

Inserted "excess" preceding "profit" throughout; rewrote (b); in (c), deleted former 5 and 6 and recodified former 7 and 8 as new 5 and 6; in (d)3, substituted "Actual" for "Excess"; deleted (g).

Law Review and Journal Commentaries

Auto Insurance. Steven P. Bann, 137 N.J.L.J. No. 16, 50 (1994).

Case Notes

Challenge to validity of regulation was justiciable. Matter of Commissioner of Insurance's Issuance of Orders A-92-189 and A-92-212, 274 N.J.Super. 385, 644 A.2d 616 (A.D.1993), affirmed 137 N.J. 93, 644 A.2d 576.

Commissioner of Insurance did not exceed his authority in prohibiting automobile insurers from deducting surtaxes and assessments under Fair Automobile Insurance Requirement Act as expenses. Matter of Commissioner of Insurance's Issuance of Orders A-92-189 and A-92-212, 274 N.J.Super. 385, 644 A.2d 616 (A.D.1993), affirmed 137 N.J. 93, 644 A.2d 576.

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J., 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.6 Reporting requirements for insurance holding company systems

(a) All private passenger automobile insurers that are part of an insurance company holding system shall file one combined excess profit report under N.J.S.A. 17:29A-5.7 and N.J.A.C. 11:3-20.5. In compliance with this obligation, separate certifications and individual excess profit reports may be filed for each insurer in an insurance holding company system and included with the combined excess profit report filed by the insurance company holding system.

(b) The Commissioner may order a complete excess profits report for any insurer in an insurance holding company system if, in his or her judgment, one or more of the insurers in that system are excessively subsidizing other insurers in that system. Excessive subsidization may exist if the number of dollars of excess profit, as calculated pursuant to this subchapter, for an individual insurer within an insurance holding company system, exceeds .5 percent (one half of one percent) of its earned premiums for the three calendar-accident years immediately preceding the year in which the Excess Profits Report is due to the extent that this excess profit has not been refunded or credited to policyholders.

(c) Notwithstanding any provision of this section to the contrary, for purposes of evaluating the Excess Profit Reports, the excess profit computation shall be performed solely on the insurance holding company system's combined excess profit report.

Amended by R.1991 d.17, effective January 7, 1991.
See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

New subsection (c) added, provision for determining excessive subsidization.

Amended by R.1994 d.425, effective August 15, 1994.
See: 26 N.J.R. 1938(b), 26 N.J.R. 3441(b).

Amended by R.1996 d.312, effective July 15, 1996.
See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote (a); in (c), substituted "profit" for "profits" and inserted "excess" following "combined"; deleted (d), (e).

11:3-20.7 Determination of an excess profit

An excess profit shall exist if for the three calendar-accident years immediately preceding the date the excess profit report is due, an insurer's total actuarial gain for all private passenger automobile coverages combined exceeds 2.5 percent of earned premium, or 3.85 percent on a pre-tax basis, using the Federal corporate tax rate of 35 percent.

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote the section.

Case Notes

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J., 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.8 Refund or credit of an excess profit

(a) If the Commissioner determines that an insurer is required to refund excess profits, the Commissioner shall issue written notice to the insurer of his or her determination. The notice shall contain a written explanation of the basis on which such a determination was made and shall advise the insurer that it may request a reevaluation of the determination as set forth at (b) below.

(b) An insurer may request a reevaluation of the determination that it is required to refund an excess profit by submitting a written request to the Department within 30 days of the receipt of the notice in (a) above.

1. The written request shall set forth the legal or factual basis for the requested reevaluation.

2. If the basis for the requested reevaluation is good faith error or excusable mistake, the request shall be accompanied by a written request to make a supplemental filing pursuant to N.J.A.C. 11:3-20.11.

3. The Commissioner shall notify the insurer in writing of his or her determination within 60 days, which shall constitute an initial agency decision. If no written request for a reevaluation is made as set forth in (b)1 and 2 above, the original notice of determination shall constitute a final agency decision.

(c) The insurer shall submit to the Commissioner a fair, practicable and nondiscriminatory plan to refund or credit to policyholders the excess profits within 30 days after the written notice in (a) or (b) above, as applicable, has been given to the insurer by the Commissioner.

1. The refund or credit plan shall be subject to approval by the Commissioner.

2. If the refund or credit plan is disapproved, the Commissioner shall issue a written notice to the insurer containing the reasons for disapproval, and specifications for corrections of the plan.

(d) Upon approval of the insurer's refund or credit plan, the Commissioner shall issue an order requiring the insurer to distribute all excess profits according to the approved plan.

(e) Within 15 days after the excess profits have been refunded or credited to policyholders, the insurer's corporate official shall certify that such refund or credit has occurred.

(f) Any refund or credit shall be deemed a policyholder dividend applicable to the year in which it is incurred for reporting in subsequent excess profits reports.

Amended by R.1991 d.17, effective January 7, 1991.
See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Provision at (a) added to require certain information in notice; new (b) added describing procedure and content of request for reevaluation. Amended by R.2002 d.386, effective December 2, 2002.
See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

In (b)3, substituted "an initial" for "a final" following "constitute".

11:3-20.9 Excess profit carry forward

(a) In the event an excess profit is returned by an insurer in accordance with this subchapter and subsequent reports demonstrate and additional excess profits are indicated, an excess profit carry forward shall be established.

(b) This excess profit carry forward shall be applied by such insurer as a credit against future determinations of excess profits. The credit shall only be applied in the filing year that generates an excess profit. In such filing year, the insurer shall assign the carry forward or a portion thereof to the latest three AYs of that filing. Once a carry forward is assigned to an AY, it shall remain with that AY until it is no longer displayed in subsequent filings. Once a carry forward or a portion thereof is assigned to a particular AY, that portion of the carry forward amount is exhausted and shall not be applied as a credit against any other AY. The carry forward may be used until such credit is exhausted or the end of a 15 year period from the date the excess profit was paid, whichever occurs first.

Amended by R.1990 d.470, effective September 17, 1990.
See: 22 N.J.R. 1025(a), 22 N.J.R. 2969(c).

New (c) added providing procedure by which insurer establishes "excess profit carry forward" credit.

Amended by R.1996 d.312, effective July 15, 1996.
See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2002 d.386, effective December 2, 2002.
See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote (a) and (b); deleted (c).

11:3-20.10 Order for further information

(a) If, after examination of the insurer's excess profit report, the Commissioner finds that any information or calculation in such report contains, results in, or is based upon aberrant, unusual or irregular data, the Commissioner shall issue an order to such insurer, directing that the information or calculation be altered in a manner necessary to eliminate the effect of the aberrant, unusual or irregular data.

(b) Such insurer shall submit the revised information to the Commissioner within 15 days after receiving an order pursuant to (a) above.

Amended by R.2002 d.386, effective December 2, 2002.
See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

In (a), substituted "profit" for "profits"; deleted "contained" following "calculation" and "in writing" following "shall issue".

11:3-20.11 Supplemental filings

(a) An insurer may request permission to supplement its Excess Profits Report filing due to good faith error or excusable mistake by submitting a written request to the Department containing the following:

1. The reasons why the insurer believes that a supplemental filing is necessary;
2. A brief but complete description of the nature of the information to be contained in the supplemental filing (Note: The actual supplemental filing should not be submitted until the insurer is notified that the request has been approved); and
3. The reasons why the insurer failed to provide this information in its initial Excess Profits Report filing.

