151
14. Amounts withheld or retained by company for account of others	14,649,681	15,791,671
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (Schedule F, Part 7)	2,681,116	2,628,444
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	3,368,386	2,441,021
19. Payable to parent, subsidiaries and affiliates	6,701,441	3,434,525
20. Payable for securities	0	815,000
21. Liability for amounts held under uninsured plans	0	0
22. Capital notes \$ 0 and interest thereon \$ 0	0	0
23. Aggregate write-ins for liabilities	26,742	194,989,053
24. Total liabilities excluding protected cell liabilities (Line 1 through Line 23)	2,684,538,190	2,925,806,342
25. Protected cell liabilities	0	0
26. Total liabilities (Line 24 and Line 25)	2,684,538,190	2,925,806,342
27. Aggregate write-ins for special surplus funds	2,250,000	2,250,000
28. Common capital stock	0	0
29. Preferred capital stock	0	0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	0	0
32. Gross paid in and contributed surplus	0	0
33. Unassigned funds (surplus)	1,093,303,308	1,132,856,862
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)	0	0
34.2 0 shares preferred (value included in Line 29 \$ 0)	0	0
35. Surplus as regards policyholders (Line 27 to Line 33, less Line 34) (Page 4, Line 39)	1,095,553,308	1,135,106,862
36. Totals (Page 2, Line 26, Column 3)	3,780,091,498	4,060,913,204
DETAILS OF WRITE-INS		
2301. Securities lending obligation	0	194,956,165
2302. Escrow accounts	26,742	32,888
2303.	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above)	26,742	194,989,053
2701. Capital fund required by Colorado statute	1,250,000	1,250,000
2702. Capital fund required by Minnesota statute	1,000,000	1,000,000
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Line 2701 through Line 2703 plus Line 2798) (Line 27 above)	2,250,000	2,250,000
3001.	0	0
3002.	0	0
3003.	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Line 3001 through Line 3003 plus Line 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	1,148,145,904	1,156,981,180
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	630,812,047	580,408,502
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	137,464,535	148,787,230
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	391,353,878	398,546,024
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	1,159,630,460	1,127,741,756
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(11,484,556)	29,239,424
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	169,877,289	172,355,813
10. Net realized capital gains (losses) less capital gains tax of \$	(49,955,674)	35,796,734
11. Net investment gain (loss) (Line 9 plus Line 10)	119,921,615	208,152,547
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$	(2,839,972)	(2,746,479)
13. Finance and service charges not included in premiums	4,723,923	4,425,967
14. Aggregate write-ins for miscellaneous income	41,777	293,577
15. Total other income (Line 12 through Line 14)	1,925,728	1,973,065
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	110,362,787	239,365,036
17. Dividends to policyholders	1,718,518	1,788,039
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	108,644,269	237,576,997
19. Federal and foreign income taxes incurred	33,943,878	47,707,569
20. Net income (Line 18 minus Line 19) (to Line 22)	74,700,391	189,869,428
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,135,106,862	1,083,244,106
22. Net income (from Line 20)	74,700,391	189,869,428
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	(3,741,487)	(1,859,029)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	3,901,667	(12,601,484)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Column 3)	(5,821,453)	(4,696,562)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(52,672)	(1,284,597)
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	(108,540,000)	(117,565,000)
36. Change in treasury stock (Page 3, Line 34.1 and Line 34.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	(39,553,554)	51,862,756
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	1,095,553,308	1,135,106,862
DETAILS OF WRITE-INS		
0501	0	0
0502	0	0
0503	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401. Miscellaneous income / (expense)	41,777	293,577
1402. Miscellaneous accrued income	542,000	623,000
1403. Miscellaneous accrued expense	(542,000)	(623,000)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	41,777	293,577
3701	0	0
3702	0	0
3703	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,146,642,267	1,166,707,522
2. Net investment income	179,997,421	176,350,420
3. Miscellaneous income	3,716,419	4,192,495
4. Total (Line 1 through Line 3)	1,330,356,107	1,347,250,437
5. Benefit and loss related payments	613,081,093	532,769,786
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	523,213,674	526,554,790
8. Dividends paid to policyholders	1,713,895	1,799,396
9. Federal and foreign income taxes paid (recovered) net of \$ (27,934,924) tax on capital gains (losses)	40,683,180	66,264,653
10. Total (Line 5 through Line 9)	1,178,691,842	1,127,388,625
11. Net cash from operations (Line 4 minus Line 10)	151,664,265	219,861,812
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	450,166,381	327,844,667
12.2 Stocks	381,624,552	267,306,075
12.3 Mortgage loans	0	0
12.4 Real estate	0	5,473,300
12.5 Other invested assets	361,941	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(15,824)	0
12.7 Miscellaneous proceeds	0	470,000
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	832,137,050	601,094,042
13. Cost of investments acquired (long-term only):		
13.1 Bonds	314,413,046	472,436,268
13.2 Stocks	374,861,518	231,641,283
13.3 Mortgage loans	0	0
13.4 Real estate	0	54,922
13.5 Other invested assets	7,552,734	12,232
13.6 Miscellaneous applications	815,000	18,685,036
13.7 Total investments acquired (Line 13.1 through Line 13.6)	697,642,298	722,829,741
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	134,494,752	(121,735,699)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	163,105,000	63,000,000
16.6 Other cash provided (applied)	(194,304,041)	(19,747,836)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(357,409,041)	(82,747,836)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(71,250,024)	15,378,277
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of period	310,815,770	295,437,493
19.2 End of year (Line 18 plus Line 19.1)	239,565,746	310,815,770

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001	0	0
20.0002	0	0
20.0003	0	0
20.0004	0	0
20.0005	0	0
20.0006	0	0
20.0007	0	0
20.0008	0	0
20.0009	0	0
20.0010	0	0

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

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	9,449,587	4,782,753	4,973,134	9,259,206
2. Allied lines	13,361,379	6,191,512	7,334,686	12,218,205
3. Farmowners multiple peril	4,248	50,364	704	53,908
4. Homeowners multiple peril	94,889,018	51,656,103	52,816,106	93,729,015
5. Commercial multiple peril	437,760,947	220,377,641	211,412,871	446,725,717
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	33,387,542	14,504,766	17,663,115	30,229,193
10. Financial guaranty	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0
12. Earthquake	1,710,471	783,866	836,338	1,657,999
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	125,876,215	63,854,708	57,823,647	131,907,276
17.1 Other liability - occurrence	67,933,072	30,805,449	32,784,744	65,953,777
17.2 Other liability - claims-made	264,266	188,664	283,314	169,616
18.1 Products liability - occurrence	1,607,221	781,344	764,023	1,624,542
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	57,385,302	29,694,876	29,326,074	57,754,104
19.3, 19.4 Commercial auto liability	203,012,190	104,343,852	97,645,725	209,710,317
21. Auto physical damage	82,710,179	42,983,900	39,669,905	86,024,174
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
24. Surety	108,505	39,018	47,154	100,369
26. Burglary and theft	1,055,894	439,700	467,554	1,028,040
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	0	0	0	0
32. Reinsurance - Nonproportional Assumed Liability	444	0	0	444
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	1,130,516,480	571,478,516	553,849,094	1,148,145,902
DETAILS OF WRITE-INS				
3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	4,973,134	0	0	0	4,973,134
2. Allied lines	7,334,686	0	0	0	7,334,686
3. Farmowners multiple peril	704	0	0	0	704
4. Homeowners multiple peril	52,816,106	0	0	0	52,816,106
5. Commercial multiple peril	211,409,090	3,781	0	0	211,412,871
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	16,218,319	1,444,796	0	0	17,663,115
10. Financial guaranty	0	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0	0
12. Earthquake	836,338	0	0	0	836,338
13. Group accident and health	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15. Other accident and health	0	0	0	0	0
16. Workers' compensation	57,823,647	0	0	0	57,823,647
17.1 Other liability - occurrence	32,784,723	21	0	0	32,784,744
17.2 Other liability - claims-made	283,314	0	0	0	283,314
18.1 Products liability - occurrence	764,023	0	0	0	764,023
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	29,326,074	0	0	0	29,326,074
19.3, 19.4 Commercial auto liability	97,628,225	17,500	0	0	97,645,725
21. Auto physical damage	39,662,837	7,068	0	0	39,669,905
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	0	0	0	0	0
24. Surety	21,506	25,648	0	0	47,154
26. Burglary and theft	467,554	0	0	0	467,554
27. Boiler and machinery	0	0	0	0	0
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Warranty	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	0	0	0	0	0
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	552,350,280	1,498,814	0	0	553,849,094
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through Line 37)					553,849,094
DETAILS OF WRITE-INS					
3401.	0	0	0	0	0
3402.	0	0	0	0	0
3403.	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	9,740,583	0	591,040	0	882,036	9,449,587
2. Allied lines	96,181,306	0	820,392	0	83,640,319	13,361,379
3. Farmowners multiple peril	4,878	0	0	0	630	4,248
4. Homeowners multiple peril	100,441,722	0	437,272	0	5,989,976	94,889,018
5. Commercial multiple peril	455,709,834	0	0	0	17,948,887	437,760,947
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	34,390,026	0	0	0	1,002,484	33,387,542
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0
12. Earthquake	1,761,200	0	0	0	50,729	1,710,471
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	125,687,798	0	7,267,783	0	7,079,366	125,876,215
17.1 Other liability - occurrence	72,821,063	0	36,986	0	4,924,977	67,933,072
17.2 Other liability - claims-made	501,827	0	0	0	237,561	264,266
18.1 Products liability - occurrence	1,613,991	0	0	0	6,770	1,607,221
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	58,082,155	0	50,873	0	747,726	57,385,302
19.3, 19.4 Commercial auto liability	205,083,148	0	3,325,098	0	5,396,056	203,012,190
21. Auto physical damage	82,302,598	0	772,412	0	364,831	82,710,179
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0
24. Surety	108,520	0	0	0	15	108,505
26. Burglary and theft	1,057,509	0	2,635	0	4,250	1,055,894
27. Boiler and machinery	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	X X X	0	0	0	0	0
32. Reinsurance - Nonproportional Assumed Liability	X X X	0	444	0	0	444
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	1,245,488,158	0	13,304,935	0	128,276,613	1,130,516,480
DETAILS OF WRITE-INS						
3401	0	0	0	0	0	0
3402	0	0	0	0	0	0
3403	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	4,073,861	366,982	0	4,440,843	1,927,283	1,951,812	4,416,314	47.7
2. Allied lines	22,933,496	(733,690)	16,311,444	5,888,362	6,951,767	1,686,968	11,153,161	91.3
3. Farmowners multiple peril	615	(2)	0	613	2,686	6,341	(3,042)	(5.6)
4. Homeowners multiple peril	51,225,422	394,679	(152,032)	51,772,133	39,150,033	31,471,608	59,450,558	63.4
5. Commercial multiple peril	225,124,446	59,134	5,431,536	219,752,044	550,943,039	534,995,751	235,699,332	52.8
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	1	0	1	61,734	61,735	0	0.0
9. Inland marine	11,369,879	0	187,715	11,182,164	4,796,319	2,394,341	13,584,142	44.9
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	92,881	63,225	29,656	1.8
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	72,401,891	7,661,452	2,521,067	77,542,276	435,647,426	419,647,397	93,542,305	70.9
17.1 Other liability - occurrence	20,277,822	(38,814)	1,144,581	19,094,427	102,497,700	93,952,876	27,639,251	41.9
17.2 Other liability - claims-made	574,549	1	348,527	226,023	1,844,300	2,294,152	(223,829)	(132.0)
18.1 Products liability - occurrence	124,443	1,080	0	125,523	2,520,185	2,407,417	238,291	14.7
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	47,580,536	294,592	5,940,865	41,934,263	106,057,466	115,437,056	32,554,673	56.4
19.3, 19.4 Commercial auto liability	132,194,560	6,754,572	10,148,607	128,800,525	333,560,779	359,494,090	102,867,214	49.1
21. Auto physical damage	49,590,253	598,311	(7,006)	50,195,570	1,272,502	717,406	50,750,666	59.0
22. Aircraft (all perils)	0	0	0	0	61	0	61	0.0
23. Fidelity	(32,591)	1	1	(32,591)	900	14,800	(46,491)	0.0
24. Surety	177,427	0	10,706	166,721	3,041,056	4,305,697	(1,097,920)	(1,093.9)
26. Burglary and theft	242,172	186	(3)	242,361	141,661	57,412	326,610	31.8
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance- Nonproportional Assumed Property	X X X	0	0	0	0	0	0	0.0
32. Reinsurance- Nonproportional Assumed Liability	X X X	(64,008)	0	(64,008)	1,576,440	1,581,340	(68,908)	(15,519.8)
33. Reinsurance- Nonproportional Assumed Financial Lines	X X X	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	637,858,781	15,294,477	41,886,008	611,267,250	1,592,086,218	1,572,541,424	630,812,044	54.9
DETAILS OF WRITE-INS								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	638,258	129,636	0	767,894	523,656	635,732	0	1,927,282	95,369
2. Allied lines	18,077,847	49,410	13,369,180	4,758,077	1,559,200	634,490	0	6,951,767	316,055
3. Farmowners multiple peril	0	2,686	0	2,686	0	0	0	2,686	0
4. Homeowners multiple peril	14,966,328	223,702	420	15,189,610	23,453,888	506,535	0	39,150,033	8,364,847
5. Commercial multiple peril	222,327,982	(60,856)	2,441,502	219,825,624	331,194,949	222,466	300,000	550,943,039	215,554,932
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	61,734	0	61,734	0	0	0	61,734	0
9. Inland marine	2,957,931	0	0	2,957,931	1,838,386	0	0	4,796,317	302,464
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	92,879	0	0	92,879	6,200
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	219,671,209	31,200,800	47,423,209	203,448,800	252,937,617	30,510,651	51,249,642	435,647,426	64,670,282
17.1 Other liability - occurrence	32,656,279	246,506	2,236,127	30,666,658	75,090,565	140,476	3,399,999	102,497,700	34,016,299
17.2 Other liability - claims-made	2,058,650	0	1,172,799	885,851	1,809,099	0	850,649	1,844,301	794,253
18.1 Products liability - occurrence	493,629	14,698	0	508,327	2,001,348	10,510	0	2,520,185	894,660
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	178,213,604	993,801	117,340,845	61,866,560	64,150,728	1,010,054	20,969,876	106,057,466	16,744,165
19.3, 19.4 Commercial auto liability	173,220,253	7,319,418	36,406,361	144,133,310	189,109,499	10,336,181	10,018,211	333,560,779	68,211,251
21. Auto physical damage	2,871,799	(19,891)	449	2,851,459	(2,046,000)	467,043	0	1,272,502	1,890,308
22. Aircraft (all perils)	0	61	0	61	0	0	0	61	0
23. Fidelity	900	0	0	900	0	0	0	900	200
24. Surety	466,149	29,103	0	495,252	2,525,000	20,804	0	3,041,056	1,548,646
26. Burglary and theft	78,870	29	0	78,899	55,878	6,883	0	141,660	8,604
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance- Nonproportional Assumed Property	X X X	0	0	0	X X X	0	0	0	0
32. Reinsurance- Nonproportional Assumed Liability	X X X	1,118,330	0	1,118,330	X X X	458,110	0	1,576,440	800
33. Reinsurance- Nonproportional Assumed Financial Lines	X X X	0	0	0	X X X	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	868,699,688	41,309,167	220,390,892	689,617,963	944,296,692	44,959,935	86,788,377	1,592,086,213	413,419,335
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	83,374,210	0	0	83,374,210
1.2 Reinsurance assumed	509,290	0	0	509,290
1.3 Reinsurance ceded	6,559,273	0	0	6,559,273
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	77,324,227	0	0	77,324,227
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	200,595,635	0	200,595,635
2.2 Reinsurance assumed excluding contingent	0	4,071,596	0	4,071,596
2.3 Reinsurance ceded excluding contingent	0	24,325,354	0	24,325,354
2.4 Contingent - direct	0	18,798,410	0	18,798,410
2.5 Contingent - reinsurance assumed	0	0	0	0
2.6 Contingent - reinsurance ceded	0	333,289	0	333,289
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	198,806,998	0	198,806,998
3. Allowances to manager and agents	0	0	0	0
4. Advertising	0	554,886	0	554,886
5. Boards, bureaus and associations	1,091,031	6,584,732	126	7,675,889
6. Surveys and underwriting reports	0	5,726,615	0	5,726,615
7. Audit of assureds' records	0	398,784	0	398,784
8. Salary and related items:				
8.1 Salaries	34,749,787	76,084,838	1,592,416	112,427,041
8.2 Payroll taxes	2,729,137	5,872,953	111,883	8,713,973
9. Employee relations and welfare	7,202,263	15,295,280	278,789	22,776,332
10. Insurance	597,034	1,424,190	29,162	2,050,386
11. Directors' fees	223,986	468,977	7,161	700,124
12. Travel and travel items	1,293,703	5,672,806	95,695	7,062,204
13. Rent and rent items	3,174,594	7,127,441	315,152	10,617,187
14. Equipment	1,743,609	4,283,957	306,680	6,334,246
15. Cost or depreciation of EDP equipment and software	1,300,253	9,280,361	24,416	10,605,030
16. Printing and stationery	528,540	1,469,831	54,115	2,052,486
17. Postage, telephone and telegraph, exchange and express	1,497,437	3,776,915	50,676	5,325,028
18. Legal and auditing	464,771	976,816	349,853	1,791,440
19. Totals (Line 3 through Line 18)	56,596,145	144,999,382	3,216,124	204,811,651
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 563,861	0	26,632,528	0	26,632,528
20.2 Insurance department licenses and fees	0	2,854,115	0	2,854,115
20.3 Gross guaranty association assessments	0	74,376	0	74,376
20.4 All other (excluding federal and foreign income and real estate)	0	1,022,898	0	1,022,898
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	30,583,917	0	30,583,917
21. Real estate expenses	0	0	74	74
22. Real estate taxes	0	0	14,262	14,262
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	3,544,164	16,963,586	306,570	20,814,320
25. Total expenses incurred	137,464,536	391,353,883	3,537,030	532,355,449
26. Less unpaid expenses - current year	413,419,337	51,378,034	173,799	464,971,170
27. Add unpaid expenses - prior year	404,008,837	55,545,918	193,783	459,748,538
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	128,054,036	395,521,767	3,557,014	527,132,817
DETAILS OF WRITE-INS				
2401. Outside services	3,373,721	10,944,419	199,986	14,518,126
2402. Miscellaneous	170,443	6,019,167	106,584	6,299,194
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	3,544,164	16,963,586	306,570	20,814,320