(b) The Commissioner shall either approve or disapprove the request, in writing, within 30 days after the request is received by the Department. If the insurer is notified that its request is approved, the insurer shall submit the supplemental filing to the Department within 10 days after the receipt of such notification.

New Rule, R.1991 d.17, effective January 7, 1991.
See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Old 20.11, Compliance dates, has been recodified to 20.12.

11:3-20.12 (Reserved)

Recodified from 11:3-20.11, by R.1991 d.17, effective January 7, 1991.
See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Repealed by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Section was "Compliance dates".

11:3-20.13 Penalties

Failure to file a complete and accurate excess profits report so that it is received by the Commissioner on or before July 1 shall constitute a violation of this subchapter, and may result in the imposition of penalties as provided by statute.

Recodified from 11:3-20.12, by R.1991 d.17, effective January 7, 1991.
See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

APPENDIX

EXCESS PROFIT EXHIBITS—INSTRUCTIONS

In all Exhibits, dollars are stated as whole numbers, and ratios are expressed as decimals to the third decimal place. Where a three-year sum is expressed as a ratio, the ratio required is the ratio of three years' dollar figures and not the sum of the three ratios. The Exhibits attached are 2002 exhibits. Where exhibits for later years must be reported, the filer is required to submit Exhibits which are substantially similar to the attached Exhibits to report the later years' data and which contain all information, including dates, adjusted accordingly.

INPUT SHEET

The Input Sheet consists of four sections:

Section A is for the Bodily Injury Liability, Medical Payments coverages and Uninsured/Underinsured Motorist coverages (BI/UM).

Section B is for the Property Damage Liability coverage (PD).

Section C is for the Personal Injury Protection (PIP).

Section D is for Comprehensive, Collision and other miscellaneous Physical Damage coverages (Phys Dam).

Enter the data in the appropriate sections as described below. The instructions apply uniformly to each of the four sections except where noted.

Exhibit One

All data in Exhibit One is from Page 15 for CY 2001 through 1994.

- Col (1): Direct Written Premium

Item 1: Written Premium.

Item 2: That portion of assessments paid by the company to the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3f: Data for Motorcycles, Off Road Vehicles, Motor Homes, Antique Autos, Excess Liability and Finance & Service Charges, respectively. This data shall be listed only if it is included as part of Item 1 above.

- Col (2): Direct Earned Premium

Item 1: Earned Premium.

Item 2: same definition as Col (1).

Items 3a through 3f: same definition as in Col (1).

- Col (3A): Paid Dividends

Item 1: Paid Dividends, including Excess Profit Refunds.

Items 3a through 3e: Data for Motorcycles, Off Road Vehicles, Motor Homes, Antique Autos and Excess Liability, respectively. This data shall be listed only if it is included as part of Item 1 above.

- Col (3B): Declared, but Unpaid Dividends

Item 1: Declared, but Unpaid Dividends, including Excess Profit Refunds.

Items 3a through 3e: same definition as in Col (3A).

- Col (4): Direct Unearned Premium Reserve

Item 1: Unearned Premium Reserve.

Items 3a through 3e: same definition as in Col (3A).

- Col (5): Direct Paid Loss

Item 1: Paid Loss.

Item 2: Excess Medical Benefits reimbursed to the company from the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3e: same definition as in Col (3A).

- Col (6): Direct Incurred Loss

Item 1: Incurred Loss (Case plus Bulk/IBNR).

Item 2: Excess Medical Benefits reimbursed to the company from the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3e: same definition as in Col (3A).

- Col (7): Direct Unpaid Loss

Item 1: Unpaid Loss (Case plus Bulk/IBNR).

Item 2: Excess Medical Benefits reimbursed to the company from the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3e: same definition as in Col (3A).

- Col (8): Direct Paid ALAE

Item 1: Paid ALAE

Items 3a through 3e: same definition as in Col (3A).

- Col (9): Direct Incurred ALAE

Item 1: Incurred ALAE (Case plus Bulk/IBNR).

Items 3a through 3e: same definition as in Col (3A).

- Col (10): Direct Unpaid ALAE

Item 1: Unpaid ALAE (Case plus Bulk/IBNR).

Items 3a through 3e: same definition as in Col (3A).

Exhibit Two, Part One

All data in Exhibit Two, Part One is the allocation of CY data from Page 15 to AYs 2001 through 1994.

- Col (1): Incremental Direct Paid Loss, by AY paid during each CY. The total of each column must equal Exhibit 1, Col (5), Item 1 less the sum of Items 3a-3e for each corresponding CY.
- Col (3A): Direct Unpaid Case Loss by AY as of each CY end.
Col (3B): Direct Unpaid Bulk/IBNR Loss by AY as of each CY end. The total of each column for Col (3A) and Col (3B) combined must equal Exhibit 1, Col (7), Item 1 less the sum of Items 3a-3e for each corresponding CY.
- Col (5): Incremental Direct Paid ALAE by AY paid during each CY. The total of each column must equal Exhibit 1, Col (8), Item 1 less the sum of Items 3a-3e for each corresponding CY.
- Col (7A): Direct Unpaid Case ALAE by AY as of each CY end.
Col (7B): Direct Unpaid Bulk/IBNR ALAE by AY as of each CY end. The total of each column for Col (7A) and Col (7B) combined must equal Exhibit 1, Col (10), Item 1 less the sum of Items 3a-3e for each corresponding CY.

Exhibit Two, Part Two

All data in Exhibit Two, Part Two is the allocation of data from the first calendar quarter to AYs 2002 through 1995.

- Col (10): Incremental Direct Paid Loss by AY paid during the first calendar quarter of each year.
- Col (12A): Direct Unpaid Case Loss by AY as of the end of the first calendar quarter of each year.
Col (12B): Direct Unpaid Bulk/IBNR Loss by AY as of the end of the first calendar quarter of each year.
- Col (14): Incremental Direct Paid ALAE by AY paid during the first calendar quarter of each year.
- Col (16A): Direct Unpaid Case ALAE by AY as of the end of the first calendar quarter of each year.
Col (16B): Direct Unpaid Bulk/IBNR ALAE by AY as of the end of the first calendar quarter of each year.

Exhibit Two, Part Three

All data in Exhibit Two, Part Three is from Part III of the countrywide Insurance Expense Exhibit (IEE) for CYs 2001 through 1997 and is for BI/UM/PD/PIP and Phys Dam coverages only.

- Col (19): Direct Incurred Loss
- Col (20): Direct Incurred ALAE
- Col (22): Direct Incurred ULAE

Exhibit Three

Enter the tail factor for Incurred Loss and ALAE @ 99 months to ultimate, for BI/UM and PIP coverages only. If the tail factor is greater than 1.000 provide documentation.

Exhibit Four

All data in Exhibit Four, Col (1) is from Part III of the countrywide Insurance Expense Exhibit (IEE) for CYs 2001 through 1999 and is for BI/UM/PD/PIP and Phys Dam coverages only.

- Col (1), Item 1: Direct Written Premium
- Col (1), Item 2: Direct Earned Premium
- Col (1), Item 3: Direct Other Acquisition Expense
- Col (1), Item 4: Direct General Expense
- Col (1), Item 5: Direct Commission & Brokerage Expense
- Col (1), Item 6: Direct Taxes, Licenses & Fees

All data in Exhibit Four, Col (3) is from Page 15 for CYs 2001 through 1999. For the BI/UM and PD coverages, data reported on Line 19.2 is to be split and listed under the appropriate section.

- Col (2), Item 5: Direct Commission & Brokerage Expense
- Col (2), Item 6: Direct Taxes, Licenses & Fees
- Col (2), Item 8: LAD Fees Paid

Exhibit Five

All data in Exhibit Five is countrywide for CYs 2001 through 1998 and is not split by coverage.

- Part 1, Item 1: Agents Balance
- Part 1, Item 2: Unearned Premium Reserve
- Part 2, Item 1: Interest, Dividends and Real Estate Income
- Part 2, Item 2.1: Investment Expense Incurred
- Part 2, Item 2.2: Depreciation on Real Estate
- Part 2, Item 2.3: Unaffiliated Preferred Stock
- Part 2, Item 2.4: Affiliated Preferred Stock
- Part 2, Item 2.5: Unaffiliated Common Stock
- Part 2, Item 2.6: Affiliated Common Stock
- Part 2, Item 2.7: Other Invested Assets
- Part 2, Item 2.8: Real Estate for Company's Own Occupancy
- Part 2, Item 4.1: Bonds Acquired
- Part 2, Item 4.2: Mortgage Loans on Real Estate
- Part 2, Item 4.3: Real Estate Acquired
- Part 2, Item 4.4: Collateral Loans
- Part 2, Item 4.5: Cash on Hand and on Deposit
- Part 2, Item 4.6: Short Term Investments
- Part 2, Item 4.7: Derivative Investments

Exhibit Six

All data in Exhibit Six is for the New Jersey Automobile Insurance Risk Exchange (NJ AIRE) and is AYs 2000 through 1994, evaluated @ 15 months and an estimate for AY 2001 (applicable for BI/UM only).

- Part 1: AIRE Allocation by AY received during the CY, as reported on the NJ AIRE Form 3 Reimbursement Report. Data for the latest AY shall be the company's best estimate; plus AIRE Investment Income by AY received during the CY, as reported on the NJ AIRE Annual Cash Settlement True Up Report. Data for the latest AY shall be the company's best estimate.

- Part 4: AIRE Assessment by AY paid during the CY, as reported on the NJ AIRE Form 3 Reimbursement Report. Data for the current AY shall be the company's best estimate.

Exhibit Seven

All data in Exhibit 7 is for New Jersey business only and is for the CYs 2002 through 1986.

- Item 1: List any excess profit refund paid in the applicable CYs.
- Item 2: List any carry forward used in the applicable AYs.

Exhibit Eight

All data in Exhibit 8, except for Item 23, is generated from other exhibits.

- Item 23: State whether or not the insurer is part of an insurance company holding system.

EXHIBIT ONE

Exhibit One removes UCJF Assessments, Excess Medical Benefit Reimbursements and other exclusions from State-wide premiums, losses and allocated loss adjustment expenses. Exhibit One consists of 32 sheets, one for each coverage for each of 8 CYs, beginning the year immediately prior to the year of submission and is uniform across all coverages.

For all columns, Item 3 is the sum of Items 3a-3f for premiums and Items 3a-3e for loss and ALAE from the Input Sheet. Item 4 is Item 1 Item 2 Item 3.

For Col (3), Item 5A is the excess profit refund paid listed in the Exhibit Seven portion of the Input Sheet. Item 5B = Item 4 Item 5A.

EXHIBIT TWO

Exhibit Two allocates CY Case Incurred Loss and ALAE to AYs and is uniform across all coverages.

Col (1) is the incremental Paid Loss for each AY in that CY only, taken from the Input Sheet.

Col (2) is the cumulative Paid Loss for each AY up to and including that CY.

Col (3) is the Case Unpaid Loss for each AY as of the end of that CY, taken from the Input Sheet.

Col (4) = Col (2) + Col (3).

Col (5) is the incremental Paid ALAE for each AY in that CY only, taken from the Input Sheet.

Col (6) is the cumulative Paid ALAE for each AY up to and including that CY.

Col (7) is the Case Unpaid ALAE for each AY as of the end of that CY, taken from the Input Sheet.

Col (8) = Col (6) + Col (7).

Col (9) = Col (4) + Col (8).

Col (10) is the incremental Paid Loss for each AY in the first quarter of that CY only, taken from the Input Sheet.

Col (11) = Col (2) + Col (10). For the most recent accident quarter, it is simply Col (10).

Col (12) is the Case Unpaid Loss for each AY as of the end of the first calendar quarter, taken from the Input Sheet.

Col (13) = Col (11) + Col (12).

Col (14) is the incremental Paid ALAE for each AY in the first quarter of that CY only, taken from the Input Sheet.

Col (15) = Col (6) + Col (14). For the most recent accident quarter, it is simply Col (14).

Col (16) is the Case Unpaid ALAE for each AY as of the end of the first calendar quarter, taken from the Input Sheet.

Col (17) = Col (15) + Col (16).

Col (18) = Col (13) + Col (17).

Col (19) through Col (23) are applicable only for Sheets 1 through 3 for each coverage.

Col (19) is the countrywide Direct Incurred Loss for that CY, taken from the Input Sheet.

Col (20) is the countrywide Direct Incurred ALAE for that CY, taken from the Input Sheet.

Col (21) = Col (19) + Col (20).

Col (22) is the countrywide Direct Incurred ULAE for that CY, taken from the Input Sheet.

Col (23) = Col (22) (Col (21). The ULAE factor is the sum of one and the straight three-year average of the ratios, limited by a minimum of 1.05 and a maximum of 1.30.

EXHIBIT THREE

Exhibit Three shows the "development triangles" of Case Incurred Loss and ALAE for each coverage.

For each Part 2 and 5, any development factor that results in a division by zero shall instead not be considered in the calculation of loss development factors.

Part 1

Evaluations are 15, 27, 39, 51, 63, 75, 87 and 99 months for BI/UM and PIP coverages and 15, 27, 39 and 51 months for PD and Phys Dam coverages.

This part is derived from Exhibit 2, Col (18).

- AY 2001 @ 15 months = Sheet 1, AY 2001.
- AY 2000 @ 15 months = Sheet 2, AY 2000.
- AY 2000 @ 27 months = Sheet 1, AY 2000.
- AY 1999 @ 15 months = Sheet 3, AY 1999.
- AY 1999 @ 27 months = Sheet 2, AY 1999.
- AY 1999 @ 39 months = Sheet 1, AY 1999.
- And so on through AY 1994 @ 99 months for BI/UM and PIP coverages and through AY 1994 @ 51 months for PD and Phys Dam coverages.

Part 2

Development factors are through 87-99 months for BI/UM and PIP coverages and through 39-51 months for PD and Phys Dam coverages.

- AY 2000 @ 15-27 months = Part 1, AY 2000 @ 27 months (Part 1, AY 2000 @ 15 months.
- AY 1999 @ 15-27 months = Part 1, AY 1999 @ 27 months (Part 1, AY 1999 @ 15 months.
- AY 1999 @ 27-39 months = Part 1, AY 1999 @ 39 months (Part 1, AY 1999 @ 27 months.
- And so on through AY 1994 @ 87-99 months for BI/UM coverages and through AY 1994 @ 39-51 months for PD and Phys Dam coverages.