(a) Includes management fees of \$ 5,747,467 to affiliates and \$ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 14,592,508	12,847,561
1.1 Bonds exempt from U.S. tax	(a) 40,317,443	41,999,703
1.2 Other bonds (unaffiliated)	(a) 85,507,496	84,289,426
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	7,402,497	7,402,497
2.21 Common stocks of affiliates	15,883,818	15,883,818
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 5,578,814	5,006,587
7. Derivative instruments	(f) 0	0
8. Other invested assets	5,419,554	5,403,718
9. Aggregate write-ins for investment income	581,003	581,003
10. Total gross investment income	175,283,133	173,414,313
11. Investment expenses		(g) 3,537,026
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Totals deductions (Line 11 through Line 15)		3,537,026
17. Net investment income (Line 10 minus Line 16)		169,877,287
DETAILS OF WRITE-INS		
0901. Fair plans and miscellaneous income	581,003	581,003
0902.	0	0
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	581,003	581,003
1501.		0
1502.		0
1503.		0
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		0
(a) Includes \$ 3,224,611 accrual of discount less \$ 10,571,007 amortization of premium and less \$ 0 paid for accrued interest on purchases.	(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.	
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.	(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.	
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.	(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.	
(d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.	(i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.	
(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Cols. 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	3,213,281	0	3,213,281	0	0
1.1 Bonds exempt from U.S. tax	(286,531)	0	(286,531)	0	0
1.2 Other bonds (unaffiliated)	(1,125,937)	(22,382,144)	(23,508,081)	(5,448,937)	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	(74,037,051)	(8,953,998)	(82,991,049)	(29,009,605)	0
2.21 Common stocks of affiliates	31,377,873	0	31,377,873	18,358,373	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(15,824)	0	(15,824)	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	(452,630)	(452,630)	(260,497)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(40,874,189)	(31,788,772)	(72,662,961)	(16,360,666)	0
DETAILS OF WRITE-INS					
0901.	0	0	0	0	0
0902.	0	0	0	0	0
0903.	0	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Column 6 plus Column 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
Affiliates - U. S. Non-Pool														
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		0	0	698	698	0	0	0	0	0	0	0
0299999		- Subtotal - Affiliates - U. S. Non-Pool		0	0	698	698	0	0	0	0	0	0	0
0499999		- Subtotal - Affiliates		0	0	698	698	0	0	0	0	0	0	0
Other U. S. Unaffiliated Insurers														
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		0	0	2,033	2,033	0	0	0	0	0	0	0
0599998		- Other U. S. Unaffiliated Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		0	0	169	169	0	0	0	0	0	0	0
0599999		- Subtotal - Other U. S. Unaffiliated Insurers		0	0	2,095	2,095	0	0	0	0	0	0	0
Pools, Associations or Other Similar Facilities - Mandatory Pools														
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		8,614	0	29,320	29,320	0	0	4,182	4,420	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPANY		3,394	0	5,762	5,762	0	0	2,106	1,257	0	0	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMPANY		677	0	1,370	1,370	0	0	166	145	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		359	0	971	971	0	0	138	14	0	0	0
0699998		- Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools		1,674	0	509	509	0	0	1,225	183	0	0	0
0699999		- Subtotal - Pools, Associations or Other Similar Facilities - Mandatory Pools		13,304	0	37,515	37,515	0	0	6,721	5,837	0	0	0
Pools, Associations or Other Similar Facilities - Voluntary Pools														
0799998		- Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools		0	0	3	3	0	0	0	0	0	0	0
0799999		- Subtotal - Pools, Associations or Other Similar Facilities - Voluntary Pools		0	0	3	3	0	0	0	0	0	0	0
0899999		- Subtotal - Pools and Associations		13,304	0	37,518	37,518	0	0	6,721	5,837	0	0	0
Other Non-U. S. Insurers														
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		0	0	1,000	1,000	0	0	0	0	0	0	0
0999998		- Other Non-U. S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		0	0	58	58	0	0	0	0	0	0	0
0999999		- Subtotal - Other Non-U. S. Insurers		0	0	1,000	1,000	0	0	0	0	0	0	0
9999999		- TOTAL - Schedule F, Part 1		13,304	0	41,311	41,311	0	0	6,721	5,837	0	0	0

Page 21

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On								Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable			17 Other Amounts Due to Reinsurers
Authorized - Other U. S. Unaffiliated Insurers																		
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		10,542	1,394	429	46,410	0	36,426	62	1,542	0	86,263	1,357	0	84,906	2,006	
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE		1,873	23	0	3,739	0	7,161	0	207	0	11,130	361	0	10,769	433	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		3,284	194	300	8,011	0	21,217	296	333	0	30,351	109	0	30,242	962	
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE		375	24	2	1,749	0	889	0	69	0	2,733	6	0	2,727	0	
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE		13	9	0	261	0	385	0	0	0	655	(2)	0	657	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		55	0	0	1	0	21	0	13	0	35	(5)	0	40	0	
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE		8,989	191	35	2,496	0	387	122	1,677	0	4,908	670	0	4,237	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		2,037	113	0	150	0	0	0	521	0	784	155	0	629	0	
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		2,072	320	11	8,422	0	382	0	390	0	9,525	14	0	9,511	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		1,334	89	5	5,789	0	2,697	0	317	0	8,897	19	0	8,878	0	
		0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers		30,574	2,357	782	77,028	0	69,565	480	5,069	0	155,281	2,684	0	152,596	3,401	
Authorized - Pools - Mandatory Pools																		
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		57,813	497	0	15,633	0	695	600	31,883	0	49,308	293	0	49,015	0	
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE		146	(14)	0	0	0	0	11	0	0	(3)	16	0	(19)	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		14,990	178	0	13,715	0	5,922	3	8,402	0	28,220	0	0	28,220	0	
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE		6	0	0	0	0	0	0	0	0	0	0	0	0	0	
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE		8,552	80	0	191	0	257	1	4,475	0	5,004	0	0	5,004	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		45	0	0	0	0	0	33	0	0	33	0	0	33	0	
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		2,423	1,051	1	96,595	0	583	16	615	0	98,861	(90)	0	98,951	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		2,400	172	0	7,994	0	0	1	1,287	0	9,454	7	0	9,447	0	
		0699999 - Subtotal - Authorized - Pools - Mandatory Pools		86,375	1,964	1	134,128	0	7,457	621	46,706	0	190,877	226	0	190,651	0	

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Pools - Voluntary Pools																			
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		0	4	0	0	0	0	0	0	0	0	0	4	0	0	4	0
0799999		Subtotal - Authorized - Pools - Voluntary Pools		0	4	0	0	0	0	0	0	0	0	0	4	0	0	4	0
Authorized - Other Non-U. S. Insurers																			
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		1,643	0	6	5,795	0	5,549	0	1	0	11,351	(143)	0	11,494	0	0	
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE		366	0	0	0	0	0	0	0	0	0	60	0	(60)	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		702	0	0	563	0	1,162	0	2	0	1,727	(36)	0	1,763	0	0	
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE		61	0	0	0	0	0	0	0	0	0	(17)	0	17	0	0	
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		9	0	0	0	0	0	0	0	0	0	(6)	0	6	0	0	
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE		3,110	0	0	0	0	0	0	74	0	74	55	0	20	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		204	0	0	0	0	0	0	0	0	0	4	0	(4)	0	0	
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		260	0	0	0	0	0	1	0	1	(35)	0	36	0	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		140	0	0	500	0	0	0	0	500	(11)	0	511	0	0	0	
0899999		Subtotal - Authorized - Other Non-U. S. Insurers		6,502	0	6	6,858	0	6,711	0	78	0	13,653	(129)	0	13,783	0	0	
0999999		Subtotal - Authorized		123,451	4,325	789	218,013	0	83,733	1,101	51,852	0	359,815	2,781	0	357,034	3,401	0	
Unauthorized - Other U. S. Unaffiliated Insurers																			
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		26	0	0	206	0	128	0	0	0	334	2	0	332	0	0	
1499999		Subtotal - Unauthorized - Other U. S. Unaffiliated Insurers		26	0	0	206	0	128	0	0	0	334	2	0	332	0	0	
Unauthorized - Pools - Mandatory Pools																			
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		22	0	0	0	0	0	0	0	0	0	18	0	(18)	0	0	
1599999		Subtotal - Unauthorized - Pools - Mandatory Pools		22	0	0	0	0	0	0	0	0	0	18	0	(18)	0	0	
Unauthorized - Other Non-U. S. Insurers																			
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE CO		1,060	0	0	1,644	0	2,069	0	0	0	3,713	(87)	0	3,800	0	0	
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE		286	0	0	0	0	0	0	0	0	0	42	0	(42)	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		487	0	0	450	0	859	0	0	0	1,309	(8)	0	1,317	0	0	
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE		39	0	0	0	0	0	0	0	0	0	(11)	0	11	0	0	
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		4	0	0	0	0	0	0	0	0	0	(3)	0	3	0	0	
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE		2,572	450	74	0	0	0	0	0	0	524	43	0	481	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY O		103	0	0	0	0	0	0	0	0	0	(7)	0	7	0	0	
		TOTAL - HARLEYSVILLE LAKE STATES INSURAN		144	0	0	0	0	0	0	0	0	(21)	0	21	0	0	0	
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		81	0	0	78	0	0	0	0	78	(2)	0	80	0	0	0	
1799999		Subtotal - Unauthorized - Other Non-U. S. Insurers		4,777	450	74	2,172	0	2,928	0	0	0	5,624	(54)	0	5,678	0	0	
1899999		Subtotal - Unauthorized		4,825	450	74	2,378	0	3,056	0	0	0	5,958	(34)	0	5,992	0	0	
1999999		Subtotal - Authorized and Unauthorized		128,276	4,775	863	220,391	0	86,789	1,101	51,852	0	365,774	2,747	0	363,026	3,401	0	
9999999		TOTAL - Schedule F, Part 3		128,276	4,775	863	220,391	0	86,789	1,101	51,852	0	365,774	2,747	0	363,026	3,401	0	

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11	
				5 Current	Overdue							11 Total Due Column 5 plus Column 10
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Columns 6 + 7 + 8 + 9			
Authorized - Other U.S. Unaffiliated Insurers												
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		1,235	375	189	1	23	588	1,823	32.255	1.262
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMPAN		12	12	0	0	(1)	11	23	47.826	(4.348)
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW J		99	382	20	0	(7)	395	494	79.960	(1.417)
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE COMPANY		26	0	0	0	0	0	26	0.000	0.000
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE COMPANY		6	0	3	0	0	3	9	33.333	0.000
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPAN		222	0	3	0	0	3	225	1.333	0.000
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW Y		116	(3)	0	0	0	(3)	113	(2.655)	0.000
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMP		184	68	36	17	26	147	331	44.411	7.855
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		37	0	31	4	22	57	94	60.638	23.404
		0599999 - Subtotal - Authorized - Other U.S. Unaffiliated Insurers		1,937	834	282	22	63	1,201	3,138	38.273	2.008
Authorized - Pools - Mandatory												
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		497	0	0	0	0	0	497	0.000	0.000
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMPAN		(14)	0	0	0	0	0	(14)	0.000	0.000
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW J		178	0	0	0	0	0	178	0.000	0.000
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPAN		80	0	0	0	0	0	80	0.000	0.000
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMP		1,052	0	0	0	0	0	1,052	0.000	0.000
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		172	0	0	0	0	0	172	0.000	0.000
		0699999 - Subtotal - Authorized - Pools - Mandatory		1,965	0	0	0	0	0	1,965	0.000	0.000
Authorized - Pools - Voluntary												
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		2	0	0	0	2	2	4	50.000	50.000
		0799999 - Subtotal - Authorized - Pools - Voluntary		2	0	0	0	2	2	4	50.000	50.000
Authorized - Other Non-U.S. Insurers												
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		4	0	0	0	2	2	6	33.333	33.333
		0899999 - Subtotal - Authorized - Other Non-U.S. Insurers		4	0	0	0	2	2	6	33.333	33.333
		0999999 - Subtotal - Authorized		3,909	834	282	22	67	1,206	5,113	23.587	1.310
Unauthorized - Other Non-U.S. Insurers												
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPAN		0	0	0	0	524	524	524	100.000	100.000
		1799999 - Subtotal - Unauthorized - Other Non-U.S. Insurers		0	0	0	0	524	524	524	100.000	100.000
		1899999 - Subtotal - Unauthorized		0	0	0	0	524	524	524	100.000	100.000
		1999999 - Subtotal - Authorized and Unauthorized		3,909	834	282	22	592	1,730	5,638	30.685	10.500
		9999999 - TOTAL - Schedule F, Part 4		3,909	834	282	22	592	1,730	5,638	30.685	10.500

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount in Dispute Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16
Other U.S. Unaffiliated Insurers																
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW		334	0	229	2	0	0	231	103	0	0	0	0	103
0599999		- Subtotal Other U.S. Unaffiliated Insurers		334	0	229	2	0	0	231	103	0	0	0	0	103
Pools and Associations - Mandatory																
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE CO.		0	0	0	18	0	0	0	0	0	0	0	0	0
0699999		- Subtotal Pools and Associations - Mandatory		0	0	0	18	0	0	0	0	0	0	0	0	0
Other Non-U.S. Insurers																
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY		3,713	0	2,053	(87)	0	0	1,555	2,158	0	0	0	(28)	2,131
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMP		0	0	0	42	0	0	0	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW		1,309	0	1,375	(8)	0	0	1,309	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE COMPA		0	0	22	(11)	0	0	(2)	2	0	0	0	(2)	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF OHI		0	0	5	(3)	0	0	0	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMP		524	0	1,027	43	0	0	524	0	0	0	0	105	105
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW		0	0	0	(7)	0	0	(8)	8	0	0	0	(8)	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE CO.		0	0	96	(21)	0	0	0	0	0	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY		78	0	43	(2)	0	0	0	78	0	0	0	0	78
0899999		- Subtotal Other Non-U.S. Insurers		5,624	0	4,621	(54)	0	0	3,378	2,246	0	0	0	67	2,314
0999999		- Subtotal Affiliates and Others		5,958	0	4,850	(35)	0	0	3,609	2,349	0	0	0	67	2,417
9999999		- TOTAL - Schedule F, Part 5		5,958	0	4,850	(35)	0	0	3,609	2,349	0	0	0	67	2,417

1. Amounts in dispute totaling \$ 524,365 are included in Column 5.
 2. Amounts in dispute totaling \$ 524,365 are excluded from Column 13.

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE F - PART 6

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Column 4 divided by (Column 5 plus Column 6)	Amounts in Column 4 for Companies Reporting less than 20% in Column 7	Amounts in Dispute Excluded from Column 4 for Companies Reporting less than 20% in Column 7	20% of Amount in Column 9	Amount Reported in Column 8 x 20% plus Column 10
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY	28,391	2,330,539	362,513	0.000	22,777	0	0	4,555
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMPANY	(826)	9,921	0	0.000	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY	(7,085)	671,640	0	0.000	0	0	0	0
		TOTAL - HARLEYSVILLE-ATLANTIC INSURANCE COMPANY	0	26,224	0	0.000	0	0	0	0
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE COMPANY	123	8,978	0	0.000	0	0	0	0
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPANY	350	306,133	122	0.000	0	0	0	0
		TOTAL - HARLEYSVILLE INSURANCE COMPANY OF NEW YORK	0	113,145	0	0.000	0	0	0	0
		TOTAL - HARLEYSVILLE LAKE STATES INSURANCE COMPANY	42,732	1,382,926	411,071	0.000	43,037	0	0	8,607
		TOTAL - HARLEYSVILLE INSURANCE COMPANY	26,338	266,877	93,226	0.000	5,201	0	0	1,040
9999999		TOTALS	90,024	5,116,383	866,932		71,015	0	0	14,203

(a) From Schedule F - Part 4 Columns 8 plus 9, total authorized, less \$ 0 in dispute.
 (b) From Schedule F - Part 3 Columns 7 plus 8, total authorized, less \$ 0 in dispute.

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE F - PART 7

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Column 5 through Column 9 but not in Excess of Column 4	11 Column 4 minus Column 10	12 Greater of Column 11 or Schedule F - Part 4 Column 8 plus Column 9
		TOTAL - HARLEYSVILLE MUTUAL INSURANCE COMPANY	61,164	0	0	0	0	0	0	61,164	61,164
		TOTAL - HARLEYSVILLE PREFERRED INSURANCE COMPANY	47,683	0	0	0	0	0	0	47,683	47,683
		TOTAL - HARLEYSVILLE PENNLAND INSURANCE COMPANY	47,570	0	0	0	0	0	0	47,570	47,570
		TOTAL - HARLEYSVILLE WORCESTER INSURANCE COMPANY	412	0	0	5,780	0	0	(4,705)	5,116	5,337
		TOTAL - HARLEYSVILLE INSURANCE COMPANY	1,087,814	0	0	0	0	0	0	1,087,814	1,087,814
9999999		TOTALS	1,244,642	0	0	5,780	0	0	(4,705)	1,249,347	1,249,567

1. Total	1,249,568
2. Line 1 x .20	249,914
3. Schedule F - Part 6 Column 11	14,202
4. Provision for Overdue Authorized Reinsurance (Line 2 plus Line 3)	264,116
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Column 17 x 1000)	2,417,000
6. Provision for Reinsurance (sum Line 4 plus Line 5) (Enter this amount on Page 3, Line 16)	2,681,116

Page 28

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

Page 29

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

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

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

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	23,827	7,742	3,144	199	1,016	0	354	20,046	X X X
2. 1999	1,065,081	63,296	1,001,785	764,664	59,510	49,060	5,121	85,095	1,816	23,256	832,372	X X X
3. 2000	1,074,731	103,056	971,675	748,407	88,586	50,931	11,088	91,405	432	23,467	790,637	X X X
4. 2001	1,107,239	82,434	1,024,805	698,371	62,573	51,548	7,146	80,934	20	27,631	761,114	X X X
5. 2002	1,164,319	91,267	1,073,052	582,774	42,278	45,132	4,671	81,965	0	23,081	662,922	X X X
6. 2003	1,282,526	96,054	1,186,472	624,105	49,841	48,359	4,075	87,730	0	22,447	706,278	X X X
7. 2004	1,297,694	118,589	1,179,105	540,254	56,172	43,543	5,160	79,558	0	21,570	602,023	X X X
8. 2005	1,306,942	125,856	1,181,086	635,765	186,308	40,201	5,792	73,737	0	19,905	557,603	X X X
9. 2006	1,282,247	117,211	1,165,036	398,249	29,255	22,380	1,429	57,603	0	16,996	447,548	X X X
10. 2007	1,283,211	126,230	1,156,981	356,580	22,650	12,268	842	49,665	0	15,853	395,021	X X X
11. 2008	1,278,352	130,204	1,148,148	262,210	18,236	4,223	581	35,906	0	7,897	283,522	X X X
12. Totals	X X X	X X X	X X X	5,635,206	623,151	370,789	46,104	724,614	2,268	202,457	6,059,086	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	221,071	133,893	151,161	45,201	0	0	24,954	0	5,549	0	11,877	223,641	X X X
2.	12,245	4,139	19,635	1,344	0	0	5,186	0	1,274	0	434	32,857	X X X
3.	18,472	6,419	23,587	2,223	0	0	6,840	0	1,962	0	740	42,219	X X X
4.	32,032	14,392	30,813	4,507	0	0	8,241	0	3,031	0	964	55,218	X X X
5.	33,497	10,449	33,456	4,439	0	0	9,513	14	4,144	0	1,175	65,708	X X X
6.	35,301	3,845	47,369	4,454	0	0	13,387	14	5,103	0	1,838	92,847	X X X
7.	57,157	6,632	53,156	2,261	0	0	20,056	82	7,273	0	2,400	128,667	X X X
8.	79,777	2,919	77,544	3,452	0	0	29,169	214	13,832	0	3,195	193,737	X X X
9.	115,352	9,181	116,552	4,227	0	0	46,256	56	19,463	0	4,814	284,159	X X X
10.	141,636	8,608	157,430	6,473	0	0	59,375	53	23,745	0	7,439	367,052	X X X
11.	163,468	19,914	278,552	8,205	0	0	68,544	667	37,623	0	15,208	519,401	X X X
12.	910,008	220,391	989,255	86,786	0	0	291,521	1,100	122,999	0	50,084	2,005,506	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter - Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	193,138	30,503
2.	937,159	71,930	865,229	88.0	113.6	86.4	0	0	100.0	26,397	6,460
3.	941,604	108,748	832,856	87.6	105.5	85.7	0	0	100.0	33,417	8,802
4.	904,970	88,638	816,332	81.7	107.5	79.7	0	0	100.0	43,946	11,272
5.	790,481	61,851	728,630	67.9	67.8	67.9	0	0	100.0	52,065	13,643
6.	861,354	62,229	799,125	67.2	64.8	67.4	0	0	100.0	74,371	18,476
7.	800,997	70,307	730,690	61.7	59.3	62.0	0	0	100.0	101,420	27,247
8.	950,025	198,685	751,340	72.7	157.9	63.6	0	0	100.0	150,950	42,787
9.	775,855	44,148	731,707	60.5	37.7	62.8	0	0	100.0	218,496	65,663
10.	800,699	38,626	762,073	62.4	30.6	65.9	0	0	100.0	283,985	83,067
11.	850,526	47,603	802,923	66.5	36.6	69.9	0	0	100.0	413,901	105,500
12.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	1,592,086	413,420

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT		
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year	
1. Prior	712,273	666,994	652,327	653,317	695,643	715,446	737,957	789,566	806,055	820,232	14,177	30,666	
2. 1999	741,205	731,943	727,558	733,712	763,565	769,836	772,314	776,229	780,097	780,868	771	4,639	
3. 2000	X X X	676,080	675,893	674,960	716,620	729,903	734,301	737,761	739,099	740,342	1,243	2,581	
4. 2001	X X X	X X X	672,859	665,491	708,659	722,478	729,134	731,169	733,775	732,535	(1,240)	1,366	
5. 2002	X X X	X X X	X X X	639,699	658,195	659,237	655,012	643,460	644,143	643,099	(1,044)	(361)	
6. 2003	X X X	X X X	X X X	X X X	780,056	755,600	739,366	722,236	717,003	706,521	(10,482)	(15,715)	
7. 2004	X X X	X X X	X X X	X X X	X X X	733,550	700,184	668,532	663,234	643,858	(19,376)	(24,674)	
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	720,715	696,106	680,578	665,167	(15,411)	(30,939)	
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	693,390	666,440	655,151	(11,289)	(38,239)	
10. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	682,404	688,705	6,301	X X X	
11. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	729,424	X X X	X X X	
											12. Totals	(36,350)	(70,676)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	194,398	320,320	398,042	453,000	502,235	533,896	559,319	577,721	597,132	X X X	X X X
2. 1999	325,938	495,598	575,364	635,647	682,298	714,127	729,290	736,766	743,609	749,093	X X X	X X X
3. 2000	X X X	299,480	453,683	517,347	592,907	649,494	673,630	684,915	694,233	699,665	X X X	X X X
4. 2001	X X X	X X X	283,887	420,346	498,805	582,405	628,048	652,350	670,545	680,200	X X X	X X X
5. 2002	X X X	X X X	X X X	229,233	355,834	442,533	498,515	542,292	563,658	580,957	X X X	X X X
6. 2003	X X X	X X X	X X X	X X X	264,170	414,999	487,918	547,987	591,147	618,547	X X X	X X X
7. 2004	X X X	X X X	X X X	X X X	X X X	219,895	338,203	405,374	473,384	522,466	X X X	X X X
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	213,305	333,102	412,577	483,869	X X X	X X X
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	199,739	304,085	389,945	X X X	X X X
10. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	220,547	345,354	X X X	X X X
11. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	247,618	X X X	X X X

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	348,105	230,008	143,988	106,595	85,470	72,312	78,343	108,945	123,246	130,915
2. 1999	247,095	127,732	67,662	39,602	30,550	20,243	21,225	24,789	25,164	23,480
3. 2000	X X X	238,519	114,334	71,548	48,717	30,474	32,123	33,957	32,271	28,205
4. 2001	X X X	X X X	245,659	120,492	87,205	53,636	46,708	41,987	40,378	34,545
5. 2002	X X X	X X X	X X X	271,974	159,931	95,521	77,859	54,205	46,148	38,517
6. 2003	X X X	X X X	X X X	X X X	334,016	187,097	140,251	99,431	77,611	56,290
7. 2004	X X X	X X X	X X X	X X X	X X X	360,648	230,618	153,604	108,066	70,866
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	369,784	233,928	161,861	103,044
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,398	238,312	158,519
10. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	334,764	210,279
11. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	338,223

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	192	(152)	34	(4)	28	0	2	410	XXX
2. 1999	136,562	26,021	110,541	96,431	16,145	2,140	507	11,081	1,816	1,366	91,184	35,416
3. 2000	126,787	16,375	110,412	93,390	9,156	2,163	237	10,029	432	1,587	95,757	28,801
4. 2001	114,828	8,352	106,476	79,668	5,299	2,112	465	8,539	21	1,855	84,534	24,516
5. 2002	105,360	5,779	99,581	49,722	0	1,358	0	5,685	0	1,366	56,765	18,159
6. 2003	114,012	5,683	108,329	69,582	1,225	1,664	69	8,090	0	995	78,042	17,402
7. 2004	98,162	5,824	92,338	41,524	245	1,025	9	4,678	0	738	46,973	9,505
8. 2005	91,387	5,899	85,488	37,964	0	886	0	5,553	0	1,047	44,403	8,394
9. 2006	90,042	4,433	85,609	38,167	0	636	0	4,569	0	236	43,372	8,374
10. 2007	95,204	5,189	90,015	41,882	0	469	0	5,218	0	570	47,569	8,143
11. 2008	99,773	5,990	93,783	37,847	0	332	0	4,152	0	130	42,331	8,973
12. Totals	XXX	XXX	XXX	586,369	31,918	12,819	1,283	67,622	2,269	9,892	631,340	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	557	0	1,733	0	0	0	686	0	39	0	23	3,015	16
2.	0	0	114	0	0	0	62	0	14	0	19	190	1
3.	77	0	100	0	0	0	186	0	24	0	39	387	0
4.	155	0	168	0	0	0	214	0	46	0	44	583	4
5.	167	0	354	0	0	0	191	0	62	0	52	774	6
6.	168	0	563	0	0	0	295	0	116	0	52	1,142	7
7.	1,486	0	477	0	0	0	448	0	154	0	154	2,565	19
8.	955	0	762	0	0	0	368	0	193	0	200	2,278	25
9.	1,130	0	1,692	0	0	0	844	0	168	0	314	3,834	32
10.	2,926	0	2,956	0	0	0	936	0	154	0	432	6,972	100
11.	7,570	0	15,044	0	0	0	1,257	0	1,908	0	948	25,779	1,405
12.	15,191	0	23,963	0	0	0	5,487	0	2,878	0	2,277	47,519	1,615

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,290	725
2.	109,842	18,468	91,374	80.4	71.0	82.7	0	0	100.0	114	76
3.	105,969	9,825	96,144	83.6	60.0	87.1	0	0	100.0	177	210
4.	90,902	5,785	85,117	79.2	69.3	79.9	0	0	100.0	323	260
5.	57,539	0	57,539	54.6	0.0	57.8	0	0	100.0	521	253
6.	80,478	1,294	79,184	70.6	22.8	73.1	0	0	100.0	731	411
7.	49,792	254	49,538	50.7	4.4	53.6	0	0	100.0	1,963	602
8.	46,681	0	46,681	51.1	0.0	54.6	0	0	100.0	1,717	561
9.	47,206	0	47,206	52.4	0.0	55.1	0	0	100.0	2,822	1,012
10.	54,541	0	54,541	57.3	0.0	60.6	0	0	100.0	5,882	1,090
11.	68,110	0	68,110	68.3	0.0	72.6	0	0	100.0	22,614	3,165
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	39,154	8,365

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	7,310	5,511	143	26	115	0	13	2,031	XXX
2. 1999	164,094	1,475	162,619	117,615	5,711	5,790	199	16,088	0	970	133,583	32,465
3. 2000	167,416	26,459	140,957	129,262	30,371	6,474	5,169	20,826	0	1,349	121,022	38,432
4. 2001	140,904	12,580	128,324	91,979	13,037	4,461	2,061	14,902	0	2,167	96,244	28,205
5. 2002	116,693	8,413	108,280	76,946	6,699	2,900	822	18,282	0	2,281	90,607	23,352
6. 2003	98,739	2,762	95,977	58,646	472	2,730	53	14,089	0	1,036	74,940	17,437
7. 2004	83,718	2,350	81,368	50,116	1,718	2,188	24	10,899	0	853	61,461	14,135
8. 2005	73,637	2,145	71,492	40,429	470	1,788	17	9,637	0	552	51,367	11,261
9. 2006	65,155	1,439	63,716	32,363	139	1,029	21	6,958	0	549	40,190	9,756
10. 2007	60,564	917	59,647	24,636	95	498	12	5,795	0	292	30,822	9,284
11. 2008	58,552	804	57,748	13,906	56	170	4	3,956	0	196	17,972	8,027
12. Totals	XXX	XXX	XXX	643,208	64,279	28,171	8,408	121,547	0	10,258	720,239	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	125,800	102,192	36,902	20,828	0	0	699	0	518	0	549	40,899	219
2.	842	33	923	23	0	0	184	0	123	0	108	2,016	15
3.	2,269	1,891	1,013	44	0	0	304	0	150	0	124	1,801	18
4.	2,495	1,738	1,096	61	0	0	405	0	214	0	120	2,411	32
5.	5,453	4,532	1,377	0	0	0	337	0	317	0	137	2,952	33
6.	4,186	3,030	1,377	0	0	0	255	0	285	0	119	3,073	32
7.	3,954	1,638	1,830	0	0	0	312	0	296	0	119	4,754	61
8.	5,710	1,811	2,119	0	0	0	539	0	1,500	0	148	8,057	95
9.	5,036	392	2,723	0	0	0	771	0	1,419	0	261	9,557	152
10.	11,177	77	4,459	5	0	0	1,546	0	2,181	0	295	19,281	425
11.	12,287	8	11,344	12	0	0	1,685	0	2,703	0	430	27,999	1,919
12.	179,209	117,342	65,163	20,973	0	0	7,037	0	9,706	0	2,410	122,800	3,001

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	39,682	1,217
2.	141,565	5,966	135,599	86.3	404.5	83.4	0	0	100.0	1,709	307
3.	160,298	37,475	122,823	95.7	141.6	87.1	0	0	100.0	1,347	454
4.	115,552	16,897	98,655	82.0	134.3	76.9	0	0	100.0	1,792	619
5.	105,612	12,053	93,559	90.5	143.3	86.4	0	0	100.0	2,298	654
6.	81,568	3,555	78,013	82.6	128.7	81.3	0	0	100.0	2,533	540
7.	69,595	3,380	66,215	83.1	143.8	81.4	0	0	100.0	4,146	608
8.	61,722	2,298	59,424	83.8	107.1	83.1	0	0	100.0	6,018	2,039
9.	50,299	552	49,747	77.2	38.4	78.1	0	0	100.0	7,367	2,190
10.	50,292	189	50,103	83.0	20.6	84.0	0	0	100.0	15,554	3,727
11.	46,051	80	45,971	78.6	10.0	79.6	0	0	100.0	23,611	4,388
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	106,057	16,743

SCHEDULE P - PART 1C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	1,562	620	276	(7)	99	0	28	1,324	X X X
2. 1999	155,656	6,796	148,860	124,152	4,753	10,177	844	10,823	0	1,384	139,555	21,721
3. 2000	155,014	7,767	147,247	108,126	3,572	9,833	429	10,429	0	717	124,387	19,161
4. 2001	180,316	10,016	170,300	122,407	9,497	10,982	753	10,671	0	1,424	133,810	17,356
5. 2002	207,658	14,666	192,992	116,190	15,350	9,503	945	11,367	0	914	120,765	16,216
6. 2003	242,367	16,617	225,750	113,031	6,463	9,337	745	13,475	0	758	128,635	17,625
7. 2004	254,971	13,691	241,280	108,907	3,877	8,648	330	13,319	0	898	126,667	17,121
8. 2005	259,026	14,678	244,348	112,222	6,340	8,305	338	13,840	0	816	127,689	17,603
9. 2006	245,260	11,822	233,438	78,170	2,867	4,496	491	10,716	0	973	90,024	15,336
10. 2007	228,926	8,919	220,007	54,930	2,318	2,116	86	8,575	0	819	63,217	14,417
11. 2008	216,966	7,248	209,718	22,352	123	658	56	6,132	0	532	28,963	12,227
12. Totals	X X X	X X X	X X X	962,049	55,780	74,331	5,010	109,446	0	9,263	1,085,036	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	9,724	6,465	6,857	1,599	0	0	2,024	0	1,146	0	144	11,687	54
2.	568	0	818	0	0	0	588	0	437	0	44	2,411	4
3.	1,634	0	732	0	0	0	1,010	0	764	0	43	4,140	5
4.	13,363	11,077	1,948	0	0	0	1,356	0	900	0	77	6,490	23
5.	7,652	5,471	3,052	132	0	0	1,581	0	827	0	66	7,509	38
6.	7,564	196	6,086	404	0	0	2,122	0	1,010	0	110	16,182	81
7.	16,332	4,919	11,519	564	0	0	2,823	0	856	0	177	26,047	132
8.	17,545	64	21,019	936	0	0	4,981	0	2,600	0	243	45,145	232
9.	38,652	4,193	30,366	1,855	0	0	8,130	0	4,901	0	377	76,001	527
10.	33,306	707	44,948	1,856	0	0	9,576	0	4,353	0	495	89,620	777
11.	34,200	3,316	72,098	2,668	0	0	10,429	0	5,796	0	819	116,539	2,705
12.	180,540	36,408	199,443	10,014	0	0	44,620	0	23,590	0	2,595	401,771	4,578

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	8,517	3,170
2.	147,563	5,597	141,966	94.8	82.4	95.4	0	0	100.0	1,386	1,025
3.	132,528	4,001	128,527	85.5	51.5	87.3	0	0	100.0	2,366	1,774
4.	161,627	21,327	140,300	89.6	212.9	82.4	0	0	100.0	4,234	2,256
5.	150,172	21,898	128,274	72.3	149.3	66.5	0	0	100.0	5,101	2,408
6.	152,625	7,808	144,817	63.0	47.0	64.1	0	0	100.0	13,050	3,132
7.	162,404	9,690	152,714	63.7	70.8	63.3	0	0	100.0	22,368	3,679
8.	180,512	7,678	172,834	69.7	52.3	70.7	0	0	100.0	37,564	7,581
9.	175,431	9,406	166,025	71.5	79.6	71.1	0	0	100.0	62,970	13,031
10.	157,804	4,967	152,837	68.9	55.7	69.5	0	0	100.0	75,691	13,929
11.	151,665	6,163	145,502	69.9	85.0	69.4	0	0	100.0	100,314	16,225
12.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	333,561	68,210

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	9,251	1,789	614	183	326	0	52	8,219	XXX
2. 1999	158,986	1,088	157,898	116,898	4,753	7,918	362	16,096	0	2,800	135,797	25,829
3. 2000	151,995	1,045	150,950	108,398	2,193	7,257	44	17,467	0	2,812	130,885	21,598
4. 2001	162,155	821	161,334	116,685	722	7,863	114	15,523	0	3,607	139,235	19,277
5. 2002	163,261	4,064	159,197	100,674	2,871	7,311	61	14,586	0	2,193	119,639	16,005
6. 2003	161,569	4,900	156,669	81,215	83	6,122	0	14,581	0	2,172	101,835	12,821
7. 2004	143,484	6,498	136,986	64,644	(1)	4,775	0	12,797	0	1,061	82,217	10,364
8. 2005	139,044	5,883	133,161	53,923	0	4,437	0	13,300	0	1,055	71,660	9,207
9. 2006	138,942	6,292	132,650	47,094	926	4,201	0	8,939	0	484	59,308	8,371
10. 2007	139,409	5,988	133,421	38,619	177	3,335	10	6,699	0	389	48,466	8,503
11. 2008	138,986	7,081	131,905	19,957	0	1,219	0	3,735	0	144	24,911	7,923
12. Totals	XXX	XXX	XXX	757,358	13,513	55,052	774	124,049	0	16,769	922,172	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	72,947	24,730	66,946	22,699	0	0	6,488	0	3,163	0	9,970	102,115	536
2.	9,491	3,919	10,320	1,239	0	0	1,305	0	468	0	93	16,426	81
3.	8,633	2,461	12,394	2,132	0	0	1,430	0	501	0	223	18,365	84
4.	13,379	1,577	16,662	4,349	0	0	1,555	0	617	0	381	26,287	115
5.	9,439	444	17,626	4,300	0	0	1,607	0	1,722	0	444	25,650	104
6.	9,249	525	21,657	4,027	0	0	1,495	0	1,951	0	856	29,800	132
7.	10,981	69	19,433	1,644	0	0	1,987	0	3,176	0	1,025	33,864	156
8.	15,855	0	21,136	1,519	0	0	2,181	0	4,370	0	1,339	42,023	200
9.	24,110	4,596	26,773	1,504	0	0	3,330	0	3,165	0	1,804	51,278	319
10.	39,993	7,610	27,744	3,375	0	0	5,304	0	4,500	0	2,346	66,556	792
11.	36,796	1,491	42,756	4,462	0	0	7,208	0	7,147	0	2,561	87,954	2,964
12.	250,873	47,422	283,447	51,250	0	0	33,890	0	30,780	0	21,042	500,318	5,483

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	92,464	9,651
2.	162,496	10,273	152,223	102.2	944.2	96.4	0	0	100.0	14,653	1,773
3.	156,080	6,830	149,250	102.7	653.6	98.9	0	0	100.0	16,434	1,931
4.	172,284	6,762	165,522	106.2	823.6	102.6	0	0	100.0	24,115	2,172
5.	152,965	7,676	145,289	93.7	188.9	91.3	0	0	100.0	22,321	3,329
6.	136,270	4,635	131,635	84.3	94.6	84.0	0	0	100.0	26,354	3,446
7.	117,793	1,712	116,081	82.1	26.3	84.7	0	0	100.0	28,701	5,163
8.	115,202	1,519	113,683	82.9	25.8	85.4	0	0	100.0	35,472	6,551
9.	117,612	7,026	110,586	84.6	111.7	83.4	0	0	100.0	44,783	6,495
10.	126,194	11,172	115,022	90.5	186.6	86.2	0	0	100.0	56,752	9,804
11.	118,818	5,953	112,865	85.5	84.1	85.6	0	0	100.0	73,599	14,355
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	435,648	64,670

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4,899	(29)	1,535	2	424	0	6	6,885	XXX
2. 1999	226,162	13,090	213,072	151,040	6,681	18,397	1,215	15,643	0	2,584	177,184	27,648
3. 2000	233,766	13,573	220,193	141,930	3,388	20,500	952	15,851	0	3,323	173,941	23,441
4. 2001	262,123	14,882	247,241	139,580	5,430	21,487	930	16,441	0	4,259	171,148	21,633
5. 2002	306,542	15,881	290,661	122,752	1,188	18,468	79	17,274	0	2,810	157,227	20,293
6. 2003	370,705	19,325	351,380	156,437	2,849	21,672	1,031	24,014	0	3,996	198,243	21,644
7. 2004	409,184	20,502	388,682	140,894	3,576	21,128	2,983	25,844	0	4,724	181,307	18,647
8. 2005	443,971	22,842	421,129	138,511	6,181	15,875	435	20,511	0	3,620	168,281	17,331
9. 2006	455,447	18,142	437,305	115,386	4,195	9,460	104	16,114	0	3,488	136,661	17,109
10. 2007	467,304	19,996	447,308	110,353	2,394	4,137	46	14,092	0	2,449	126,142	16,928
11. 2008	465,628	18,900	446,728	88,402	5,180	1,070	33	9,532	0	777	93,791	14,719
12. Totals	XXX	XXX	XXX	1,310,184	41,033	153,729	7,810	175,740	0	32,036	1,590,810	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	9,365	500	33,285	73	0	0	13,767	0	591	0	757	56,435	639
2.	1,085	0	6,551	81	0	0	2,666	0	144	0	54	10,365	45
3.	2,240	0	7,812	46	0	0	3,620	0	372	0	144	13,998	78
4.	2,476	0	8,906	100	0	0	4,247	0	861	0	187	16,390	66
5.	9,342	0	9,538	0	0	0	5,634	0	738	0	319	25,252	136
6.	11,623	0	13,448	0	0	0	7,940	0	890	0	532	33,901	356
7.	19,169	6	16,417	0	0	0	12,411	0	1,373	0	710	49,364	301
8.	33,500	0	23,848	0	0	0	17,400	0	3,368	0	895	78,116	644
9.	40,273	2	44,169	0	0	0	27,568	0	8,377	0	1,507	120,385	852
10.	46,588	209	58,648	0	0	0	36,555	0	10,135	0	2,825	151,717	1,377
11.	46,604	1,724	108,796	0	0	0	41,490	0	15,408	0	4,484	210,574	3,961
12.	222,265	2,441	331,418	300	0	0	173,298	0	42,257	0	12,414	766,497	8,455

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	42,077	14,358
2.	195,526	7,977	187,549	86.5	60.9	88.0	0	0	100.0	7,555	2,810
3.	192,325	4,386	187,939	82.3	32.3	85.4	0	0	100.0	10,006	3,992
4.	193,998	6,460	187,538	74.0	43.4	75.9	0	0	100.0	11,282	5,108
5.	183,746	1,267	182,479	59.9	8.0	62.8	0	0	100.0	18,880	6,372
6.	236,024	3,880	232,144	63.7	20.1	66.1	0	0	100.0	25,071	8,830
7.	237,236	6,565	230,671	58.0	32.0	59.3	0	0	100.0	35,580	13,784
8.	253,013	6,616	246,397	57.0	29.0	58.5	0	0	100.0	57,348	20,768
9.	261,347	4,301	257,046	57.4	23.7	58.8	0	0	100.0	84,440	35,945
10.	280,508	2,649	277,859	60.0	13.2	62.1	0	0	100.0	105,027	46,690
11.	311,302	6,937	304,365	66.9	36.7	68.1	0	0	100.0	153,676	56,898
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	550,942	215,555