For BI/UM and PIP coverages:

- Col (A), is the straight average of all non-zero development factors, excluding the maximum and minimum for 15-27, 27-39, 39-51 and 51-63 months and the straight average of all non-zero development factors for 63-75, 75-87 and 87-99 months.
- Col (A), Tail Factor @ 99 months to ultimate factor entered in the Input Sheet, if greater than one, otherwise it is the greater of one and the square root of the product of Col (A) @ 75-87 months and Col (A) @ 87-99 months.
- Col (B) Tail Factor = Col (A), Tail Factor.
- Col (B) @ 87 months to ultimate = Col (B), Tail Factor x Col (A) @ 87-99 months.
- Col (B) @ 75 months to ultimate = Col (B) @ 87 months to ultimate x Col (A) @ 75-87 months.
- Col (B) @ 63 months to ultimate = Col (B) @ 75 months to ultimate x Col (A) @ 63-75 months.
- And so on through 15 months to ultimate.

For PD and Phys Dam coverages:

- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum.
- Col (B) @ 39 months to ultimate = Col (A) @ 39-51 months.
- Col (B) @ 27 months to ultimate = Col (B) @ 39 months to ultimate x Col (A) @ 27-39 months.
- Col (B) @ 15 months to ultimate = Col (B) @ 27 months to ultimate x Col (A) @ 15-27 months.

Part 3

Development is for AYs 2001 through 1995 for BI/UM and PIP coverages and for AYs 2001 through 1998 for PD and Phys Dam coverages.

- Col (1), AY 2001 = Part 1, AY 2001 @ 15 months.
- Col (1), AY 2000 = Part 1, AY 2000 @ 27 months.
- And so on through AY 1995 for BI/UM and PIP coverages and through AY 1998 for PD and Phys Dam coverages.
- Col (2), AY 2001 = Part 2, Col (B) @ 15 months to ultimate.
- Col (2), AY 2000 = Part 2, Col (B) @ 27 months to ultimate.
- And so on through AY 1995 for BI/UM and PIP coverages and through AY 1998 for PD and Phys Dam coverages.
- Col (3) = Col (1) x Col (2).

Part 4

Evaluations are 15, 27, 39, 51, 63, 75 and 87 months for BI/UM and PIP coverages and 15, 27 and 51 months for PD and Phys Dam coverages.

- AY 2000 @ 15 months = Part 1, AY 2000 @ 15 months.
- AY 1999 @ 15 months = Part 1, AY 1999 @ 15 months.
- AY 1999 @ 27 months = Part 1, AY 1999 @ 27 months.
- And so on through AY 1994 @ 87 months for BI/UM and PIP coverages and through AY 1994 @ 51 months for PD and Phys Dam coverages.

Part 5

Development factors are through 75-87 months for BI/UM and PIP coverages and through 39-51 months for PD and Phys Dam coverages.

- AY 1999 @ 15-27 months = Part 4, AY 1999 @ 27 months (Part 4, AY 1999 @ 15 months.
- AY 1998 @ 15-27 months = Part 4, AY 1998 @ 27 months (Part 4, AY 1998 @ 15 months.
- AY 1998 @ 27-39 months = Part 4, AY 1998 @ 39 months (Part 4, AY 1998 @ 27 months.
- And so on through AY 1994 @ 75-87 months for BI/UM coverages and through AY 1994 @ 39-51 months for PD and Phys Dam coverages.

For BI/UM and PIP coverages:

- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum for 15-27, 27-39 and 39-51 months and the straight average of all non-zero development factors for 51-63, 63-75 and 75-87 months.
- Col (A), Tail Factor = 99 months to ultimate factor entered in the Input Sheet x Part 2, Col (A) @ 87-99 months, if the Tail Factor is greater than one, otherwise it is the larger of one and the square root of the product of Col (A) @ 63-75 months and Col (A) @ 75-87 months otherwise.
- Col (B) Tail Factor = Col (A), Tail Factor.
- Col (B) @ 75 months to ultimate = Col (B), Tail Factor x Col (A) @ 75-87 months.
- Col (B) @ 63 months to ultimate = Col (B) @ 75 months to ultimate x Col (A) @ 63-75 months.
- Col (B) @ 51 months to ultimate = Col (B) @ 63 months to ultimate x Col (A) @ 51-63 months.

- And so on through 15 months to ultimate.

For PD and Phys Dam coverages:

- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum.
- Col (B) @ 39 months to ultimate = Col (A) @ 39-51 months.
- Col (B) @ 27 months to ultimate = Col (B) @ 39 months to ultimate x Col (A) @ 27-39 months.
- Col (B) @ 15 months to ultimate = Col (B) @ 27 months to ultimate x Col (A) @ 15-27 months.

Part 6

Development of AYs 1998 through 1995 for BI/UM and PIP coverages and AYs 1998 for PD and Phys Dam coverages.

- Col (1), AY 1998 = Part 1, AY 1998 @ 51 months.
- Col (1), AY 1997 = Part 1, AY 1997 @ 63 months, for BI/UM and PIP coverages only.
- Col (1), AY 1996 = Part 1, AY 1996 @ 75 months, for BI/UM and PIP coverages only.
- Col (1), AY 1995 = Part 1, AY 1995 @ 87 months, for BI/UM and PIP coverages only.
- Col (2), AY 1998 = Part 2, Col (B) @ 51 months to ultimate.
- Col (2), AY 1997 = Part 2, Col (B) @ 63 months to ultimate.
- Col (2), AY 1996 = Part 2, Col (B) @ 75 months to ultimate.
- Col (2), AY 1995 = Part 2, Col (B) @ 87 months to ultimate.
- Col (3) = Col (1) x Col (2).
- Col (4), AY 1998 = Part 4, AY 1998 @ 39 months.
- Col (4), AY 1997 = Part 4, AY 1997 @ 51 months, for BI/UM and PIP coverages only.
- Col (4), AY 1996 = Part 4, AY 1996 @ 63 months, for BI/UM and PIP coverages only.
- Col (4), AY 1995 = Part 4, AY 1995 @ 75 months, for BI/UM and PIP coverages only.
- Col (5), AY 1998 = Part 5, Col (B) @ 39 months to ultimate.
- Col (5), AY 1997 = Part 5, Col (B) @ 51 months to ultimate, for BI/UM and PIP coverages only.
- Col (5), AY 1996 = Part 5, Col (B) @ 63 months to ultimate, for BI/UM and PIP coverages only.
- Col (5), AY 1995 = Part 5, Col (B) @ 75 months to ultimate, for BI/UM and PIP coverages only.
- Col (6) = Col (4) x Col (5).
- Col (7) = Col (3) Col (6). Total Development Adjustment is the sum of Col (7), AYs 1998-1995 for BI/UM and PIP coverages, and Col (7), AY 1998 for PD and Phys Dam coverages.

EXHIBIT FOUR

Exhibit Four, Part 1 shows countrywide direct premiums and expenses from Part III of the statutory Insurance Expense Exhibit. Exhibit Four includes each of the three years immediately preceding the year of submission.

Exhibit Four, Part 2 shows New Jersey direct premiums and expenses from Page 15 for each of the three years immediately preceding the year of submission . .