Page 38

Sch. P, Pt. 1F, Sn. 1, Medical Malpractice, Occurrence
NONE

Page 39

Sch. P, Pt. 1F, Sn. 2, Medical Malpractice, Claims Made
NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	0	0	0	0	0	1	XXX
2. 1999	1,292	1,026	266	565	556	0	0	1	0	0	10	XXX
3. 2000	256	496	(240)	16	16	0	0	0	0	0	0	XXX
4. 2001	287	329	(42)	59	59	0	0	0	0	0	0	XXX
5. 2002	361	288	73	9	8	0	0	0	0	0	1	XXX
6. 2003	331	278	53	0	0	0	0	0	0	0	0	XXX
7. 2004	88	88	0	0	0	0	0	0	0	0	0	XXX
8. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	650	639	0	0	1	0	0	12	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	62	0
2.	566	556	10	43.8	54.2	3.8	0	0	100.0	0	0
3.	16	16	0	6.3	3.2	0.0	0	0	100.0	0	0
4.	59	59	0	20.6	17.9	0.0	0	0	100.0	0	0
5.	9	8	1	2.5	2.8	1.4	0	0	100.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	62	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,559	0	482	0	14	0	193	2,055	XXX
2. 1999	28,826	3,147	25,679	11,292	1,196	1,381	218	1,084	0	12	12,343	774
3. 2000	28,404	3,053	25,351	12,649	32	2,023	644	930	0	16	14,926	658
4. 2001	32,488	4,038	28,450	15,670	6,743	1,115	488	1,423	0	259	10,977	416
5. 2002	40,364	5,844	34,520	6,997	722	1,701	36	1,338	0	19	9,278	566
6. 2003	54,115	6,842	47,273	18,616	5,504	1,256	(422)	1,554	0	366	16,344	804
7. 2004	59,266	7,277	51,989	8,909	500	2,177	1	2,030	0	93	12,615	927
8. 2005	65,471	9,511	55,960	9,884	423	1,803	(6)	1,783	0	370	13,053	806
9. 2006	72,688	10,972	61,716	3,343	0	806	0	1,516	0	46	5,665	846
10. 2007	73,344	9,855	63,489	3,681	0	459	0	781	0	35	4,921	868
11. 2008	74,127	8,173	65,954	900	0	38	0	391	0	24	1,329	552
12. Totals	XXX	XXX	XXX	93,500	15,120	13,241	959	12,844	0	1,433	103,506	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1,339	0	5,192	0	0	0	1,284	0	88	0	0	7,903	29
2.	0	0	1,016	0	0	0	374	0	77	0	0	1,467	0
3.	3,527	2,000	1,707	0	0	0	286	0	152	0	0	3,672	4
4.	164	0	2,076	0	0	0	437	0	389	0	0	3,066	5
5.	1,423	0	1,453	0	0	0	83	0	472	0	0	3,431	7
6.	2,020	37	3,909	0	0	0	1,046	0	822	0	0	7,760	31
7.	4,788	0	2,761	0	0	0	1,636	0	1,352	0	36	10,537	39
8.	4,934	198	7,220	623	0	0	2,744	0	1,643	0	51	15,720	54
9.	5,662	0	9,310	707	0	0	4,776	0	1,280	0	64	20,321	93
10.	5,902	0	17,458	1,099	0	0	5,142	0	1,823	0	114	29,226	136
11.	3,144	0	23,126	970	0	0	5,404	0	2,705	0	139	33,409	166
12.	32,903	2,235	75,228	3,399	0	0	23,212	0	10,803	0	404	136,512	564

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,531	1,372
2.	15,224	1,414	13,810	52.8	44.9	53.8	0	0	100.0	1,016	451
3.	21,274	2,676	18,598	74.9	87.7	73.4	0	0	100.0	3,234	438
4.	21,274	7,231	14,043	65.5	179.1	49.4	0	0	100.0	2,240	826
5.	13,467	758	12,709	33.4	13.0	36.8	0	0	100.0	2,876	555
6.	29,223	5,119	24,104	54.0	74.8	51.0	0	0	100.0	5,892	1,868
7.	23,653	501	23,152	39.9	6.9	44.5	0	0	100.0	7,549	2,988
8.	30,011	1,238	28,773	45.8	13.0	51.4	0	0	100.0	11,333	4,387
9.	26,693	707	25,986	36.7	6.4	42.1	0	0	100.0	14,265	6,056
10.	35,246	1,099	34,147	48.1	11.2	53.8	0	0	100.0	22,261	6,965
11.	35,708	970	34,738	48.2	11.9	52.7	0	0	100.0	25,300	8,109
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	102,497	34,015

**SCHEDULE P - PART 1H - SECTION 2
OTHER LIABILITY - CLAIMS-MADE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1999	1,342	1,093	249	731	541	1,036	775	31	0	0	482	129
3. 2000	1,778	1,447	331	294	218	539	404	36	0	0	247	97
4. 2001	2,138	1,638	500	1,110	812	1,189	888	72	0	0	671	274
5. 2002	2,974	2,262	712	1,293	970	1,815	1,358	92	0	0	872	256
6. 2003	4,062	2,533	1,529	1,888	1,037	1,992	948	127	0	0	2,022	133
7. 2004	4,904	2,004	2,900	462	32	624	127	59	0	0	986	90
8. 2005	3,400	1,406	1,994	485	187	1,161	169	157	0	0	1,447	70
9. 2006	1,034	496	538	188	91	91	26	37	0	0	199	17
10. 2007	667	428	239	112	56	45	14	12	0	0	99	13
11. 2008	408	239	169	8	4	16	0	12	0	0	32	16
12. Totals	XXX	XXX	XXX	6,571	3,948	8,508	4,709	635	0	0	7,057	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	250	188	0	0	0	0	0	0	9	0	0	71	0
3.	93	70	0	0	0	0	0	0	5	0	0	28	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	3	0	14	10	0	0	19	14	0	0	0	12	0
6.	339	56	45	24	0	0	27	14	19	0	0	336	5
7.	2	0	138	56	0	0	207	82	10	0	0	219	0
8.	1,256	848	929	370	0	0	537	212	105	0	0	1,397	19
9.	4	0	263	157	0	0	98	58	0	0	0	150	0
10.	62	6	232	139	0	0	87	54	39	0	0	221	4
11.	48	4	190	96	0	0	88	44	22	0	0	204	12
12.	2,057	1,172	1,811	852	0	0	1,063	478	209	0	0	2,638	40

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	2,057	1,504	553	153.3	137.6	222.1	0	0	100.0	62	9
3.	967	692	275	54.4	47.8	83.1	0	0	100.0	23	5
4.	2,371	1,700	671	110.9	103.8	134.2	0	0	100.0	0	0
5.	3,236	2,352	884	108.8	104.0	124.2	0	0	100.0	7	5
6.	4,437	2,079	2,358	109.2	82.1	154.2	0	0	100.0	304	32
7.	1,502	297	1,205	30.6	14.8	41.6	0	0	100.0	84	135
8.	4,630	1,786	2,844	136.2	127.0	142.6	0	0	100.0	967	430
9.	681	332	349	65.9	66.9	64.9	0	0	100.0	110	40
10.	589	269	320	88.3	62.9	133.9	0	0	100.0	149	72
11.	384	148	236	94.1	61.9	139.6	0	0	100.0	138	66
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,844	794

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	347	971	91	24	17	0	187	(540)	XXX
2. 2007	122,211	74,485	47,726	32,717	17,616	960	678	943	0	297	16,326	XXX
3. 2008	135,796	81,402	54,394	31,371	12,873	630	486	932	0	134	19,574	XXX
4. Totals	XXX	XXX	XXX	64,435	31,460	1,681	1,188	1,892	0	618	35,360	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	156	0	218	0	0	0	12	0	14	0	194	400	7
2.	1,499	0	886	0	0	0	39	0	98	0	252	2,522	14
3.	20,277	13,370	4,244	0	0	0	721	619	466	0	519	11,719	300
4.	21,932	13,370	5,348	0	0	0	772	619	578	0	965	14,641	321

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	374	26
2.	37,142	18,294	18,848	30.4	24.6	39.5	0	0	100.0	2,385	137
3.	58,641	27,348	31,293	43.2	33.6	57.5	0	0	100.0	11,151	568
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13,910	731

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(398)	0	67	0	18	0	536	(313)	XXX
2. 2007	93,814	406	93,408	49,629	(5)	175	0	7,427	0	11,005	57,236	26,238
3. 2008	86,381	356	86,025	47,449	0	89	0	7,048	0	5,962	54,586	24,932
4. Totals	XXX	XXX	XXX	96,680	(5)	331	0	14,493	0	17,503	111,509	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	150	0	(1,496)	0	0	0	144	0	92	0	2,001	(1,110)	14
2.	170	0	(452)	0	0	0	72	0	197	0	681	(13)	81
3.	2,532	0	369	0	0	0	132	0	1,256	0	5,312	4,289	2,075
4.	2,852	0	(1,579)	0	0	0	348	0	1,545	0	7,994	3,166	2,170

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1,346)	236
2.	57,218	(5)	57,223	61.0	(1.2)	61.3	0	0	100.0	(282)	269
3.	58,875	0	58,875	68.2	0.0	68.4	0	0	100.0	2,901	1,388
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,273	1,893

SCHEDULE P - PART 1K - FIDELITY / SURETY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	135	10	262	0	229	0	61	616	XXX
2. 2007	194	38	156	10	0	43	0	89	0	0	142	XXX
3. 2008	100	0	100	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	145	10	305	0	318	0	61	758	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	496	0	2,304	0	0	0	1,137	0	23	0	0	3,960	81
2.	0	0	144	0	0	0	19	0	245	0	0	408	5
3.	0	0	100	0	0	0	20	0	104	0	0	224	0
4.	496	0	2,548	0	0	0	1,176	0	372	0	0	4,592	86

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,800	1,160
2.	550	0	550	283.5	0.0	352.6	0	0	100.0	144	264
3.	224	0	224	224.0	0.0	224.0	0	0	100.0	100	124
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,044	1,548

Page 46

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

NONE

Page 47

Sch. P, Pt. 1M, International

NONE

Page 48

Sch. P, Pt. 1N, Reinsurance Property

NONE

SCHEDULE P - PART 10 - REINSURANCE

Nonproportional Assumed Liability (\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(64)	0	0	0	0	0	0	(64)	XXX
2. 1999	342	0	342	0	0	0	0	0	0	0	0	XXX
3. 2000	22	0	22	0	0	0	0	0	0	0	0	XXX
4. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2002	4	0	4	0	0	0	0	0	0	0	0	XXX
6. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2007	6	0	6	0	0	0	0	0	0	0	0	XXX
11. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	(64)	0	0	0	0	0	0	(64)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1,118	0	458	0	0	0	0	0	0	0	0	1,576	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	1,118	0	458	0	0	0	0	0	0	0	0	1,576	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,576	0
2.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,576	0

Page 50

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

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	51	0	5	0	0	56	XXX
2. 1999	1,843	6	1,837	588	0	178	0	58	0	8	824	164
3. 2000	1,826	16	1,810	663	0	132	0	90	0	4	885	147
4. 2001	2,163	21	2,142	799	0	306	0	81	0	2	1,186	94
5. 2002	2,336	28	2,308	17	0	13	0	85	0	0	115	37
6. 2003	3,204	14	3,190	0	0	44	0	75	0	0	119	33
7. 2004	2,463	12	2,451	164	0	137	0	115	0	0	416	76
8. 2005	2,142	9	2,133	142	0	42	0	85	0	0	269	77
9. 2006	1,853	8	1,845	48	0	100	0	44	0	0	192	119
10. 2007	1,561	4	1,557	8	0	30	0	40	0	0	78	122
11. 2008	1,632	5	1,627	14	0	0	0	14	0	0	28	130
12. Totals	XXX	XXX	XXX	2,443	0	1,033	0	692	0	14	4,168	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	121	0	87	0	0	0	4	0	7	0	0	219	23
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	4
4.	0	0	3	0	0	0	0	0	0	0	0	3	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	10
6.	61	0	86	0	0	0	24	0	12	0	0	183	10
7.	30	0	190	0	0	0	52	0	48	0	0	320	23
8.	5	0	176	0	0	0	44	0	31	0	0	256	14
9.	268	0	574	0	0	0	281	0	59	0	0	1,182	44
10.	15	0	404	0	0	0	96	0	23	0	0	538	64
11.	8	0	491	0	0	0	107	0	104	0	0	710	96
12.	508	0	2,011	0	0	0	608	0	284	0	0	3,411	288

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2.	824	0	824	44.7	0.0	44.9	0	0	100.0	0	0
3.	885	0	885	48.5	0.0	48.9	0	0	100.0	0	0
4.	1,189	0	1,189	55.0	0.0	55.5	0	0	100.0	3	0
5.	115	0	115	4.9	0.0	5.0	0	0	100.0	0	0
6.	302	0	302	9.4	0.0	9.5	0	0	100.0	147	36
7.	736	0	736	29.9	0.0	30.0	0	0	100.0	220	100
8.	525	0	525	24.5	0.0	24.6	0	0	100.0	181	75
9.	1,374	0	1,374	74.2	0.0	74.5	0	0	100.0	842	340
10.	616	0	616	39.5	0.0	39.6	0	0	100.0	419	119
11.	738	0	738	45.2	0.0	45.4	0	0	100.0	499	211
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,519	892

Page 52

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

Page 53

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

Page 54

Sch. P, Pt. 1T
NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	28,140	26,156	26,006	26,503	26,715	26,708	26,622	28,437	28,054	28,307	253	(130)
2. 1999	85,817	84,349	83,038	82,528	83,173	83,226	82,685	82,372	82,277	82,096	(181)	(276)
3. 2000	XXX	84,321	88,022	87,738	87,620	87,786	86,986	86,914	86,362	86,518	156	(396)
4. 2001	XXX	XXX	80,670	79,646	79,396	79,319	78,189	77,193	76,694	76,554	(140)	(639)
5. 2002	XXX	XXX	XXX	56,712	56,084	55,661	54,221	52,246	52,005	51,793	(212)	(453)
6. 2003	XXX	XXX	XXX	XXX	80,077	75,289	74,454	72,266	71,401	70,978	(423)	(1,288)
7. 2004	XXX	XXX	XXX	XXX	XXX	49,723	48,159	45,467	44,828	44,704	(124)	(763)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	44,962	43,057	41,600	40,943	(657)	(2,114)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,512	43,196	42,465	(731)	(2,047)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,887	49,175	1,288	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,052	XXX	XXX
12. Totals											(771)	(8,106)

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

1. Prior	105,726	95,821	96,034	96,854	103,092	112,486	115,327	132,052	135,114	137,550	2,436	5,498
2. 1999	111,835	112,829	114,935	115,785	119,026	119,893	120,222	119,860	119,709	119,390	(319)	(470)
3. 2000	XXX	99,100	98,180	98,128	101,941	103,337	103,088	102,697	102,586	101,844	(742)	(853)
4. 2001	XXX	XXX	88,788	86,243	88,565	87,980	86,420	85,262	84,529	83,539	(990)	(1,723)
5. 2002	XXX	XXX	XXX	78,342	85,233	83,970	80,758	77,572	76,202	74,965	(1,237)	(2,607)
6. 2003	XXX	XXX	XXX	XXX	75,382	74,447	71,464	67,948	65,841	63,640	(2,201)	(4,308)
7. 2004	XXX	XXX	XXX	XXX	XXX	66,782	63,156	58,362	56,663	55,020	(1,643)	(3,342)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	52,347	49,679	48,909	48,285	(624)	(1,394)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,580	43,639	41,369	(2,270)	(3,211)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,830	42,128	1,298	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,312	XXX	XXX
12. Totals											(6,292)	(12,410)

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

1. Prior	130,344	126,453	123,732	121,500	125,744	123,746	126,960	129,246	128,527	128,743	216	(503)
2. 1999	121,645	118,089	115,429	116,262	128,333	131,027	131,819	131,850	131,155	130,699	(456)	(1,151)
3. 2000	XXX	107,412	103,629	100,053	113,843	119,045	118,688	118,632	117,384	117,333	(51)	(1,299)
4. 2001	XXX	XXX	114,900	110,043	122,880	129,994	130,155	130,914	129,383	128,733	(650)	(2,181)
5. 2002	XXX	XXX	XXX	117,079	114,699	118,981	117,994	116,659	117,123	116,083	(1,040)	(576)
6. 2003	XXX	XXX	XXX	XXX	146,389	144,387	142,029	140,320	134,907	130,332	(4,575)	(9,988)
7. 2004	XXX	XXX	XXX	XXX	XXX	162,194	157,786	149,632	147,049	138,542	(8,507)	(11,090)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	164,622	165,511	163,437	156,393	(7,044)	(9,118)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153,279	152,778	150,406	(2,372)	(2,873)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139,524	139,913	389	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133,570	XXX	XXX
12. Totals											(24,090)	(38,779)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior	224,669	206,704	204,049	209,855	234,585	239,395	247,762	259,824	260,831	270,932	10,101	11,108
2. 1999	115,158	115,942	117,422	120,519	129,840	132,524	133,150	135,166	135,370	135,855	485	689
3. 2000	XXX	110,986	109,912	114,128	125,890	127,031	129,168	131,109	131,843	131,706	(137)	597
4. 2001	XXX	XXX	113,561	122,562	139,309	141,735	145,781	146,688	148,399	149,528	1,129	2,840
5. 2002	XXX	XXX	XXX	117,300	129,969	129,568	129,578	128,525	129,323	129,559	236	1,034
6. 2003	XXX	XXX	XXX	XXX	141,205	130,969	123,275	115,980	117,883	115,323	(2,560)	(657)
7. 2004	XXX	XXX	XXX	XXX	XXX	112,775	109,684	104,130	103,784	100,103	(3,681)	(4,027)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	107,909	104,179	101,848	97,411	(4,437)	(6,768)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,434	102,462	98,997	(3,465)	(7,437)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,662	103,873	1,211	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,014	XXX	XXX
12. Totals											(1,118)	(2,621)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	172,860	163,820	158,096	154,886	163,211	167,746	175,151	199,382	212,822	212,755	(67)	13,373
2. 1999	163,462	160,288	157,861	159,118	164,495	164,584	165,449	167,952	170,998	171,760	762	3,808
3. 2000	XXX	147,954	145,966	145,867	158,150	163,121	166,727	168,139	170,002	171,720	1,718	3,581
4. 2001	XXX	XXX	153,903	145,283	156,494	161,363	164,761	167,602	170,470	170,239	(231)	2,637
5. 2002	XXX	XXX	XXX	156,966	163,303	163,097	164,497	162,127	163,622	164,467	845	2,340
6. 2003	XXX	XXX	XXX	XXX	223,154	218,066	213,408	209,266	208,260	207,242	(1,018)	(2,024)
7. 2004	XXX	XXX	XXX	XXX	XXX	233,467	215,871	206,958	208,819	203,461	(5,358)	(3,497)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	248,239	232,343	222,647	222,515	(132)	(9,828)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,071	232,270	232,551	281	(15,520)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253,766	253,633	(133)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279,425	XXX	XXX
12. Totals											(3,333)	(5,130)

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES
SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior	20	32	61	9	31	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X	0	XXX	XXX
12. Totals											0	0

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

1. Prior	6,946	5,798	4,023	3,446	2,898	2,783	2,789	2,784	2,784	2,784	0	0
2. 1999	0	4	4	8	9	9	9	9	9	9	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	37,779	36,118	33,800	33,539	32,209	35,609	36,345	30,983	30,913	32,818	1,905	1,835
2. 1999	10,739	10,800	9,542	10,419	10,210	10,154	10,582	10,627	12,168	12,647	479	2,020
3. 2000	XXX	11,512	12,755	12,196	14,181	15,594	15,819	16,479	17,177	17,518	341	1,039
4. 2001	XXX	XXX	12,447	10,738	10,752	10,996	12,448	12,083	12,692	12,232	(460)	149
5. 2002	XXX	XXX	XXX	16,262	13,778	13,531	12,701	11,007	10,551	10,902	351	(105)
6. 2003	XXX	XXX	XXX	XXX	19,050	18,223	18,082	19,271	21,483	21,726	243	2,455
7. 2004	XXX	XXX	XXX	XXX	XXX	24,708	23,460	21,574	20,033	19,769	(264)	(1,805)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	26,621	25,652	27,122	25,349	(1,773)	(303)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,610	24,633	23,188	(1,445)	(6,422)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,200	31,546	1,346	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,644	XXX	XXX
12. Totals											723	(1,137)