- Part 1, Col (1), Items 1 through 6 are Direct Written Premium, Direct Earned Premium, Direct Other Acquisition Expense, Direct General Expense, Direct Commission & Brokerage and Direct Taxes, Licenses, and Fees, respectively, from the Input Sheet.
- Part 1, Col (1), Item 7 = $\frac{1}{2}$ x [(Col (1), Item 3 + Col (1), Item 4)].
- Part 1, Col (2), Item 3 = Col (1), Item 3 (Col (1), Item 2.
- Part 1, Col (2), Item 4 = Col (1), Item 4 (Col (1), Item 2.
- Part 1, Col (2), Item 5 = Col (1), Item 5 (Col (1), Item 1.
- Part 1, Col (2), Item 6 = Col (1), Item 6 (Col (1), Item 1.
- Part 1, Col (2), Item 7 = Col (1), Item 7 (Col (1), Item 2.
- Part 2, Col (3), Item 1 = Exhibit 1, Col (1), Item 4.
- Part 2, Col (3), Item 2 = Exhibit 1, Col (2), Item 4.
- Part 2, Col (3), Item 3 = Col (3), Item 2 x Col (2), Item 3.
- Part 2, Col (3), Item 4 = Col (3), Item 2 x Col (2), Item 4.
- Part 2, Col (3), Item 5 is from the Input Sheet.
- Part 2, Col (3), Item 6 is from the Input Sheet.
- Part 2, Col (3), Item 7 = $\frac{1}{2}$ x [(Col (3), Item 3 + Col (3), Item 4)].
- Part 2, Col (3), Item 8 is from the Input Sheet.
- Part 2, Col (4), Item 3 = Col (3), Item 3 (Col (3), Item 2.
- Part 2, Col (4), Item 4 = Col (3), Item 4 (Col (3), Item 2.
- Part 2, Col (4), Item 5 = Col (3), Item 5 (Col (3), Item 1.
- Part 2, Col (4), Item 6 = Col (3), Item 6 (Col (3), Item 1.
- Part 2, Col (4), Item 7 = Col (3), Item 7 (Col (3), Item 2.
- Part 2, Col (4), Item 8 = Col (3), Item 8 (Col (3), Item 1.

EXHIBIT FIVE

Exhibit Five—Part One shows actual investment income attributable to New Jersey private passenger auto for the purpose of completing excess profit reports in each of the three calendar years covered by this report.

- Items 1 and 2 are from the Input Sheet.
- Item 3 = Item 1 (Item 2, with a maximum of 1.0.
- Item 4 = Exhibit 4, Col (3), Item 7.
- Item 5 = Exhibit 4, Col (3), Item 1.
- Item 6 = Item 4 (Item 5, with a maximum of 1.0.
- Item 7a for 2001 = Exhibit 1, CY 2000, Col (4), Item 4.
- Item 7a for 2000 = Exhibit 1, CY 1999, Col (4), Item 4.
- Item 7a for 1999 = Exhibit 1, CY 1998, Col (4), Item 4.
- Item 7b for 2001 = Exhibit 1, CY 2001, Col (4), Item 4.
- Item 7b for 2000 = Exhibit 1, CY 2000, Col (4), Item 4.
- Item 7a for 1999 = Exhibit 1, CY 1999, Col (4), Item 4.
- Item 7 = [Item 7a + Item 7b] / 2.
- Item 8 = Item 7 x [1 - Item 3 - Item 6] if positive, and zero otherwise.
- Item 9a for 2001 = Exhibit 1, CY 2000, Col (7), Item 4.
- Item 9a for 2000 = Exhibit 1, CY 1999, Col (7), Item 4.
- Item 9a for 1999 = Exhibit 1, CY 1998, Col (7), Item 4.
- Item 9b for 2001 = Exhibit 1, CY 2001, Col (7), Item 4.
- Item 9b for 2000 = Exhibit 1, CY 2000, Col (7), Item 4.
- Item 9b for 1999 = Exhibit 1, CY 1999, Col (7), Item 4.
- Item 9 = [Item 9a + Item 9b] / 2.
- Item 10a for 2001 = Exhibit 1, CY 2000, Col (10), Item 4.
- Item 10a for 2000 = Exhibit 1, CY 1999, Col (10), Item 4.
- Item 10a for 1999 = Exhibit 1, CY 1998, Col (10), Item 4.
- Item 10b for 2001 = Exhibit 1, CY 2001, Col (10), Item 4.
- Item 10b for 2000 = Exhibit 1, CY 2000, Col (10), Item 4.
- Item 10b for 1999 = Exhibit 1, CY 1999, Col (10), Item 4.
- Item 10 = [Item 10a + Item 10b] / 2.
- Item 11 = Exhibit 2, Part 3, ULAE Factor.
- Item 12 = [Item 9 + Item 10] x Item 11.
- Item 13 = Item 8 + Item 12.
- Item 14 = Part 2C, Item 8, 3 Year Total.
- Item 15 = Item 13 x Item 14.

Exhibit Five—Part Two. All data is from the countrywide statutory annual statement for investments purchased in each of the three calendar years covered by this report.

- Part 2A, Items 1 through 2.8 are from the Input Sheet.
- Part 2A, Item 2 = the sum of Part 2A, Items 2.1 through 2.8.
- Part 2A, Item 3 = the sum of Part 2A, Item 1 Part 2A, Item 2.
- Part 2B, Items 4.1 through 4.7 are from the Input Sheet.
- Part 2B, Item 4 = the sum of Part 2B, Items 4.1 through 4.7.
- Part 2B, Item 5 = $\frac{1}{2}$ x Part 2B, Item 4.
- Part 2C, Item 6 = Part 2A, Item 3.
- Part 2C, Item 7 = Part 2B, Item 5.
- Part 2C, Item 8 = Part 2C, Item 6 (Part 2C, Item 7.

EXHIBIT SIX

Exhibit Six—Part One shows the accumulated AIRE Allocation and Investment Income received by the insurer for each accident year as of the various stages of development, as derived from the Assessment Allocation column in the Statewide Company Annual Cash Settlement Report issued by ISO to AIRE member companies added to the Investment Income column in the Annual Cash Settlement True Up Report issued by ISO to AIRE member companies. This exhibit applies only to the BI/UM coverage.

For each Part 2 and 5, any development factor that results in a division by zero shall instead not be considered in the calculation of AIRE development factors.

Part 1

Evaluations are 15, 27, 39, 51, 63, 75 and 87 months.

All values in Part 1 is the cumulative of the Allocation and Investment Income received for the appropriate AYs.

Part 2

Evaluations are through 75-87 months.

- AY 2000 @ 15-27 months = Part 1, AY 2000 @ 27 months (Part 1, AY 2000 @ 15 months.
- AY 1999 @ 15-27 months = Part 1, AY 1999 @ 27 months (Part 1, AY 1999 @ 15 months.
- AY 1999 @ 27-39 months = Part 1, AY 1999 @ 39 months (Part 1, AY 1999 @ 27 months.
- And so on through AY 1995 @ 75-87 months.
- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum for 15-27, 27-39 and 39-51 and the straight average of all non-zero development factors for 51-63, 63-75 and 75-87 months.
- Col (B) @ 75 months to ultimate = Col (A) @ 75-87 months.
- Col (B) @ 63 months to ultimate = Col (B) @ 75 months to ultimate x Col (A) 63-75 months.
- And so on through 15 months to ultimate.

Part 3

Evaluations are for AY 2001, 2000 and 1999.