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

1. Prior	29	55	144	146	146	153	153	153	153	153	0	0
2. 1999	104	189	169	343	383	462	464	491	508	514	6	23
3. 2000	XXX	136	74	112	137	226	234	232	232	232	0	0
4. 2001	XXX	XXX	164	621	674	479	581	578	600	600	0	22
5. 2002	XXX	XXX	XXX	81	479	467	913	817	764	788	24	(29)
6. 2003	XXX	XXX	XXX	XXX	1,214	1,489	1,753	2,237	2,063	2,213	150	(24)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,634	1,426	1,491	1,100	1,138	38	(353)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,122	1,626	2,792	2,580	(212)	954
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	325	305	308	3	(17)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312	269	(43)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	XXX	XXX
12. Totals											(34)	576

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,766	5,341	4,397	(944)	(1,369)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,917	17,805	888	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,896	XXX	XXX
4. Totals											(56)	(1,369)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	190	512	322	449
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,555	49,599	44	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,572	XXX	XXX
4. Totals											366	449

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,904	7,061	5,482	(1,579)	(2,422)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	211	32	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119	XXX	XXX
4. Totals											(1,547)	(2,422)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
6. 2003	XXX	XXX	XXX	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
7. 2004	XXX	XXX	XXX	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
8. 2005	XXX	XXX	XXX	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
9. 2006	XXX	XXX	XXX	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE	NONE
10. 2007	XXX	XXX	XXX	NONE	NONE	NONE	NONE	NONE	NONE	NONE	0	XXX
11. 2008	XXX	XXX	XXX	NONE	NONE	NONE	NONE	NONE	NONE	NONE	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
11. 2008	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
NONE												
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	2,113	2,234	2,219	2,664	3,108	3,209	3,172	3,109	3,284	3,215	(69)	106
2. 1999	188	155	121	0	0	0	0	0	0	0	0	0
3. 2000	XXX	12	12	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	14	14	0	0	0	(14)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(69)	92

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
11. 2008	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
NONE												
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior	1,851	1,408	1,724	1,630	1,604	2,032	2,042	2,144	2,204	2,281	77	137
2. 1999	594	604	726	871	692	766	767	768	767	767	0	(1)
3. 2000	XXX	631	796	881	847	797	799	799	799	799	0	0
4. 2001	XXX	XXX	564	1,200	1,121	1,100	1,108	1,110	1,108	1,108	0	(2)
5. 2002	XXX	XXX	XXX	317	84	36	36	33	33	31	(2)	(2)
6. 2003	XXX	XXX	XXX	XXX	408	12	158	139	151	216	65	77
7. 2004	XXX	XXX	XXX	XXX	XXX	634	674	714	542	570	28	(144)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	823	796	526	408	(118)	(388)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	762	1,423	1,266	(157)	504
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	574	553	(21)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	619	XXX	XXX
12. Totals											(128)	181

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0									
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0									
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0									
4. 2001	XXX	XXX	0	NONE									0	0							
5. 2002	XXX	XXX	XXX										0	0							
6. 2003	XXX	XXX	XXX										0	0							
7. 2004	XXX	XXX	XXX										0	0							
8. 2005	XXX	XXX	XXX										0	0							
9. 2006	XXX	XXX	XXX										0	0							
10. 2007	XXX	XXX	XXX										0	0							
11. 2008	XXX	XXX	XXX										0	0							
12. Totals													0	0							

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

**SCHEDULE P - PART 2T
WARRANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008		
1. Prior	0 0 0	10,512	16,320	19,236	21,502	23,555	24,027	24,910	24,951	25,333	5	10
2. 1999	57,397	74,373	77,952	79,379	80,458	81,378	81,608	81,869	81,916	81,919	26,643	8,747
3. 2000	XXX	56,552	78,414	81,829	83,803	84,960	85,596	86,054	85,866	86,156	21,877	6,886
4. 2001	XXX	XXX	56,933	70,647	71,661	73,806	75,247	75,786	75,947	76,014	18,985	5,441
5. 2002	XXX	XXX	XXX	33,585	45,741	48,854	50,233	50,370	50,925	51,081	13,954	3,506
6. 2003	XXX	XXX	XXX	XXX	50,967	64,616	67,668	69,252	69,726	69,951	12,258	3,047
7. 2004	XXX	XXX	XXX	XXX	XXX	29,426	39,178	40,642	42,055	42,296	7,436	2,048
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	26,664	36,191	37,781	38,852	6,470	1,898
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,461	37,126	38,802	6,506	1,836
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,493	42,351	6,180	1,863
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,181	6,084	1,481

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

1. Prior	0 0 0	41,186	60,670	73,216	80,264	86,442	89,877	92,269	95,261	97,174	19	2
2. 1999	36,446	75,593	92,238	101,676	109,898	114,777	116,504	117,093	117,422	117,495	24,295	8,139
3. 2000	XXX	33,682	63,882	75,028	86,353	94,536	97,865	99,422	100,069	100,193	28,372	10,084
4. 2001	XXX	XXX	28,823	49,276	61,083	72,705	77,032	79,814	80,877	81,342	20,768	7,337
5. 2002	XXX	XXX	XXX	22,767	44,030	56,845	65,472	70,053	71,342	72,325	16,775	6,516
6. 2003	XXX	XXX	XXX	XXX	22,362	43,280	51,814	58,277	60,177	60,852	12,235	5,128
7. 2004	XXX	XXX	XXX	XXX	XXX	20,275	36,085	42,858	48,226	50,562	9,708	4,366
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	16,815	30,491	36,873	41,728	7,663	3,503
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,006	25,343	33,230	6,631	2,973
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,136	25,029	6,147	2,709
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,019	4,381	1,728

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

1. Prior	0 0 0	48,818	79,343	96,389	104,878	109,647	113,712	115,890	116,979	118,205	10	2
2. 1999	24,747	54,908	76,560	93,771	110,816	122,114	125,992	127,550	128,214	128,731	16,445	5,213
3. 2000	XXX	23,968	46,200	59,947	86,037	106,032	110,004	111,594	113,754	113,956	14,734	4,354
4. 2001	XXX	XXX	22,823	46,786	71,519	98,819	113,738	118,017	121,473	123,141	13,239	4,016
5. 2002	XXX	XXX	XXX	20,464	44,133	72,553	88,148	100,528	105,316	109,403	12,174	3,895
6. 2003	XXX	XXX	XXX	XXX	23,617	58,025	80,275	97,847	109,807	115,156	12,988	4,503
7. 2004	XXX	XXX	XXX	XXX	XXX	25,396	53,664	75,643	98,942	113,348	12,186	4,805
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	28,753	57,116	89,247	113,849	12,278	5,091
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,556	46,616	79,308	10,301	4,507
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,979	54,644	9,267	4,376
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,830	6,544	2,977

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	0 0 0	38,716	68,734	90,935	110,211	124,928	139,617	149,607	159,084	166,976	80	2
2. 1999	28,217	62,626	83,588	97,400	104,661	109,877	113,420	116,178	118,168	119,701	21,075	4,663
3. 2000	XXX	26,455	60,779	82,185	96,944	104,067	108,547	110,677	112,509	113,420	17,331	4,166
4. 2001	XXX	XXX	29,626	67,081	90,385	104,912	113,199	117,183	121,321	123,708	15,801	3,324
5. 2002	XXX	XXX	XXX	25,000	56,778	75,864	88,188	96,689	102,932	105,052	13,111	2,680
6. 2003	XXX	XXX	XXX	XXX	24,354	54,679	70,068	77,320	83,281	87,253	10,535	2,054
7. 2004	XXX	XXX	XXX	XXX	XXX	20,127	44,009	56,907	65,791	69,417	8,434	1,776
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	18,026	38,761	51,643	58,360	7,493	1,511
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,538	37,474	50,370	6,443	1,610
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,089	41,769	6,047	1,664
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,179	3,832	1,127

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0	46,375	80,684	99,620	114,743	131,277	138,656	146,969	150,453	156,914	79	296
2. 1999	65,278	98,201	113,493	128,506	140,026	148,907	154,432	156,430	159,215	161,539	19,294	8,290
3. 2000	XXX	55,158	84,457	97,691	116,851	134,197	145,645	150,476	154,182	158,092	16,010	7,320
4. 2001	XXX	XXX	50,179	75,596	91,126	116,471	130,160	141,541	150,537	154,706	14,210	7,262
5. 2002	XXX	XXX	XXX	43,985	70,423	89,538	106,528	123,712	131,295	139,953	13,000	6,823
6. 2003	XXX	XXX	XXX	XXX	63,239	100,037	119,691	140,138	159,128	174,230	13,101	7,742
7. 2004	XXX	XXX	XXX	XXX	XXX	55,604	85,317	105,937	131,249	155,466	11,117	7,231
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	60,253	98,322	119,500	147,770	10,226	6,460
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,141	92,396	120,544	10,298	5,960
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,556	112,049	9,247	6,301
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,257	6,807	3,952

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES
SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008			
1. Prior	0 0 0	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
11. 2008	XXX	XXX	XXX	XXX	0	0	0	XXX	0	0	0	0	0

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008			
1. Prior	0 0 0	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
11. 2008	XXX	XXX	XXX	XXX	0	0	0	XXX	0	0	0	0	0

NONE

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

Years in Which Losses Were Incurred	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	656	857	1,065	1,255	2,713	2,726	2,723	2,723	2,722	XXX	XXX
2. 1999	0	4	0	(18)	4	9	9	9	9	9	XXX	XXX
3. 2000	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

Years in Which Losses Were Incurred	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	6,371	10,770	14,238	16,182	19,066	20,056	21,757	22,961	25,002	0	0
2. 1999	567	1,367	3,137	6,488	8,044	8,627	8,909	9,194	10,212	11,257	445	321
3. 2000	XXX	1,038	3,040	5,263	8,660	11,682	12,089	12,803	13,976	13,997	419	227
4. 2001	XXX	XXX	657	1,836	2,896	4,841	7,499	8,719	8,775	9,553	194	214
5. 2002	XXX	XXX	XXX	441	959	4,458	5,156	5,916	6,707	7,941	296	249
6. 2003	XXX	XXX	XXX	XXX	350	1,790	3,836	9,296	12,662	14,793	367	400
7. 2004	XXX	XXX	XXX	XXX	XXX	533	2,019	3,631	6,874	10,582	368	519
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	800	1,688	5,886	11,269	309	440
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	531	1,726	4,149	289	464
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,312	4,143	276	458
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	938	136	252

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

Years in Which Losses Were Incurred	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	26	143	145	147	153	153	153	153	153	2	4
2. 1999	28	58	100	311	357	396	400	426	444	450	42	86
3. 2000	XXX	17	48	78	100	196	204	204	206	209	25	70
4. 2001	XXX	XXX	37	91	247	366	511	547	600	600	161	112
5. 2002	XXX	XXX	XXX	12	138	253	659	696	716	781	88	167
6. 2003	XXX	XXX	XXX	XXX	234	660	1,062	1,438	1,843	1,895	64	61
7. 2004	XXX	XXX	XXX	XXX	XXX	95	372	823	916	927	34	57
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	226	540	943	1,294	20	32
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	114	161	10	5
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	87	4	4
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	0	0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 4,567	..... 4,012	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 11,331	..... 15,382	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 18,644	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 2,047	..... 1,718	..... (4)	..... 4
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 46,588	..... 49,808	..... 20,296	..... 5,628
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 47,538	..... 18,823	..... 4,036

SCHEDULE P - PART 3K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 1,157	..... 1,541	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 11	..... 54	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 0	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	..... 0	..... 0	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 0	..... 0	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	..... 0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	0 0 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
2. 1999 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
3. 2000	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
4. 2001	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
5. 2002	XXX	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
6. 2003	XXX	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
7. 2004	XXX	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
8. 2005	XXX	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
9. 2006	XXX	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
10. 2007	XXX	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX
11. 2008	XXX	XXX	XXX	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	XXX	XXX

NONE

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008			
1. Prior	0 0 0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
11. 2008	XXX	XXX	XXX	0	0	0	0	0	XXX	0	0	XXX	XXX

NONE

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	0 0 0	403	642	787	1,368	1,586	1,621	1,607	1,703	1,639	XXX	XXX	
2. 1999	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
3. 2000	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX	
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX	
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX	
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX	
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX	
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX	
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX	
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX	
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX

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

1. Prior	0 0 0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
11. 2008	XXX	XXX	XXX	0	0	0	0	0	XXX	0	0	XXX	XXX

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008		
1. Prior	0 0 0	(98)	416	830	894	1,361	1,977	2,002	2,013	2,066	2	1
2. 1999	144	363	421	634	642	766	766	766	766	766	86	78
3. 2000	XXX	129	562	666	792	796	796	796	796	796	73	74
4. 2001	XXX	XXX	148	912	1,087	1,100	1,104	1,104	1,104	1,105	40	53
5. 2002	XXX	XXX	XXX	24	29	29	29	29	29	29	12	14
6. 2003	XXX	XXX	XXX	XXX	0	0	4	34	38	43	8	13
7. 2004	XXX	XXX	XXX	XXX	XXX	0	22	126	159	301	22	33
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	74	96	172	184	32	33
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	53	147	36	41
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	38	30	30
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	19	14

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

1. Prior	0 0 0	0	0	0	0	0	0	0	0	0	0	0		
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0		
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0		
4. 2001	XXX	XXX	XXX	NONE									0	0
5. 2002	XXX	XXX	XXX										0	0
6. 2003	XXX	XXX	XXX										0	0
7. 2004	XXX	XXX	XXX										0	0
8. 2005	XXX	XXX	XXX										0	0
9. 2006	XXX	XXX	XXX										0	0
10. 2007	XXX	XXX	XXX										0	0
11. 2008	XXX	XXX	XXX										XXX	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	0	0	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	0	XXX	XXX

**SCHEDULE P - PART 3T
WARRANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	NONE	XXX	0 0 0	0	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	13,959	8,652	4,731	3,540	2,312	1,670	1,117	2,527	2,424	2,420
2. 1999	13,874	6,322	3,151	1,909	1,295	1,117	663	407	342	177
3. 2000	XXX	14,294	5,328	3,694	1,958	1,715	1,149	822	421	286
4. 2001	XXX	XXX	15,583	5,555	3,972	2,395	1,723	1,075	508	381
5. 2002	XXX	XXX	XXX	15,114	6,328	3,946	2,241	1,147	785	545
6. 2003	XXX	XXX	XXX	XXX	16,812	5,967	4,207	1,925	1,134	859
7. 2004	XXX	XXX	XXX	XXX	XXX	12,803	5,867	2,719	1,298	924
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	12,300	4,100	2,274	1,132
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,331	3,594	2,534
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,147	3,893
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,300

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

1. Prior	39,489	19,981	10,196	6,713	5,312	3,913	4,321	12,786	15,160	16,772
2. 1999	38,145	12,701	6,473	3,897	2,307	1,912	1,738	1,448	1,384	1,086
3. 2000	XXX	35,134	12,391	7,896	5,236	2,749	2,698	2,284	2,065	1,274
4. 2001	XXX	XXX	31,378	14,902	10,027	6,170	4,151	3,030	2,601	1,442
5. 2002	XXX	XXX	XXX	27,107	16,617	10,770	7,115	3,642	2,895	1,717
6. 2003	XXX	XXX	XXX	XXX	26,370	12,614	8,661	4,338	3,338	1,632
7. 2004	XXX	XXX	XXX	XXX	XXX	21,993	11,410	5,855	3,962	2,143
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	19,060	8,100	4,700	2,656
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,931	7,412	3,495
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,304	6,000
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,019

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

1. Prior	63,542	38,809	17,568	12,783	11,708	7,916	7,999	8,202	7,409	7,282
2. 1999	67,162	33,547	13,885	4,972	5,741	2,911	3,033	2,975	2,021	1,404
3. 2000	XXX	64,637	30,006	15,783	9,975	5,317	4,236	4,422	2,774	1,743
4. 2001	XXX	XXX	64,894	28,511	18,872	10,387	7,362	6,444	4,834	3,305
5. 2002	XXX	XXX	XXX	70,736	36,250	17,893	14,136	9,412	5,264	4,500
6. 2003	XXX	XXX	XXX	XXX	86,892	44,503	33,490	24,638	15,763	7,804
7. 2004	XXX	XXX	XXX	XXX	XXX	99,523	62,212	39,700	26,288	13,781
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	101,371	61,126	44,614	25,066
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,559	64,301	36,638
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,200	52,670
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,856

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

1. Prior	94,369	67,169	48,347	36,893	27,860	30,040	31,182	38,091	39,221	50,737
2. 1999	44,843	23,161	11,615	8,096	7,457	6,912	6,829	9,460	9,641	10,387
3. 2000	XXX	43,504	16,247	10,637	9,341	8,450	9,672	11,265	11,714	11,693
4. 2001	XXX	XXX	38,784	17,156	14,994	12,507	13,032	12,748	13,952	13,870
5. 2002	XXX	XXX	XXX	46,489	27,971	19,233	17,435	15,092	15,610	14,933
6. 2003	XXX	XXX	XXX	XXX	55,643	34,956	25,624	19,165	20,845	19,121
7. 2004	XXX	XXX	XXX	XXX	XXX	48,209	34,530	26,493	24,221	19,777
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	52,356	35,764	28,396	21,796
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,853	37,778	28,600
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,696	29,675
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,500

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

1. Prior	106,304	70,800	43,450	29,508	23,643	15,716	20,257	41,079	52,430	46,975
2. 1999	67,478	45,042	28,880	18,079	12,448	6,378	7,693	9,200	10,182	9,134
3. 2000	XXX	69,322	43,179	27,821	18,756	10,140	12,203	12,879	12,318	11,385
4. 2001	XXX	XXX	78,536	46,896	34,175	19,187	17,678	15,573	15,022	13,057
5. 2002	XXX	XXX	XXX	89,474	63,514	37,393	31,136	21,343	18,736	15,173
6. 2003	XXX	XXX	XXX	XXX	122,662	76,932	58,037	41,723	29,553	21,389
7. 2004	XXX	XXX	XXX	XXX	XXX	146,984	96,389	63,821	43,893	28,831
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	151,263	100,284	64,384	41,248
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,805	102,853	71,734
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144,537	95,204
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150,286

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	20	26	25	9	26	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	0	0						0	0	0
2. 1999	0	0						0	0	0
3. 2000	XXX	0						0	0	0
4. 2001	XXX	XXX						0	0	0
5. 2002	XXX	XXX						0	0	0
6. 2003	XXX	XXX						0	0	0
7. 2004	XXX	XXX						0	0	0
8. 2005	XXX	XXX						0	0	0
9. 2006	XXX	XXX						0	0	0
10. 2007	XXX	XXX						X	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	36	26	19	35	40	7	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	28,864	23,122	18,579	15,988	13,506	12,723	13,300	6,276	6,557	6,474
2. 1999	9,256	6,605	3,262	2,466	1,326	1,119	1,359	1,417	1,705	1,390
3. 2000	XXX	8,660	7,137	4,757	3,122	2,176	2,255	2,404	3,137	1,996
4. 2001	XXX	XXX	10,226	7,017	4,750	3,057	2,745	3,111	3,471	2,515
5. 2002	XXX	XXX	XXX	14,941	8,461	6,594	5,572	3,335	2,742	1,537
6. 2003	XXX	XXX	XXX	XXX	17,092	11,957	8,741	6,405	6,257	4,954
7. 2004	XXX	XXX	XXX	XXX	XXX	21,435	17,289	12,748	7,276	4,399
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	24,231	20,469	14,913	9,343
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,055	18,862	13,377
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,686	21,500
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,561

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

1. Prior	32	28	0	0	0	0	0	0	0	0
2. 1999	68	81	26	6	4	0	3	1	0	0
3. 2000	XXX	96	14	17	14	4	3	1	0	0
4. 2001	XXX	XXX	74	38	214	62	26	9	0	0
5. 2002	XXX	XXX	XXX	47	147	97	53	64	4	7
6. 2003	XXX	XXX	XXX	XXX	833	488	406	772	147	34
7. 2004	XXX	XXX	XXX	XXX	XXX	1,321	796	626	178	207
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	528	556	1,099	881
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278	151	144
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238	127
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,133	308	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,869	927
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,344

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	761	(400)	(297)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	382	(377)
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	500

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,971	2,304	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171	156
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	NONE					0	0	0
2. 1999	0	0	NONE					0	0	0
3. 2000	XXX	0	NONE					0	0	0
4. 2001	XXX	XXX	NONE					0	0	0
5. 2002	XXX	XXX	NONE					0	0	0
6. 2003	XXX	XXX	NONE					0	0	0
7. 2004	XXX	XXX	NONE					0	0	0
8. 2005	XXX	XXX	NONE					0	0	0
9. 2006	XXX	XXX	NONE					0	0	0
10. 2007	XXX	XXX	NONE					XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	0	0						0	0	0
2. 1999	0	0						0	0	0
3. 2000	XXX	0						0	0	0
4. 2001	XXX	XXX						0	0	0
5. 2002	XXX	XXX						0	0	0
6. 2003	XXX	XXX						0	0	0
7. 2004	XXX	XXX						0	0	0
8. 2005	XXX	XXX						0	0	0
9. 2006	XXX	XXX						0	0	0
10. 2007	XXX	XXX						XX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	384	313	163	687	557	495	448	376	459	458
2. 1999	188	155	121	0	0	0	0	0	0	0
3. 2000	XXX	12	12	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	0	0						0	0	0
2. 1999	0	0						0	0	0
3. 2000	XXX	0						0	0	0
4. 2001	XXX	XXX						0	0	0
5. 2002	XXX	XXX						0	0	0
6. 2003	XXX	XXX						0	0	0
7. 2004	XXX	XXX						0	0	0
8. 2005	XXX	XXX						0	0	0
9. 2006	XXX	XXX						0	0	0
10. 2007	XXX	XXX						X	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4R - SECTION 1
PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	1,292	963	794	305	267	196	7	43	71	93
2. 1999	295	197	126	61	45	0	0	4	1	0
3. 2000	XXX	314	179	176	53	0	1	2	4	0
4. 2001	XXX	XXX	242	81	36	3	4	4	4	2
5. 2002	XXX	XXX	XXX	274	55	4	4	4	1	0
6. 2003	XXX	XXX	XXX	XXX	406	12	147	104	109	112
7. 2004	XXX	XXX	XXX	XXX	XXX	626	640	558	288	239
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	739	667	347	219
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	726	1,153	854	854
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	536	500	500
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	596

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

1. Prior	0	0						0	0	0
2. 1999	0	0						0	0	0
3. 2000	XXX	0						0	0	0
4. 2001	XXX	XXX						0	0	0
5. 2002	XXX	XXX						0	0	0
6. 2003	XXX	XXX						0	0	0
7. 2004	XXX	XXX						0	0	0
8. 2005	XXX	XXX						0	0	0
9. 2006	XXX	XXX						0	0	0
10. 2007	XXX	XXX						XXX	0	0
11. 2008	XXX	XXX						XXX	XXX	0

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	NONE	XXX	XXX	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	5,386	531	201	85	45	5	8	8	5	5
2. 1999	22,496	26,176	26,461	26,556	26,605	26,633	26,637	26,642	26,642	26,643
3. 2000	XXX	17,447	21,486	21,723	21,800	21,843	21,858	21,872	21,873	21,877
4. 2001	XXX	XXX	16,294	18,731	18,858	18,934	18,967	18,980	18,985	18,985
5. 2002	XXX	XXX	XXX	11,826	13,742	13,893	13,936	13,948	13,953	13,954
6. 2003	XXX	XXX	XXX	XXX	10,317	12,085	12,190	12,236	12,252	12,258
7. 2004	XXX	XXX	XXX	XXX	XXX	6,410	7,331	7,407	7,430	7,436
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	5,276	6,379	6,457	6,470
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,526	6,447	6,506
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,131	6,180
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,084

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	1,214	453	270	150	85	43	44	35	27	16
2. 1999	3,734	338	166	100	64	22	14	5	4	1
3. 2000	XXX	3,608	279	133	90	40	20	8	4	0
4. 2001	XXX	XXX	1,979	239	154	74	34	12	6	4
5. 2002	XXX	XXX	XXX	1,938	198	80	32	18	14	6
6. 2003	XXX	XXX	XXX	XXX	1,741	173	87	39	16	7
7. 2004	XXX	XXX	XXX	XXX	XXX	969	120	48	32	19
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,042	100	38	25
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	864	83	32
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	991	100
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,405

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	4,288	1,729	712	319	167	72	53	42	29	23
2. 1999	32,861	35,012	35,274	35,356	35,403	35,408	35,410	35,411	35,414	35,416
3. 2000	XXX	26,004	28,464	28,671	28,766	28,787	28,791	28,795	28,798	28,801
4. 2001	XXX	XXX	22,561	24,292	24,476	24,505	24,508	24,513	24,515	24,516
5. 2002	XXX	XXX	XXX	16,596	18,040	18,120	18,145	18,148	18,155	18,159
6. 2003	XXX	XXX	XXX	XXX	16,531	17,322	17,375	17,394	17,396	17,402
7. 2004	XXX	XXX	XXX	XXX	XXX	9,025	9,450	9,486	9,500	9,505
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	7,776	8,342	8,374	8,394
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,900	8,342	8,374
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,629	8,143
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,973

SCHEDULE P - PART 5B PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	7,406	1,795	752	431	170	111	47	40	51	19
2. 1999	14,221	21,571	23,188	23,756	24,064	24,217	24,249	24,275	24,290	24,295
3. 2000	XXX	15,940	25,658	27,311	27,841	28,168	28,305	28,348	28,369	28,372
4. 2001	XXX	XXX	12,372	18,755	19,839	20,455	20,630	20,721	20,741	20,768
5. 2002	XXX	XXX	XXX	10,543	15,231	16,185	16,546	16,686	16,744	16,775
6. 2003	XXX	XXX	XXX	XXX	8,188	11,418	11,918	12,134	12,215	12,235
7. 2004	XXX	XXX	XXX	XXX	XXX	6,643	9,122	9,485	9,663	9,708
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	5,401	7,237	7,544	7,663
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,754	6,380	6,631
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,622	6,147
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,381

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	3,793	1,837	1,060	631	454	337	340	296	241	219
2. 1999	9,240	2,455	1,059	551	311	97	63	37	17	15
3. 2000	XXX	10,198	2,496	1,044	702	212	88	43	17	18
4. 2001	XXX	XXX	7,589	1,743	1,040	345	174	75	52	32
5. 2002	XXX	XXX	XXX	6,368	1,492	529	281	132	72	33
6. 2003	XXX	XXX	XXX	XXX	4,435	863	381	148	78	32
7. 2004	XXX	XXX	XXX	XXX	XXX	3,478	721	329	122	61
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,683	526	221	95
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,177	426	152
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,096	425
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,919

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2,692	4,503	2,068	1,189	1,262	498	352	304	265	207
2. 1999	27,360	31,444	32,093	32,299	32,465	32,456	32,459	32,459	32,460	32,465
3. 2000	XXX	31,726	37,458	38,081	38,423	38,418	38,433	38,428	38,425	38,432
4. 2001	XXX	XXX	24,110	27,281	28,120	28,178	28,203	28,199	28,198	28,205
5. 2002	XXX	XXX	XXX	21,258	22,984	23,178	23,347	23,352	23,356	23,352
6. 2003	XXX	XXX	XXX	XXX	16,160	17,260	17,376	17,410	17,451	17,437
7. 2004	XXX	XXX	XXX	XXX	XXX	13,257	14,040	14,102	14,135	14,135
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	10,647	11,184	11,246	11,261
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,226	9,711	9,756
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,812	9,284
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,027

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	4,566	1,280	473	205	141	57	30	17	6	10
2. 1999	10,855	14,953	15,738	16,014	16,254	16,379	16,417	16,442	16,444	16,445
3. 2000	XXX	9,767	13,278	13,893	14,371	14,609	14,680	14,708	14,727	14,734
4. 2001	XXX	XXX	8,636	11,764	12,478	12,928	13,127	13,194	13,222	13,239
5. 2002	XXX	XXX	XXX	7,721	10,847	11,646	11,935	12,105	12,140	12,174
6. 2003	XXX	XXX	XXX	XXX	8,612	11,922	12,497	12,787	12,935	12,988
7. 2004	XXX	XXX	XXX	XXX	XXX	8,406	11,165	11,741	12,034	12,186
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	8,700	11,414	11,945	12,278
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,614	9,776	10,301
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,900	9,267
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,544

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2,669	1,181	564	317	197	126	91	67	62	54
2. 1999	5,166	1,581	812	414	232	91	44	17	8	4
3. 2000	XXX	3,858	1,476	878	427	143	66	33	8	5
4. 2001	XXX	XXX	3,778	1,481	805	363	153	67	38	23
5. 2002	XXX	XXX	XXX	3,614	1,278	584	312	117	74	38
6. 2003	XXX	XXX	XXX	XXX	3,845	1,055	581	340	147	81
7. 2004	XXX	XXX	XXX	XXX	XXX	3,401	1,093	584	312	132
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	3,571	1,038	557	232
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,057	962	527
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,936	777
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,705

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	3,615	3,140	1,249	622	666	213	141	92	73	70
2. 1999	18,543	21,178	21,491	21,516	21,696	21,714	21,719	21,720	21,720	21,721
3. 2000	XXX	15,912	18,626	18,914	19,109	19,140	19,155	19,157	19,157	19,161
4. 2001	XXX	XXX	14,576	16,883	17,197	17,310	17,350	17,352	17,354	17,356
5. 2002	XXX	XXX	XXX	13,596	15,831	16,104	16,183	16,206	16,211	16,216
6. 2003	XXX	XXX	XXX	XXX	15,373	17,264	17,498	17,598	17,619	17,625
7. 2004	XXX	XXX	XXX	XXX	XXX	15,139	16,831	17,036	17,098	17,121
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	15,900	17,326	17,547	17,603
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,974	15,138	15,336
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,139	14,417
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,227

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	8,203	1,273	866	493	339	168	159	129	107	80
2. 1999	11,904	18,655	20,121	20,608	20,824	20,919	20,981	21,017	21,059	21,075
3. 2000	XXX	8,876	15,564	16,544	16,981	17,155	17,250	17,286	17,306	17,331
4. 2001	XXX	XXX	9,168	14,255	15,119	15,489	15,621	15,692	15,758	15,801
5. 2002	XXX	XXX	XXX	7,819	11,896	12,554	12,838	13,003	13,077	13,111
6. 2003	XXX	XXX	XXX	XXX	6,132	9,587	10,122	10,333	10,462	10,535
7. 2004	XXX	XXX	XXX	XXX	XXX	5,075	7,760	8,160	8,364	8,434
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	4,676	6,962	7,331	7,493
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,174	6,096	6,443
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,068	6,047
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,832

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	4,023	2,869	1,866	1,301	1,147	961	816	703	599	536
2. 1999	8,354	2,458	1,045	562	331	240	174	138	100	81
3. 2000	XXX	8,138	1,729	876	444	258	164	128	110	84
4. 2001	XXX	XXX	6,132	1,512	817	438	310	234	165	115
5. 2002	XXX	XXX	XXX	5,083	1,282	684	388	225	143	104
6. 2003	XXX	XXX	XXX	XXX	4,328	1,050	545	342	206	132
7. 2004	XXX	XXX	XXX	XXX	XXX	3,424	840	453	226	156
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,957	758	383	200
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,655	696	319
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,826	792
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,964

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2,337	4,386	2,888	1,908	1,530	1,166	976	828	713	615
2. 1999	23,362	25,426	25,696	25,766	25,786	25,810	25,814	25,822	25,826	25,829
3. 2000	XXX	19,711	21,271	21,496	21,560	21,578	21,594	21,595	21,595	21,598
4. 2001	XXX	XXX	17,604	18,921	19,179	19,235	19,260	19,271	19,277	19,277
5. 2002	XXX	XXX	XXX	14,811	15,801	15,939	15,982	15,994	16,003	16,005
6. 2003	XXX	XXX	XXX	XXX	11,924	12,685	12,771	12,806	12,814	12,821
7. 2004	XXX	XXX	XXX	XXX	XXX	9,699	10,272	10,347	10,359	10,364
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	8,634	9,138	9,196	9,207
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,938	8,324	8,371
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,034	8,503
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,923

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	5,234	1,446	739	432	286	251	146	130	90	79
2. 1999	13,612	17,726	18,400	18,697	18,953	19,091	19,156	19,204	19,268	19,294
3. 2000	XXX	10,906	14,387	14,962	15,364	15,693	15,842	15,905	15,973	16,010
4. 2001	XXX	XXX	9,738	12,729	13,296	13,738	13,958	14,093	14,168	14,210
5. 2002	XXX	XXX	XXX	8,296	11,562	12,227	12,540	12,812	12,916	13,000
6. 2003	XXX	XXX	XXX	XXX	8,167	11,714	12,320	12,721	12,965	13,101
7. 2004	XXX	XXX	XXX	XXX	XXX	7,345	9,904	10,460	10,871	11,117
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	6,553	9,288	9,874	10,226
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,276	9,774	10,298
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,796	9,247
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,807

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	4,091	2,506	1,827	1,609	1,440	1,344	1,172	1,034	848	639
2. 1999	5,326	1,474	979	657	408	266	234	162	67	45
3. 2000	XXX	4,243	1,457	1,066	743	402	263	201	113	78
4. 2001	XXX	XXX	4,242	1,404	1,058	637	379	216	121	66
5. 2002	XXX	XXX	XXX	4,079	1,468	915	648	358	227	136
6. 2003	XXX	XXX	XXX	XXX	5,151	1,592	1,109	792	498	356
7. 2004	XXX	XXX	XXX	XXX	XXX	4,041	1,447	1,012	613	301
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	4,045	1,347	938	644
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,732	1,164	852
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,778	1,377
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,961

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	4,643	5,146	3,128	2,413	2,059	1,877	1,605	1,425	1,214	1,014
2. 1999	22,996	26,122	26,814	27,137	27,318	27,427	27,551	27,594	27,621	27,648
3. 2000	XXX	18,866	22,138	22,758	23,120	23,246	23,333	23,379	23,409	23,441
4. 2001	XXX	XXX	17,762	20,406	21,105	21,382	21,487	21,573	21,613	21,633
5. 2002	XXX	XXX	XXX	15,892	19,207	19,761	20,048	20,173	20,238	20,293
6. 2003	XXX	XXX	XXX	XXX	17,654	20,540	21,123	21,459	21,578	21,644
7. 2004	XXX	XXX	XXX	XXX	XXX	15,450	17,732	18,272	18,546	18,647
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	14,166	16,443	17,036	17,331
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,462	16,584	17,109
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,460	16,928
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,719

Page 75

Sch. P, Pt. 5F, Sn. 1A, Medical Malpractice, Occurrence
NONE

Sch. P, Pt. 5F, Sn. 2A, Medical Malpractice, Occurrence
NONE

Sch. P, Pt. 5F, Sn. 3A, Medical Malpractice, Occurrence
NONE

Page 76

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

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

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

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	247	105	12	32	21	14	1	0	0	0
2. 1999	283	400	412	436	453	459	458	456	450	445
3. 2000	XXX	254	321	364	400	421	424	424	422	419
4. 2001	XXX	XXX	96	221	247	277	266	247	218	194
5. 2002	XXX	XXX	XXX	162	236	293	312	316	310	296
6. 2003	XXX	XXX	XXX	XXX	162	303	336	370	374	367
7. 2004	XXX	XXX	XXX	XXX	XXX	167	281	317	350	368
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	146	247	294	309
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	245	289
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	276
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	328	168	35	73	34	34	26	22	26	29
2. 1999	160	86	38	42	22	11	3	0	0	0
3. 2000	XXX	188	53	83	42	21	14	11	3	4
4. 2001	XXX	XXX	106	104	83	41	16	9	11	5
5. 2002	XXX	XXX	XXX	138	116	59	33	17	7	7
6. 2003	XXX	XXX	XXX	XXX	170	89	97	60	39	31
7. 2004	XXX	XXX	XXX	XXX	XXX	196	120	101	67	39
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	154	107	78	54
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134	103	93
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	136
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	239	428	54	140	87	25	30	24	33	24
2. 1999	604	800	786	839	846	834	820	804	787	774
3. 2000	XXX	562	564	681	693	701	696	686	667	658
4. 2001	XXX	XXX	278	536	555	565	534	504	462	416
5. 2002	XXX	XXX	XXX	445	640	685	684	648	605	566
6. 2003	XXX	XXX	XXX	XXX	522	770	838	846	830	804
7. 2004	XXX	XXX	XXX	XXX	XXX	647	868	928	933	927
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	504	746	792	806
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	536	747	846
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	588	868
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0	0	0	0	3	3	3	3	2
2. 1999	0	0	0	7	12	19	26	32	38	42
3. 2000	XXX	0	0	0	4	8	12	17	21	25
4. 2001	XXX	XXX	0	0	22	46	74	100	133	161
5. 2002	XXX	XXX	XXX	0	8	17	32	47	66	88
6. 2003	XXX	XXX	XXX	XXX	0	6	19	34	47	64
7. 2004	XXX	XXX	XXX	XXX	XXX	0	4	14	24	34
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	4	12	20
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	3	10
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	4
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	4	3	0	3	0	0	0	0	0	0
2. 1999	12	12	0	7	4	3	0	0	0	0
3. 2000	XXX	12	0	12	4	0	0	0	0	0
4. 2001	XXX	XXX	0	26	14	11	4	3	0	0
5. 2002	XXX	XXX	XXX	26	22	14	7	4	4	0
6. 2003	XXX	XXX	XXX	XXX	22	22	14	8	7	5
7. 2004	XXX	XXX	XXX	XXX	XXX	16	16	4	3	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	24	26	22	19
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	4	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	7	7	0	8	7	7	7	7	7	7
2. 1999	14	21	6	29	40	57	74	93	112	129
3. 2000	XXX	12	0	21	24	38	53	66	83	97
4. 2001	XXX	XXX	0	39	62	97	136	179	226	274
5. 2002	XXX	XXX	XXX	33	53	79	112	158	204	256
6. 2003	XXX	XXX	XXX	XXX	22	36	53	74	100	133
7. 2004	XXX	XXX	XXX	XXX	XXX	19	33	43	66	90
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	26	40	54	70
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	17
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	13
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	38	38	30	13	9	0	9	0	0	2
2. 1999	34	61	74	81	83	83	84	86	86	86
3. 2000	XXX	38	54	64	66	66	66	67	71	73
4. 2001	XXX	XXX	26	36	36	36	38	39	39	40
5. 2002	XXX	XXX	XXX	4	8	8	11	12	12	12
6. 2003	XXX	XXX	XXX	XXX	0	0	0	4	4	8
7. 2004	XXX	XXX	XXX	XXX	XXX	0	3	11	21	22
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	8	16	24	32
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	31	36
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	30
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	155	101	66	52	45	41	34	34	23	23
2. 1999	96	26	21	17	4	6	4	0	0	0
3. 2000	XXX	86	40	26	12	7	7	4	0	4
4. 2001	XXX	XXX	91	36	22	12	7	4	0	0
5. 2002	XXX	XXX	XXX	71	33	24	14	12	11	10
6. 2003	XXX	XXX	XXX	XXX	81	36	21	12	8	10
7. 2004	XXX	XXX	XXX	XXX	XXX	76	44	32	21	23
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	100	45	26	14
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	62	44
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106	64
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	37	173	127	86	58	46	47	41	30	29
2. 1999	152	142	162	174	164	166	166	164	164	164
3. 2000	XXX	153	146	153	142	138	139	139	143	147
4. 2001	XXX	XXX	143	112	104	94	96	96	93	94
5. 2002	XXX	XXX	XXX	81	53	42	36	34	34	37
6. 2003	XXX	XXX	XXX	XXX	83	38	26	26	26	33
7. 2004	XXX	XXX	XXX	XXX	XXX	76	62	61	71	76
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	114	79	79	77
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	129	119
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138	122
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0						0	0	0
2. 1999	0	0						0	0	0
3. 2000	XXX	XXX						0	0	0
4. 2001	XXX	XXX						0	0	0
5. 2002	XXX	XXX						0	0	0
6. 2003	XXX	XXX						0	0	0
7. 2004	XXX	XXX						0	0	0
8. 2005	XXX	XXX						0	0	0
9. 2006	XXX	XXX						0	0	0
10. 2007	XXX	XXX						XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0						0	0	0
2. 1999	0	0						0	0	0
3. 2000	XXX	XXX						0	0	0
4. 2001	XXX	XXX						0	0	0
5. 2002	XXX	XXX						0	0	0
6. 2003	XXX	XXX						0	0	0
7. 2004	XXX	XXX						0	0	0
8. 2005	XXX	XXX						0	0	0
9. 2006	XXX	XXX						0	0	0
10. 2007	XXX	XXX						XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0						0	0	0
2. 1999	0	0						0	0	0
3. 2000	XXX	XXX						0	0	0
4. 2001	XXX	XXX						0	0	0
5. 2002	XXX	XXX						0	0	0
6. 2003	XXX	XXX						0	0	0
7. 2004	XXX	XXX						0	0	0
8. 2005	XXX	XXX						0	0	0
9. 2006	XXX	XXX						0	0	0
10. 2007	XXX	XXX						XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Page 81