- Col (1), AY 2001 is the sum of the estimated AIRE Allocation and Investment Income @ 15 months as entered on the Input Sheet.
- Col (1), AY 2000 = Part 1 AY 2000 @ 15 months.
- Col (1), AY 1999 = Part 1 AY 1999 @ 27 months.
- Col (2), AY 2001 and AY 2000 = Part 2, Col (B) @ 15 months to ultimate.
- Col (2), AY 1999 = Part 2, Col (B) @ 27 months to ultimate.
- Col (3) = Col (1) x Col (2)

Exhibit Six—Part Four shows the accumulated AIRE Assessment paid by the insurer for each accident year as of the various stages of development as derived from the Assessments at Present Rate column in the Annual Cash Settlement Report issued by ISO to AIRE member companies.

Parts 4-6

Parts 4-6 are substantially the same as Parts 1-3, with AIRE Assessment substituting for the sum of AIRE Allocation and Investment Income.

Part 7

- Col (1) = Part 3, Col (3)
- Col (2) = Part 6, Col (3)
- Col (3) = Col (1) Col (2)

EXHIBIT SEVEN

Exhibit Seven shows the excess profit paid in each of the last 17 CYs and carry forward used in each of the last 19 AYs by coverage along with the total.

Item 1 is the excess profit paid by the company as stated in the Input Sheet.

Items 2.1 through 2.19 are the carry forwards used in the applicable AYs as stated in the Input Sheet.

Item 2 is the total of Items 2.1 through 2.19.

Item 3 = Item 1 Item 3.

EXHIBIT EIGHT

Exhibit Eight uses the data developed in Exhibits One through Seven to calculate excess profit for AYs 1999, 2000 and 2001, as well as a three-year total.

- Item 1 = Exhibit 1, Col (1), Item 4.
- Item 2 = Exhibit 1, Col (2), Item 4.
- Item 3 = Exhibit 1, Col (3), Item 5b.
- Item 4 = Exhibit 6, Part 7, Col (3) for BI/UM and zero for all other coverages.
- Item 5 = Item 2 Item 3 + Item 4.
- Item 6 = Exhibit 3, Part 3, Col (3).
- Item 7 = Exhibit 2, Part 3, ULAE Factor.
- Item 8 = Item 6 x Item 7.
- Item 9 = Item 8 (Item 5.

- Item 10 = Exhibit 4, Col (3), Item 5.
- Item 11 = Exhibit 4, Col (3), Item 3.
- Item 12 = Exhibit 4, Col (3), Item 4.
- Item 13 = Exhibit 4, Col (3), Item 6.
- Item 14a = Exhibit 4, Col (3), Item 8.
- Item 14b = 50 percent.
- Item 14 = Item 14a x Item 14b.
- Item 15 = Item 10 + Item 11 + Item 12 + Item 13 + Item 14.
- Item 16 = Item 5 Item 8 Item 15
- Item 17 = Item 2 x Clifford Formula [3.5 percent divided by the Federal corporation tax rate of 35 percent]
- Item 18 = Exhibit 5, Part 1, Item 15
- Item 19 = Items 16 Item 17 + Item 18
- Item 20 = Exhibit 3, Part 6, Col (7), for the three-year total only.
- Item 21 = Item 19 Item 20, for the three-year total only.
- Item 22 = Item 2 x Additional Non Excessive Profit Allowance [2.5 percent divided by 1 minus the Federal corporation tax rate of 35 percent].
- Item 23 = Item 2 x Holding Company Non Excessive Subsidization [0.5 percent]
- Item 24 = Item 21 Item 22 Item 23, for the three year total only

Item 25 = Exhibit 7, Item 2.

Item 26 = Item 24 - Item 25, for the three year total only.

Amended by R.2002 d.386, effective December 2, 2002.
See: 334 N.J.R. 1093(a), 34 N.J.R. 4053(a).

N.J.A.C. 11:3-20 APPENDIX

INPUT FORMS AND EXHIBITS

Introduction

The appendix contains the Input Forms that must be used by insurers in the submission of data as part of the excess profit report. The exact format contained herein must be used. In accordance with N.J.A.C. 11:3-20.4(a), insurers can receive a copy of these forms on a CD ROM together with the required formulas from the Department. These Input Forms are to be used for the following coverages: BI/UM, PD, PIP coverage and physical damage.

The Appendix also contains copies of Exhibit One to Exhibit Eight of the excess profit report. Once again, the format must be strictly followed. Copies can be obtained in accordance with N.J.A.C. 11:3-20.4(c).

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
8	Exhibit 1											
9	Source: Annual Statement - NJ Page 15, Line 19.2 (BI/UM)				2001	2000	1999	1998	1997	1996	1995	1994
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.											
11	Direct Written Premium											
12	Col (1)	Item 1	Total		0	0	0	0	0	0	0	0
13	Col (1)	Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
14	Col (1)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
15	Col (1)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
16	Col (1)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
17	Col (1)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
18	Col (1)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
19	Col (1)	Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0
20												
21	Direct Earned Premium											
22	Col (2)	Item 1	Total		0	0	0	0	0	0	0	0
23	Col (2)	Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
24	Col (2)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
25	Col (2)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
26	Col (2)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
27	Col (2)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
28	Col (2)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
29	Col (2)	Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0
30												
31	Paid Dividends (Incl. Excess Profit Refunds)											
32	Col (3A)	Item 1	Total		0	0	0	0	0	0	0	0
33	Col (3A)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
34	Col (3A)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
35	Col (3A)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
36	Col (3A)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
37	Col (3A)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
38												
39	Declared, but Unpaid Dividends (Incl. Excess Profit Refunds)											
40	Col (3B)	Item 1	Total		0	0	0	0	0	0	0	0
41	Col (3B)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
42	Col (3B)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
43	Col (3B)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
44	Col (3B)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
45	Col (3B)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
46												
47	Direct Unearned Premium Reserves											
48	Col (4)	Item 1	Total		0	0	0	0	0	0	0	0
49	Col (4)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
50	Col (4)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
51	Col (4)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
52	Col (4)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
53	Col (4)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
54												

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					B/U/M Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
55	Direct Paid Loss											
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0
57	Col (5)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
63												
64	Direct Incurred Loss (Case + Bulk/IBNR)											
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0
66	Col (6)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
72												
73	Direct Unpaid Loss (Case + Bulk/IBNR)											
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0
75	Col (7)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
81												
82	Direct Paid Defense & Cost Containment (ALAE)											
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
89												
90	Direct Incurred ALAE (Case + Bulk/IBNR)											
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
97												
98	Direct Unpaid ALAE (Case + Bulk/IBNR)											
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
105												
106												

3-90.15

Supp. 12-2-02

	A	B	C	D	E	F	G	H	I	J	K	L		
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet		
2	Group NAIC #:	#					PD Liab					Section A		
3	Company Name:	Name					PIP							
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
107	Exhibit 2 - Part 1													
108	Allocation of Page 15 data (from Exh 1) by Accident Year													
109							Calendar Year Paid Loss							
110							2001	2000	1999	1998	1997	1996	1995	1994
111	Col (1)	AY 2001, Paid in the CY		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
112	Col (1)	AY 2000, Paid in the CY		0	0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX
113	Col (1)	AY 1999, Paid in the CY		0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX
114	Col (1)	AY 1998, Paid in the CY		0	0	0		0	0	XXX	XXX	XXX	XXX	XXX
115	Col (1)	AY 1997, Paid in the CY		0	0	0		0	0	0	XXX	XXX	XXX	XXX
116	Col (1)	AY 1996, Paid in the CY		0	0	0		0	0	0	0	XXX	XXX	XXX
117	Col (1)	AY 1995, Paid in the CY		0	0	0		0	0	0	0	0	0	XXX
118	Col (1)	AY 1994, Paid in the CY		0	0	0		0	0	0	0	0	0	0
119	Col (1)	AY 1993 & prior, Paid in the CY		0	0	0		0	0	0	0	0	0	0
120		Total		0	0	0		0	0	0	0	0	0	0
121		Exhibit 1, Col (5)		0	0	0		0	0	0	0	0	0	0
122														
123	Direct Unpaid Case Loss													
124	Col (3A)	AY 2001, Unpaid at the end of CY		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Col (3A)	AY 2000, Unpaid at the end of CY		0	0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX
126	Col (3A)	AY 1999, Unpaid at the end of CY		0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX
127	Col (3A)	AY 1998, Unpaid at the end of CY		0	0	0		0	0	XXX	XXX	XXX	XXX	XXX
128	Col (3A)	AY 1997, Unpaid at the end of CY		0	0	0		0	0	0	XXX	XXX	XXX	XXX
129	Col (3A)	AY 1996, Unpaid at the end of CY		0	0	0		0	0	0	0	XXX	XXX	XXX
130	Col (3A)	AY 1995, Unpaid at the end of CY		0	0	0		0	0	0	0	0	0	XXX
131	Col (3A)	AY 1994, Unpaid at the end of CY		0	0	0		0	0	0	0	0	0	0
132	Col (3A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0		0	0	0	0	0	0	0
133		Total		0	0	0		0	0	0	0	0	0	0
134														
135	Direct Unpaid Bulk/IBNR Loss													
136	Col (3B)	AY 2001, Unpaid at the end of CY		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
137	Col (3B)	AY 2000, Unpaid at the end of CY		0	0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX
138	Col (3B)	AY 1999, Unpaid at the end of CY		0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX
139	Col (3B)	AY 1998, Unpaid at the end of CY		0	0	0		0	0	XXX	XXX	XXX	XXX	XXX
140	Col (3B)	AY 1997, Unpaid at the end of CY		0	0	0		0	0	0	XXX	XXX	XXX	XXX
141	Col (3B)	AY 1996, Unpaid at the end of CY		0	0	0		0	0	0	0	XXX	XXX	XXX
142	Col (3B)	AY 1995, Unpaid at the end of CY		0	0	0		0	0	0	0	0	0	XXX
143	Col (3B)	AY 1994, Unpaid at the end of CY		0	0	0		0	0	0	0	0	0	0
144	Col (3B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0		0	0	0	0	0	0	0
145		Total		0	0	0		0	0	0	0	0	0	0
146														
147		Total Col (3A) + Col (3B)		0	0	0		0	0	0	0	0	0	0
148		Exhibit 1, Col (7)		0	0	0		0	0	0	0	0	0	0
149														

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
150	Incremental Direct Paid ALAE											
151	Col (5)	AY 2001, Paid in the CY	0	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
152	Col (5)	AY 2000, Paid in the CY	0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Col (5)	AY 1999, Paid in the CY	0		0	0	XXX	XXX	XXX	XXX	XXX	XXX
154	Col (5)	AY 1998, Paid in the CY	0		0	0	0	XXX	XXX	XXX	XXX	XXX
155	Col (5)	AY 1997, Paid in the CY	0		0	0	0	0	XXX	XXX	XXX	XXX
156	Col (5)	AY 1996, Paid in the CY	0		0	0	0	0	0	XXX	XXX	XXX
157	Col (5)	AY 1995, Paid in the CY	0		0	0	0	0	0	0	0	XXX
158	Col (5)	AY 1994, Paid in the CY	0		0	0	0	0	0	0	0	0
159	Col (5)	AY 1993 & prior, Paid in the CY	0		0	0	0	0	0	0	0	0
160		Total	0		0	0	0	0	0	0	0	0
161		Exhibit 1, Col (8)	0		0	0	0	0	0	0	0	0
162												
163	Direct Unpaid Case ALAE											
164	Col (7A)	AY 2001, Unpaid at the end of CY	0	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
165	Col (7A)	AY 2000, Unpaid at the end of CY	0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
166	Col (7A)	AY 1999, Unpaid at the end of CY	0		0	0	XXX	XXX	XXX	XXX	XXX	XXX
167	Col (7A)	AY 1998, Unpaid at the end of CY	0		0	0	0	XXX	XXX	XXX	XXX	XXX
168	Col (7A)	AY 1997, Unpaid at the end of CY	0		0	0	0	0	XXX	XXX	XXX	XXX
169	Col (7A)	AY 1996, Unpaid at the end of CY	0		0	0	0	0	0	XXX	XXX	XXX
170	Col (7A)	AY 1995, Unpaid at the end of CY	0		0	0	0	0	0	0	0	XXX
171	Col (7A)	AY 1994, Unpaid at the end of CY	0		0	0	0	0	0	0	0	0
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY	0		0	0	0	0	0	0	0	0
173		Total	0		0	0	0	0	0	0	0	0
174												
175	Direct Unpaid Bulk/IBNR ALAE											
176	Col (7B)	AY 2001, Unpaid at the end of CY	0	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
177	Col (7B)	AY 2000, Unpaid at the end of CY	0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
178	Col (7B)	AY 1999, Unpaid at the end of CY	0		0	0	XXX	XXX	XXX	XXX	XXX	XXX
179	Col (7B)	AY 1998, Unpaid at the end of CY	0		0	0	0	XXX	XXX	XXX	XXX	XXX
180	Col (7B)	AY 1997, Unpaid at the end of CY	0		0	0	0	0	XXX	XXX	XXX	XXX
181	Col (7B)	AY 1996, Unpaid at the end of CY	0		0	0	0	0	0	XXX	XXX	XXX
182	Col (7B)	AY 1995, Unpaid at the end of CY	0		0	0	0	0	0	0	0	XXX
183	Col (7B)	AY 1994, Unpaid at the end of CY	0		0	0	0	0	0	0	0	0
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY	0		0	0	0	0	0	0	0	0
185		Total	0		0	0	0	0	0	0	0	0
186												
187		Total Col (7A) + Col (7B)	0		0	0	0	0	0	0	0	0
188		Exhibit 1, Col (10)	0		0	0	0	0	0	0	0	0
189												
190												