Sch. P, Pt. 5T, Sn. 1

NONE

Sch. P, Pt. 5T, Sn. 2

NONE

Sch. P, Pt. 5T, Sn. 3

NONE

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	(1,213)	(3)	(58)	(4)	(1)	0	(6)	0	0	0	0	0
2. 1999	156,606	154,906	154,844	154,826	154,826	154,826	154,826	154,826	154,826	154,826	154,826	154,826
3. 2000	XXX	156,896	156,674	156,621	156,615	156,612	156,612	156,612	156,612	156,612	156,612	156,612
4. 2001	XXX	XXX	180,661	179,812	179,769	179,761	179,758	179,758	179,758	179,758	179,758	179,758
5. 2002	XXX	XXX	XXX	208,583	207,798	207,723	207,684	207,669	207,669	207,669	207,669	207,669
6. 2003	XXX	XXX	XXX	XXX	243,201	242,338	242,195	242,173	242,173	242,173	242,173	242,173
7. 2004	XXX	XXX	XXX	XXX	XXX	255,922	255,055	255,168	255,147	255,080	255,080	(68)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	260,085	258,885	258,847	259,083	259,083	234
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,379	245,178	245,083	245,083	(96)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230,186	228,844	228,844	(1,338)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218,235	218,235	218,235
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,967
13. Earned Premiums (Sc P-Pt 1)	155,656	155,014	180,316	207,658	242,367	254,971	259,026	245,260	228,926	216,966	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	(73)	(13)	(16)	2	0	9	(2)	0	0	0	0	0
2. 1999	6,862	6,897	6,911	6,921	6,921	6,926	6,930	6,930	6,931	6,931	6,931	6,931
3. 2000	XXX	7,744	7,853	7,858	7,858	7,858	7,858	7,858	7,858	7,858	7,858	7,858
4. 2001	XXX	XXX	9,912	9,915	9,939	9,934	9,934	9,934	9,934	9,934	9,934	9,934
5. 2002	XXX	XXX	XXX	14,643	14,647	14,660	14,658	14,663	14,663	14,663	14,663	14,663
6. 2003	XXX	XXX	XXX	XXX	16,588	16,596	16,600	16,611	16,611	16,611	16,611	16,611
7. 2004	XXX	XXX	XXX	XXX	XXX	13,666	13,708	13,822	13,824	13,755	13,755	(67)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	14,631	14,574	14,596	14,596	14,596	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,753	11,751	11,750	11,750	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,896	8,896	8,896	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,314	7,314	7,314
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,247
13. Earned Premiums (Sc P-Pt 1)	6,796	7,767	10,016	14,666	16,617	13,691	14,678	11,823	8,919	7,248	XXX	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	4,991	50	(102)	(11)	(1)	0	(5)	0	0	0	0	0
2. 1999	153,348	160,513	160,286	160,204	160,204	160,204	160,204	160,204	160,204	160,204	160,204	160,204
3. 2000	XXX	144,821	149,788	149,616	149,524	149,486	149,483	149,483	149,476	149,476	149,476	149,476
4. 2001	XXX	XXX	157,518	161,043	160,802	160,681	160,689	160,689	160,678	160,678	160,678	160,678
5. 2002	XXX	XXX	XXX	159,944	162,576	162,265	162,238	162,230	162,226	162,226	162,226	162,226
6. 2003	XXX	XXX	XXX	XXX	159,328	161,615	161,390	161,354	161,314	161,302	161,302	(15)
7. 2004	XXX	XXX	XXX	XXX	XXX	141,665	143,209	142,871	142,818	142,809	142,809	(9)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	137,755	138,928	138,695	138,657	138,657	(39)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,157	138,131	137,853	137,853	(279)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139,776	138,522	138,522	(1,256)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,584	140,584	140,584
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,986
13. Earned Premiums (Sc P-Pt 1)	158,986	151,995	162,155	163,261	161,569	143,484	139,044	138,942	139,409	138,986	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	1,088	1,088	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092
3. 2000	XXX	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043
4. 2001	XXX	XXX	819	821	821	821	821	821	821	821	821	821
5. 2002	XXX	XXX	XXX	4,064	4,064	4,064	4,061	4,061	4,061	4,061	4,061	4,061
6. 2003	XXX	XXX	XXX	XXX	4,900	4,900	4,896	4,896	4,896	4,896	4,896	4,896
7. 2004	XXX	XXX	XXX	XXX	XXX	6,498	6,497	6,497	6,500	6,500	6,500	6,500
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	5,897	5,904	5,906	5,911	5,911	5,911
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,281	6,281	6,282	6,282	6,282
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,985	5,985	5,985	5,985
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,071	7,071	7,071
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,080
13. Earned Premiums (Sc P-Pt 1)	1,088	1,045	822	4,064	4,900	6,498	5,884	6,292	5,988	7,081	XXX	XXX

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	696	51	(12)	(4)	0	0	(2)	0	0	0	0	0
2. 1999	225,014	227,093	227,240	227,213	227,204	227,210	227,208	227,208	227,208	227,208	227,208	0
3. 2000	XXX	231,591	233,482	233,307	233,276	233,281	233,279	233,277	233,277	233,277	233,277	0
4. 2001	XXX	XXX	260,100	262,758	262,483	262,442	262,429	262,422	262,421	262,421	262,421	0
5. 2002	XXX	XXX	XXX	304,090	305,800	305,345	305,312	305,295	305,294	305,294	305,294	0
6. 2003	XXX	XXX	XXX	XXX	369,311	371,416	371,135	371,102	371,100	371,100	371,099	0
7. 2004	XXX	XXX	XXX	XXX	XXX	407,563	411,755	411,267	411,226	411,218	411,218	(11)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	440,113	443,087	442,614	442,614	442,614	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	453,024	452,876	452,876	452,876	(505)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467,971	465,511	465,511	(2,462)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	468,607	468,607	468,607
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465,629
13. Earned Premiums (Sc P-Pt 1)	226,162	233,766	262,123	306,542	370,705	409,184	443,971	455,447	467,304	465,629	465,629	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	0	13	38	9	0	0	0	0	0	0	0	0
2. 1999	11,749	11,927	11,928	11,907	11,907	11,907	11,907	11,907	11,907	11,907	11,907	0
3. 2000	XXX	13,384	15,164	15,159	15,160	15,160	15,160	15,160	15,160	15,160	15,160	0
4. 2001	XXX	XXX	13,063	13,161	13,162	13,163	13,163	13,163	13,163	13,163	13,163	0
5. 2002	XXX	XXX	XXX	15,802	15,855	15,865	15,861	15,861	15,861	15,861	15,861	0
6. 2003	XXX	XXX	XXX	XXX	19,270	19,434	19,432	19,432	19,433	19,433	19,433	0
7. 2004	XXX	XXX	XXX	XXX	XXX	20,322	20,346	20,348	20,366	20,366	20,366	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,831	22,747	22,808	22,808	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,222	18,258	18,262	18,262	4
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,879	19,893	19,893	11
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,887	18,887	18,886
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,901
13. Earned Premiums (Sc P-Pt 1)	13,090	13,573	14,882	15,881	19,325	20,503	22,842	18,142	19,996	18,900	18,900	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	(42)	(37)	47	(6)	0	0	0	0	0	0	0	0
2. 1999	28,843	28,804	28,786	28,779	28,769	28,768	28,768	28,768	28,768	28,768	28,768	0
3. 2000	XXX	28,487	28,606	28,612	28,608	28,607	28,590	28,590	28,590	28,590	28,590	0
4. 2001	XXX	XXX	32,338	32,346	32,331	32,325	32,313	32,313	32,313	32,313	32,313	0
5. 2002	XXX	XXX	XXX	40,362	40,160	40,033	40,023	40,023	40,023	40,023	40,023	0
6. 2003	XXX	XXX	XXX	XXX	54,348	54,400	54,302	54,300	54,299	54,299	54,299	0
7. 2004	XXX	XXX	XXX	XXX	XXX	59,344	59,778	59,735	59,718	59,718	59,718	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	65,182	66,221	66,125	66,122	66,122	(4)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,694	71,923	71,842	71,842	(82)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,229	72,642	72,642	(587)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,800	74,800	74,800
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,127
13. Earned Premiums (Sc P-Pt 1)	28,826	28,404	32,488	40,364	54,115	59,266	65,471	72,688	73,344	74,127	74,127	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	(1)	(8)	17	0	36	0	(1)	0	0	0	0	0
2. 1999	3,215	3,216	3,217	3,217	3,217	3,216	3,216	3,216	3,216	3,216	3,216	0
3. 2000	XXX	3,138	3,145	3,158	3,158	3,157	3,157	3,157	3,157	3,157	3,157	0
4. 2001	XXX	XXX	4,011	4,038	4,042	4,042	4,040	4,040	4,040	4,040	4,040	0
5. 2002	XXX	XXX	XXX	5,804	5,774	5,768	5,766	5,766	5,769	5,769	5,769	0
6. 2003	XXX	XXX	XXX	XXX	6,832	6,817	6,816	6,820	6,824	6,824	6,824	0
7. 2004	XXX	XXX	XXX	XXX	XXX	7,303	7,289	7,312	7,312	7,312	7,312	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	9,533	9,583	9,583	9,583	9,583	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,893	10,868	10,868	10,868	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,874	9,860	9,860	(14)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,187	8,187	8,187
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,173
13. Earned Premiums (Sc P-Pt 1)	3,147	3,053	4,038	5,844	6,842	7,277	9,511	10,972	9,855	8,173	8,173	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1999	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342
3. 2000	XXX	1,778	1,778	1,778	1,778	1,778	1,778	1,778	1,778	1,778	1,778
4. 2001	XXX	XXX	2,138	2,138	2,138	2,138	2,138	2,138	2,138	2,138	2,138
5. 2002	XXX	XXX	XXX	2,974	2,974	2,974	2,974	2,974	2,974	2,974	2,974
6. 2003	XXX	XXX	XXX	XXX	4,062	4,062	4,062	4,062	4,062	4,062	4,062
7. 2004	XXX	XXX	XXX	XXX	XXX	4,904	4,904	4,904	4,904	4,904	4,904
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	3,400	3,400	3,400	3,400	3,400
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,034	1,034	1,034	1,034
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667	667	667
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	408	408
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	408
13. Earned Premiums (Sc P-Pt 1)	1,342	1,778	2,138	2,974	4,062	4,904	3,400	1,034	667	408	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1999	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093
3. 2000	XXX	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447
4. 2001	XXX	XXX	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638	1,638
5. 2002	XXX	XXX	XXX	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262
6. 2003	XXX	XXX	XXX	XXX	2,533	2,533	2,533	2,533	2,533	2,533	2,533
7. 2004	XXX	XXX	XXX	XXX	XXX	2,004	2,004	2,004	2,004	2,004	2,004
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,406	1,406	1,406	1,406	1,406
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	496	496	496	496
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428	428	428
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239	239
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239
13. Earned Premiums (Sc P-Pt 1)	1,093	1,447	1,638	2,262	2,533	2,004	1,406	496	428	239	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	0	0	0	0	0	0	0	0	0
11. 2008	XXX	XXX	0	0	0	0	0	0	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	0	0	0	0	0	0	0	0	0
11. 2008	XXX	XXX	0	0	0	0	0	0	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6N - REINSURANCE

Nonproportional Assumed Property

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0						0	0	0	0
2. 1999	0	0									
3. 2000	XXX	XXX									
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	XXX	XXX							XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0						0	0	0	0
2. 1999	0	0									
3. 2000	XXX	XXX									
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	XXX	XXX							XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE

Nonproportional Assumed Liability

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1999	342	342	342	342	342	342	342	342	342	342	0
3. 2000	XXX	22	22	22	22	22	22	22	22	22	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	4	4	4	4	4	4	4	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	342	22	0	4	0	0	0	0	6	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0						0	0	0	0
2. 1999	0	0									
3. 2000	XXX	XXX									
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	XXX	XXX							XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	1	(8)	0	0	0	0	0	0	0	0	0	0
2. 1999	1,841	1,860	1,859	1,859	1,859	1,859	1,859	1,859	1,859	1,859	1,859	0
3. 2000	XXX	1,817	1,838	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836	0
4. 2001	XXX	XXX	2,142	2,084	2,078	2,078	2,078	2,078	2,078	2,078	2,078	0
5. 2002	XXX	XXX	XXX	2,400	2,437	2,438	2,436	2,436	2,436	2,436	2,436	0
6. 2003	XXX	XXX	XXX	XXX	3,174	3,188	3,181	3,181	3,181	3,181	3,181	0
7. 2004	XXX	XXX	XXX	XXX	XXX	2,447	2,506	2,500	2,500	2,500	2,500	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,093	2,136	2,134	2,134	2,134	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,816	1,779	1,779	1,779	(1)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,600	1,609	1,609	9
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,625	1,625	1,625
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,633
13. Earned Premiums (Sc P-Pt 1)	1,843	1,826	2,163	2,336	3,204	2,463	2,142	1,853	1,561	1,632	XXX	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	6	6	6	6	6	6	6	6	6	6	6	0
3. 2000	XXX	16	16	16	16	16	16	16	16	16	16	0
4. 2001	XXX	XXX	21	21	21	21	21	21	21	21	21	0
5. 2002	XXX	XXX	XXX	28	28	28	28	28	27	28	28	0
6. 2003	XXX	XXX	XXX	XXX	14	14	14	14	15	14	14	0
7. 2004	XXX	XXX	XXX	XXX	XXX	12	12	12	12	12	12	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	9	9	9	9	9	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	8	8	8	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5
13. Earned Premiums (Sc P-Pt 1)	6	16	21	28	14	12	9	8	4	5	XXX	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	0	0	0	0	0	0	0	0	0	0
11. 2008	XXX	XXX	0	0	0	0	0	0	XXX	0	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	0	0	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
8. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0	0
9. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0	0
10. 2007	XXX	XXX	0	0	0	0	0	0	0	0	0	0
11. 2008	XXX	XXX	0	0	0	0	0	0	XXX	0	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

Page 87

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

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

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

Page 88

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

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

Page 89

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

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

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

Page 90

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

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

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

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	22,162,583	23,013,929	0	14,384,381	12,908,894	17,231,259	67,169	0
2. Alaska	AK	3,175	2,936	0	0	0	0	0	0
3. Arizona	AZ	316,108	231,012	0	74,810	84,734	11,141	0	0
4. Arkansas	AR	11,773,096	11,724,917	0	9,580,730	21,666,084	18,307,840	28,827	0
5. California	CA	2,315,719	1,590,571	0	36,865	117,772	85,466	0	0
6. Colorado	CO	381,603	279,719	0	21,811	147,996	165,285	193	0
7. Connecticut	CT	39,086,169	38,642,648	77,929	22,883,925	24,823,887	44,585,431	193,284	0
8. Delaware	DE	18,524,192	19,294,458	44,475	7,140,074	9,561,334	30,910,985	66,867	0
9. Dist. Columbia	DC	2,567,248	2,523,053	181,907	368,907	284,258	1,601,554	6,419	0
10. Florida	FL	23,121,259	21,249,853	0	2,032,400	5,368,421	7,000,142	2,960	0
11. Georgia	GA	31,293,410	30,831,272	0	17,295,785	21,940,852	27,685,855	52,652	0
12. Hawaii	HI	87,310	96,558	0	0	0	0	0	0
13. Idaho	ID	18,790	17,754	0	0	0	0	0	0
14. Illinois	IL	26,880,694	26,998,590	0	12,848,125	15,950,680	44,814,669	84,535	0
15. Indiana	IN	18,634,594	18,463,866	0	15,755,084	13,213,864	19,680,038	95,410	0
16. Iowa	IA	1,798,985	1,896,461	0	1,084,463	1,754,527	3,013,720	1,924	0
17. Kansas	KS	180,688	222,394	0	100,154	149,269	149,269	119	0
18. Kentucky	KY	477,755	318,873	0	1,221,754	621,186	414,826	295	0
19. Louisiana	LA	1,891,734	1,802,583	0	1,444,232	2,848,643	1,408,884	0	0
20. Maine	ME	1,236,390	1,611,723	0	2,259,882	1,501,112	2,116,081	8,755	0
21. Maryland	MD	37,176,727	38,964,002	0	14,156,446	10,437,211	43,323,555	103,204	0
22. Massachusetts	MA	71,247,224	73,720,303	2,037	34,412,002	22,421,868	62,557,503	398,541	0
23. Michigan	MI	39,639,554	41,248,650	74,170	25,254,117	24,858,454	171,649,896	224,297	0
24. Minnesota	MN	21,327,844	21,245,698	0	18,916,738	25,433,331	27,876,829	114,057	0
25. Mississippi	MS	2,353,921	2,154,657	0	1,047,011	2,469,730	3,087,713	1,464	0
26. Missouri	MO	985,542	944,258	0	449,056	1,212,632	927,109	907	0
27. Montana	MT	12,656	13,167	0	0	0	0	0	0
28. Nebraska	NE	6,320,812	6,252,101	38,401	6,653,301	7,842,883	6,626,709	11,522	0
29. Nevada	NV	265,179	165,700	0	0	7,867	8,530	0	0
30. New Hampshire	NH	7,940,901	8,698,117	0	7,915,564	9,580,921	11,744,617	41,959	0
31. New Jersey	NJ	167,355,503	173,579,173	243,351	87,862,383	98,049,743	304,053,481	487,166	0
32. New Mexico	NM	165,397	144,508	0	0	(1)	7	0	0
33. New York	NY	274,140,009	274,113,223	163,357	105,493,662	137,220,083	359,727,519	758,227	0
34. North Carolina	NC	31,951,197	32,322,278	153,908	18,850,199	14,506,340	38,614,465	87,747	0
35. North Dakota	ND	2,801,105	2,818,012	0	1,060,470	1,325,750	2,000,826	4,753	0
36. Ohio	OH	4,597,766	5,103,167	0	4,256,795	4,903,547	6,975,965	13,973	0
37. Oklahoma	OK	396,027	381,908	0	240,293	173,408	25,055	123	0
38. Oregon	OR	140,348	121,814	0	104,184	111,181	7,005	0	0
39. Pennsylvania	PA	227,527,924	232,825,092	593,168	124,295,635	124,984,845	412,125,411	1,252,366	0
40. Rhode Island	RI	26,941,458	26,052,918	0	10,290,592	11,947,375	14,964,122	158,822	0
41. South Carolina	SC	26,650,857	26,710,343	0	19,313,393	15,859,906	23,779,325	58,890	0
42. South Dakota	SD	2,483,762	2,444,464	0	1,171,077	1,496,596	10,629,792	3,833	0
43. Tennessee	TN	10,328,532	10,690,314	0	5,315,736	7,524,866	15,927,778	16,439	0
44. Texas	TX	2,766,639	2,282,359	0	5,098,114	11,762,176	6,722,536	0	0
45. Utah	UT	9,575	5,906	0	0	(140)	171	0	0
46. Vermont	VT	2,954,456	2,825,987	0	1,051,752	1,079,273	2,748,179	11,033	0
47. Virginia	VA	61,926,264	64,410,054	108,382	29,011,288	24,380,718	53,800,882	276,067	0
48. Washington	WA	97,629	82,598	0	1,003,459	1,003,459	0	0	0
49. West Virginia	WV	651,117	651,688	0	93,913	41,118	420,422	753	0
50. Wisconsin	WI	11,510,474	10,905,624	32,810	6,067,133	7,361,310	13,488,561	88,389	0
51. Wyoming	WY	70,260	62,803	0	0	0	0	0	0
52. American Samoa	AS	0	0	0	0	0	0	0	0
53. Guam	GU	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	0	0	0	0	0	0	0	0
55. U. S. Virgin Islands	VI	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	0	0	0	0	0	0	0	0
57. Canada	CN	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	0	0	0	0	0	0	0	0
59. Totals	(a) 51	1,245,488,161	1,262,754,056	1,713,895	637,858,789	700,890,848	1,812,996,408	4,723,941	0
DETAILS OF WRITE-INS									
5801	X X X	0	0	0	0	0	0	0	0
5802	X X X	0	0	0	0	0	0	0	0
5803	X X X	0	0	0	0	0	0	0	0
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	0	0	0	0	0	0	0	0
5899. Totals (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)	X X X	0	0	0	0	0	0	0	0

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

Property coverage: o/t auto allocations are based on state where each property is physically located

Auto coverage: premium associated with each vehicle is based on location of principal garage.

Worker's Compensation: premium allocation is based on each employee's main work place.

Liability coverage: The premium is allocated to the state consistent with the premium determination

by physical location. Where a single premium amount is determined for multiple locations,

the premium is allocated to the state of the principal office.

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

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	209,450,295	221,020,484	209,928,884	209,298,688
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	209,450,295	221,020,484	209,928,884	209,298,688
States, Territories and Possessions (Direct and guaranteed)	5. United States	496,074,669	509,835,624	511,911,916	477,390,000
	6. Canada	0	0	0	0
	7. Other Countries	0	0	0	0
	8. Totals	496,074,669	509,835,624	511,911,916	477,390,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	379,774,608	388,816,178	386,493,350	360,570,000
	10. Canada	0	0	0	0
	11. Other Countries	0	0	0	0
	12. Totals	379,774,608	388,816,178	386,493,350	360,570,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	835,172,192	862,379,339	839,120,616	833,439,915
	14. Canada	0	0	0	0
	15. Other Countries	0	0	0	0
	16. Totals	835,172,192	862,379,339	839,120,616	833,439,915
Public Utilities (unaffiliated)	17. United States	21,954,070	20,939,335	21,942,815	22,000,000
	18. Canada	0	0	0	0
	19. Other Countries	0	0	0	0
	20. Totals	21,954,070	20,939,335	21,942,815	22,000,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	848,652,275	838,114,184	854,597,748	879,574,792
	22. Canada	10,495,222	9,699,735	10,476,675	10,500,000
	23. Other Countries	2,995,920	2,989,950	2,991,090	3,000,000
	24. Totals	862,143,417	850,803,869	868,065,513	893,074,792
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. Total Bonds	2,804,569,251	2,853,794,829	2,837,463,094	2,795,773,395
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States	0	0	0	0
	28. Canada	0	0	0	0
	29. Other Countries	0	0	0	0
	30. Totals	0	0	0	0
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	0	0	0	0
	32. Canada	0	0	0	0
	33. Other Countries	0	0	0	0
	34. Totals	0	0	0	0
Industrial and Miscellaneous (unaffiliated)	35. United States	0	0	0	0
	36. Canada	0	0	0	0
	37. Other Countries	0	0	0	0
	38. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	0
	40. Total Preferred Stocks	0	0	0	0
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	0	0	0	0
	42. Canada	0	0	0	0
	43. Other Countries	0	0	0	0
	44. Totals	0	0	0	0
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	6,106,278	6,106,278	349,733	0
	46. Canada	0	0	0	0
	47. Other Countries	0	0	0	0
	48. Totals	6,106,278	6,106,278	349,733	0
Industrial and Miscellaneous (unaffiliated)	49. United States	186,351,722	186,351,722	181,067,872	0
	50. Canada	0	0	0	0
	51. Other Countries	0	0	0	0
	52. Totals	186,351,722	186,351,722	181,067,872	0
Parent, Subsidiaries and Affiliates	53. Totals	20,319,354	20,319,354	19,577,162	0
	54. Total Common Stocks	212,777,354	212,777,354	200,994,767	0
	55. Total Stocks	212,777,354	212,777,354	200,994,767	0
	56. Total Bonds and Stocks	3,017,346,605	3,066,572,183	3,038,457,861	2,795,773,395

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, (Group 1)											
1.1 Class 1	83,766,052	101,912,699	23,765,938	5,604	0	209,450,293	6.8	347,089,570	10.5	209,450,293	0
1.2 Class 2	0	0	0	0	0	0	0.0	18,225,591	0.6	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	83,766,052	101,912,699	23,765,938	5,604	0	209,450,293	6.8	365,315,161	11.1	209,450,293	0
2. All Other Governments, (Group 2)											
2.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, (Group 3)											
3.1 Class 1	50,759,409	258,414,200	176,546,564	10,270,505	83,989	496,074,667	16.2	465,950,384	14.1	496,074,667	0
3.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	50,759,409	258,414,200	176,546,564	10,270,505	83,989	496,074,667	16.2	465,950,384	14.1	496,074,667	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, (Group 4)											
4.1 Class 1	31,825,156	88,533,275	255,488,762	3,927,414	0	379,774,607	12.4	281,355,645	8.5	379,774,607	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	31,825,156	88,533,275	255,488,762	3,927,414	0	379,774,607	12.4	281,355,645	8.5	379,774,607	0
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, (Group 5)											
5.1 Class 1	50,805,339	420,544,992	304,658,154	30,661,058	10,532,240	817,201,783	26.6	858,095,949	26.0	817,201,784	0
5.2 Class 2	504,895	6,503,817	10,961,693	0	0	17,970,405	0.6	1,570,851	0.0	17,970,405	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	51,310,234	427,048,809	315,619,847	30,661,058	10,532,240	835,172,188	27.2	859,666,800	26.0	835,172,189	0

505

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), (Group 6)											
6.1 Class 1	1,499,578	0	20,454,492	0	0	21,954,070	0.7	34,093,219	1.0	21,954,070	0
6.2 Class 2	0	0	0	0	0	0	0.0	3,497,513	0.1	0	0
6.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	1,499,578	0	20,454,492	0	0	21,954,070	0.7	37,590,732	1.1	21,954,070	0
7. Industrial and Miscellaneous (Unaffiliated), (Group 7)											
7.1 Class 1	369,824,354	348,107,898	286,909,213	22,342,318	0	1,027,183,783	33.5	1,238,366,670	37.5	1,027,021,282	162,501
7.2 Class 2	19,913,150	15,484,144	38,819,758	0	0	74,217,052	2.4	18,376,640	0.6	74,179,031	38,021
7.3 Class 3	29,029	1,043,195	5,415,430	0	0	6,487,654	0.2	17,496,794	0.5	6,487,654	0
7.4 Class 4	0	9,216,000	0	0	0	9,216,000	0.3	5,840,620	0.2	9,216,000	0
7.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Class 6	6,454,754	869,999	0	0	0	7,324,753	0.2	11,604,817	0.4	7,324,753	0
7.7 Totals	396,221,287	374,721,236	331,144,401	22,342,318	0	1,124,429,242	36.7	1,291,685,541	39.2	1,124,228,720	200,522
8. Credit Tenant Loans, (Group 8)											
8.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, (Group 9)											
9.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	(d) 588,479,888	1,217,513,064	1,067,823,123	67,206,899	10,616,229	2,951,639,203	96.2	X X X	X X X	2,951,476,703	162,501
10.2 Class 2	(d) 20,418,045	21,987,961	49,781,451	0	0	92,187,457	3.0	X X X	X X X	92,149,436	38,021
10.3 Class 3	(d) 29,029	1,043,195	5,415,430	0	0	6,487,654	0.2	X X X	X X X	6,487,654	0
10.4 Class 4	(d) 0	9,216,000	0	0	0	9,216,000	0.3	X X X	X X X	9,216,000	0
10.5 Class 5	(d) 0	0	0	0	0	0	0.0	X X X	X X X	0	0
10.6 Class 6	(d) 6,454,754	869,999	0	0	0	(c) 7,324,753	0.2	X X X	X X X	7,324,753	0
10.7 Totals	615,381,716	1,250,630,219	1,123,020,004	67,206,899	10,616,229	(b) 3,066,855,067	100.0	X X X	X X X	3,066,654,546	200,522
10.8 Line 10.7 as a % of Column 6	20.1	40.8	36.6	2.2	0.3	100.0	X X X	X X X	X X X	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	604,749,049	1,288,400,920	1,220,454,092	94,608,654	16,738,720	X X X	X X X	3,224,951,437	97.7	3,224,951,437	0
11.2 Class 2	3,531,035	20,832,636	17,306,926	0	0	X X X	X X X	41,670,596	1.3	41,599,054	71,543
11.3 Class 3	1,031,118	16,136,252	329,424	0	0	X X X	X X X	17,496,794	0.5	17,496,794	0
11.4 Class 4	3,942,240	1,898,380	0	0	0	X X X	X X X	5,840,620	0.2	5,840,620	0
11.5 Class 5	0	0	0	0	0	X X X	X X X	(c) 0	0.0	0	0
11.6 Class 6	0	11,604,817	0	0	0	X X X	X X X	(c) 11,604,817	0.3	11,604,817	0
11.7 Totals	613,253,442	1,338,873,005	1,238,090,442	94,608,654	16,738,720	X X X	X X X	(b) 3,301,564,264	100.0	3,301,492,722	71,543
11.8 Line 11.7 as a % of Column 8	18.6	40.6	37.5	2.9	0.5	X X X	X X X	100.0	X X X	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	588,443,854	1,217,386,598	1,067,823,123	67,206,898	10,616,229	2,951,476,702	96.2	3,224,951,437	97.7	2,951,476,703	X X X
12.2 Class 2	20,380,024	21,987,961	49,781,451	0	0	92,149,436	3.0	41,599,054	1.3	92,149,436	X X X
12.3 Class 3	29,029	1,043,195	5,415,430	0	0	6,487,654	0.2	17,496,794	0.5	6,487,654	X X X
12.4 Class 4	0	9,216,000	0	0	0	9,216,000	0.3	5,840,620	0.2	9,216,000	X X X
12.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	X X X
12.6 Class 6	6,454,754	869,999	0	0	0	7,324,753	0.2	11,604,817	0.3	7,324,753	X X X
12.7 Totals	615,307,661	1,250,503,753	1,123,020,004	67,206,898	10,616,229	3,066,654,545	100.0	3,301,492,722	100.0	3,066,654,546	X X X
12.8 Line 12.7 as a % of Column 6	20.1	40.8	36.6	2.2	0.3	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	20.1	40.8	36.6	2.2	0.3	100.0	X X X	X X X	X X X	100.0	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	36,034	126,467	0	0	0	162,501	0.0	0	0.0	X X X	162,501
13.2 Class 2	38,021	0	0	0	0	38,021	0.0	71,543	0.0	X X X	38,021
13.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.7 Totals	74,055	126,467	0	0	0	200,522	0.0	71,543	0.0	X X X	200,522
13.8 Line 13.7 as a % of Column 6	36.9	63.1	0.0	0.0	0.0	100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	X X X	X X X	X X X	X X X	0.0

(a) Includes \$ 200,521 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

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

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

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 262,285,828 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, (Group 1)											
1.1 Issuer Obligations	83,614,865	101,880,783	23,693,815	0	0	209,189,463	6.8	363,227,557	11.0	209,189,462	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	9,065	31,918	72,122	5,604	0	118,709	0.0	162,728	0.0	118,709	0
1.7 Totals	83,623,930	101,912,701	23,765,937	5,604	0	209,308,172	6.8	363,390,285	11.0	209,308,171	0
2. All Other Governments, (Group 2)											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined	142,124	0	0	0	0	142,124	0.0	1,924,879	0.1	142,124	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	142,124	0	0	0	0	142,124	0.0	1,924,879	0.1	142,124	0
3. States, Territories and Possessions, Guaranteed, (Group 3)											
3.1 Issuer Obligations	50,759,409	258,414,200	176,546,564	10,270,505	83,989	496,074,667	16.2	465,950,384	14.1	496,074,667	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	50,759,409	258,414,200	176,546,564	10,270,505	83,989	496,074,667	16.2	465,950,384	14.1	496,074,667	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, (Group 4)											
4.1 Issuer Obligations	31,825,156	88,533,275	255,488,762	3,927,414	0	379,774,607	12.4	281,355,645	8.5	379,774,607	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	31,825,156	88,533,275	255,488,762	3,927,414	0	379,774,607	12.4	281,355,645	8.5	379,774,607	0
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, (Group 5)											
5.1 Issuer Obligations	44,191,183	186,275,168	107,843,178	952,312	10,416,090	349,677,931	11.4	369,643,250	11.2	349,677,931	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	6,364,125	240,079,211	207,614,553	29,687,857	116,150	483,861,896	15.8	487,761,514	14.8	483,861,897	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	754,926	694,433	162,115	20,889	0	1,632,363	0.1	2,262,035	0.1	1,632,363	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	51,310,234	427,048,812	315,619,846	30,661,058	10,532,240	835,172,190	27.2	859,666,799	26.1	835,172,191	0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), (Group 6)											
6.1 Issuer Obligations	1,499,578	0	20,454,492	0	0	21,954,070	0.7	37,590,732	1.1	21,954,070	0
6.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	1,499,578	0	20,454,492	0	0	21,954,070	0.7	37,590,732	1.1	21,954,070	0
7. Industrial and Miscellaneous (Unaffiliated), (Group 7)											
7.1 Issuer Obligations	367,959,328	284,765,617	319,825,198	24,037,795	0	996,587,938	32.5	1,149,755,559	34.8	996,387,418	200,521
7.2 Single Class Mortgage-Backed/Asset-Backed Securities	21,807,204	89,955,622	11,319,204	4,759,278	0	127,841,308	4.2	138,194,235	4.2	127,841,306	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Other	0	0	0	0	0	0	0.0	3,735,744	0.1	0	0
7.7 Totals	389,766,532	374,721,239	331,144,402	28,797,073	0	1,124,429,246	36.7	1,291,685,538	39.1	1,124,228,724	200,521
8. Credit Tenant Loans, (Group 8)											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, (Group 9)											
9.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HARLEYSVILLE MUTUAL INSURANCE COMPANY AND SUBSIDIARIES

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	579,849,519	919,869,043	903,852,009	39,188,026	10,500,079	2,453,258,676	80.0	X X X	X X X	2,453,058,155	200,521
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	28,180,394	330,066,751	219,005,879	34,452,739	116,150	611,821,913	19.9	X X X	X X X	611,821,912	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	897,050	694,433	162,115	20,889	0	1,774,487	0.1	X X X	X X X	1,774,487	0
10.4 Other	0	0	0	0	0	0	0.0	X X X	X X X	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	0	0	0	0	0	0	0.0	X X X	X X X	0	0
10.6 Other	0	0	0	0	0	0	0.0	X X X	X X X	0	0
10.7 Totals	608,926,963	1,250,630,227	1,123,020,003	73,661,654	10,616,229	3,066,855,076	100.0	X X X	X X X	3,066,654,554	200,521
10.8 Line 10.7 as a % of Column 6	19.9	40.8	36.6	2.4	0.3	100.0	X X X	X X X	X X X	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	595,352,822	1,084,895,996	933,455,233	38,444,554	15,374,521	X X X	X X X	2,667,523,126	80.8	2,667,451,583	71,543
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	12,812,980	255,013,779	305,207,442	51,683,564	1,400,712	X X X	X X X	626,118,477	19.0	626,118,477	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	919,169	1,130,944	109,013	2,027,789	0	X X X	X X X	4,186,914	0.1	4,186,914	0
11.4 Other	0	0	0	0	0	X X X	X X X	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	0	0	0	0	0	X X X	X X X	0	0.0	0	0
11.6 Other	3,735,744	0	0	0	0	X X X	X X X	3,735,744	0.1	3,735,744	0
11.7 Totals	612,820,715	1,341,040,719	1,238,771,688	92,155,907	16,775,233	X X X	X X X	3,301,564,261	100.0	3,301,492,718	71,543
11.8 Line 11.7 as a % of Column 8	18.6	40.6	37.5	2.8	0.5	X X X	X X X	100.0	X X X	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	579,775,464	919,742,576	903,852,009	39,188,026	10,500,079	2,453,058,154	80.0	2,667,451,583	80.8	2,453,058,155	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	28,180,394	330,066,751	219,005,879	34,452,739	116,150	611,821,913	19.9	626,118,477	19.0	611,821,912	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	897,050	694,433	162,115	20,889	0	1,774,487	0.1	4,186,914	0.1	1,774,487	X X X
12.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	X X X
12.6 Other	0	0	0	0	0	0	0.0	3,735,744	0.1	0	X X X
12.7 Totals	608,852,908	1,250,503,760	1,123,020,003	73,661,654	10,616,229	3,066,654,554	100.0	3,301,492,718	100.0	3,066,654,554	X X X
12.8 Line 12.7 as a % of Column 6	19.9	40.8	36.6	2.4	0.3	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	19.9	40.8	36.6	2.4	0.3	100.0	X X X	X X X	X X X	100.0	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	74,054	126,467	0	0	0	200,521	0.0	71,543	0.0	X X X	200,521
13.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	X X X	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.4 Other	0	0	0	0	0	0	0.0	0	0.0	X X X	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	X X X	0
13.7 Totals	74,054	126,467	0	0	0	200,521	0.0	71,543	0.0	X X X	200,521
13.8 Line 13.7 as a % of Column 6	36.9	63.1	0.0	0.0	0.0	100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	X X X	X X X	X X X	X X X	0.0

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book Adjusted Carrying Value				Interest					Dates		
		3 Code	4 Foreign	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B. / A. C. V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Maturity	
6099999 - TOTALS						2,837,463,112		2,853,794,838	2,795,773,398	2,804,569,245	(6,407,713)	(7,717,761)	19,263,004	0					33,973,114	133,856,993		

Page E11

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

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends			Changes in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 Foreign						10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
7399999 - TOTAL - Preferred and Common Stocks																	
					212,777,357		212,777,356	200,994,767	0	2,361,167	0	4,074,329	46,292	4,028,036	0		

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

SCHEDULE Z - PART 1

COMPANIES INCLUDED IN CURRENT YEAR THAT ARE CONSOLIDATED OR COMBINED

Name of Company	NAIC Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
Harleysville Mutual Insurance Company	14168	23-0902325	N/A	N/A	Combined
Harleysville Pennland Insurance Company	40983	23-2612951	100.000	100.000	Combined
Mainland Insurance Company	10674	23-2864924	100.000	100.000	Combined
Harleysville Preferred Insurance Company	35696	23-2384978	52.000	53.000	Combined
Harleysville Insurance Company of New Jersey	42900	23-2253669	52.000	53.000	Combined
Harleysville-Atlantic Insurance Company	13382	58-1732699	52.000	53.000	Combined
Harleysville Insurance Company of Ohio	10060	31-1411772	52.000	53.000	Combined
Harleysville Worcester Insurance Company	26182	04-1989660	52.000	53.000	Combined
Harleysville Insurance Company of New York	33235	16-1075588	52.000	53.000	Combined
Harleysville Lake States Insurance Company	14516	38-3198542	52.000	53.000	Combined
Harleysville Insurance Company	23582	41-0417250	52.000	53.000	Combined

SCHEDULE Z - PART 2

COMPANIES INCLUDED IN CURRENT YEAR AND EXCLUDED IN THE PRIOR YEAR

Name of Company	NAIC Code	FIT	Ownership Interest		Reason for Inclusion
			Current	Prior	

NONE

SCHEDULE Z - PART 3

COMPANIES EXCLUDED IN CURRENT YEAR AND INCLUDED IN PRIOR YEAR

Name of Company	NAIC Code	FIT	Ownership Interest		Basis for Exclusion
			Current	Prior	

NONE