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	A	B	C	D	E	F	G	H	I	J	K	L		
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet		
2	Group NAIC #:	#					PD Liab					Section A		
3	Company Name:	Name					PIP							
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
191	Exhibit 2 - Part 2													
192	Allocation of Calendar Quarter 1, by Accident Year													
193							First Quarter Paid Loss							
194							1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996	1Q 1995
195	Incremental Direct Paid Loss													
195	Col (10)	AY 2002, Paid in the CQ		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
196	Col (10)	AY 2001, Paid in the CQ	0		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
197	Col (10)	AY 2000, Paid in the CQ	0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
198	Col (10)	AY 1999, Paid in the CQ	0	0	0		0		0	XXX	XXX	XXX	XXX	XXX
199	Col (10)	AY 1998, Paid in the CQ	0	0	0		0	0	0		XXX	XXX	XXX	XXX
200	Col (10)	AY 1997, Paid in the CQ	0	0	0		0	0	0	0		XXX	XXX	XXX
201	Col (10)	AY 1996, Paid in the CQ	0	0	0		0	0	0	0	0		0	XXX
202	Col (10)	AY 1995, Paid in the CQ	0	0	0		0	0	0	0	0	0	0	0
203	Col (10)	AY 1994, Paid in the CQ	0	0	0		0	0	0	0	0	0	0	0
204	Col (10)	AY 1993 & prior, Paid in the CQ	0	0	0		0	0	0	0	0	0	0	0
205		Total	0	0	0		0	0	0	0	0	0	0	0
206														
207	Direct Unpaid Case Loss													
208	Col (12A)	AY 2002, Unpaid at the end of CQ	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Col (12A)	AY 2001, Unpaid at the end of CQ	0		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
210	Col (12A)	AY 2000, Unpaid at the end of CQ	0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
211	Col (12A)	AY 1999, Unpaid at the end of CQ	0	0	0		0		0	XXX	XXX	XXX	XXX	XXX
212	Col (12A)	AY 1998, Unpaid at the end of CQ	0	0	0		0	0	0		XXX	XXX	XXX	XXX
213	Col (12A)	AY 1997, Unpaid at the end of CQ	0	0	0		0	0	0	0		XXX	XXX	XXX
214	Col (12A)	AY 1996, Unpaid at the end of CQ	0	0	0		0	0	0	0	0		0	XXX
215	Col (12A)	AY 1995, Unpaid at the end of CQ	0	0	0		0	0	0	0	0	0	0	0
216	Col (12A)	AY 1994, Unpaid at the end of CQ	0	0	0		0	0	0	0	0	0	0	0
217	Col (12A)	AY 1993 & prior, Unpaid at the end of CQ	0	0	0		0	0	0	0	0	0	0	0
218		Total	0	0	0		0	0	0	0	0	0	0	0
219														
220	Direct Unpaid Bulk/IBNR Loss													
221	Col (12B)	AY 2002, Unpaid at the end of CQ	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
222	Col (12B)	AY 2001, Unpaid at the end of CQ	0		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
223	Col (12B)	AY 2000, Unpaid at the end of CQ	0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
224	Col (12B)	AY 1999, Unpaid at the end of CQ	0	0	0		0		0	XXX	XXX	XXX	XXX	XXX
225	Col (12B)	AY 1998, Unpaid at the end of CQ	0	0	0		0	0	0		XXX	XXX	XXX	XXX
226	Col (12B)	AY 1997, Unpaid at the end of CQ	0	0	0		0	0	0	0		XXX	XXX	XXX
227	Col (12B)	AY 1996, Unpaid at the end of CQ	0	0	0		0	0	0	0	0		0	XXX
228	Col (12B)	AY 1995, Unpaid at the end of CQ	0	0	0		0	0	0	0	0	0	0	0
229	Col (12B)	AY 1994, Unpaid at the end of CQ	0	0	0		0	0	0	0	0	0	0	0
230	Col (12B)	AY 1993 & prior, Unpaid at the end of CQ	0	0	0		0	0	0	0	0	0	0	0
231		Total	0	0	0		0	0	0	0	0	0	0	0
232														

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
233	Incremental Direct Paid ALAE											
234	Col (14)	AY 2002, Paid in the CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
235	Col (14)	AY 2001, Paid in the CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX
236	Col (14)	AY 2000, Paid in the CQ		0		0		XXX	XXX	XXX	XXX	XXX
237	Col (14)	AY 1999, Paid in the CQ		0		0			XXX	XXX	XXX	XXX
238	Col (14)	AY 1998, Paid in the CQ		0		0				XXX	XXX	XXX
239	Col (14)	AY 1997, Paid in the CQ		0		0					XXX	XXX
240	Col (14)	AY 1996, Paid in the CQ		0		0						XXX
241	Col (14)	AY 1995, Paid in the CQ		0		0						0
242	Col (14)	AY 1994, Paid in the CQ		0		0						0
243	Col (14)	AY 1993 & prior, Paid in the CQ		0		0						0
244		Total		0		0		0		0		0
245												
246	Direct Unpaid Case ALAE											
247	Col (16A)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
248	Col (16A)	AY 2001, Unpaid at the end of CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX
249	Col (16A)	AY 2000, Unpaid at the end of CQ		0		0		XXX	XXX	XXX	XXX	XXX
250	Col (16A)	AY 1999, Unpaid at the end of CQ		0		0			XXX	XXX	XXX	XXX
251	Col (16A)	AY 1998, Unpaid at the end of CQ		0		0				XXX	XXX	XXX
252	Col (16A)	AY 1997, Unpaid at the end of CQ		0		0					XXX	XXX
253	Col (16A)	AY 1996, Unpaid at the end of CQ		0		0						XXX
254	Col (16A)	AY 1995, Unpaid at the end of CQ		0		0						0
255	Col (16A)	AY 1994, Unpaid at the end of CQ		0		0						0
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ		0		0						0
257		Total		0		0		0		0		0
258												
259	Direct Unpaid Bulk/IBNR ALAE											
260	Col (16B)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
261	Col (16B)	AY 2001, Unpaid at the end of CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX
262	Col (16B)	AY 2000, Unpaid at the end of CQ		0		0		XXX	XXX	XXX	XXX	XXX
263	Col (16B)	AY 1999, Unpaid at the end of CQ		0		0			XXX	XXX	XXX	XXX
264	Col (16B)	AY 1998, Unpaid at the end of CQ		0		0				XXX	XXX	XXX
265	Col (16B)	AY 1997, Unpaid at the end of CQ		0		0					XXX	XXX
266	Col (16B)	AY 1996, Unpaid at the end of CQ		0		0						XXX
267	Col (16B)	AY 1995, Unpaid at the end of CQ		0		0						0
268	Col (16B)	AY 1994, Unpaid at the end of CQ		0		0						0
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ		0		0						0
270		Total		0		0		0		0		0
271												
272												
273	Exhibit 2 - Part 3											
274	Source: Countrywide Insurance Expense Exhibit (IEE),											
275	Part 3, Line 19.1 + 19.2											
276	Col (19)	Direct Incurred Loss - CW			2001	2000	1999	1998	1997	1996	1995	1994
277	Col (20)	Direct Incurred ALAE - CW		0	0	0	0	0	0	XXX	XXX	XXX
278	Col (22)	Direct Incurred ULAE - CW		0	0	0	0	0	0	XXX	XXX	XXX
279												
280												
281	Exhibit 3		Tail Factor (99 months-ultimate)		1.000		Provide Documentation if greater than 1.000					
282												
283												

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	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
284	Exhibit 4			Calendar Year								
285	Source: Countrywide Insurance Expense Exhibit (IEE),			2001	2000	1999	1998	1997	1996	1995	1994	
	Part 3, Line 19.1 + 19.2											
286	Col (1)	Item 1	Direct Written Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
287	Col (1)	Item 2	Direct Earned Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
288	Col (1)	Item 3	Direct Other Acquisition Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
289	Col (1)	Item 4	Direct General Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
290	Col (1)	Item 5	Direct Commission & Brokerage - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
291	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
292	Col (1)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
293	Source: Annual Statement - NJ Page 15, Line 19.2 (BI/UM)											
294	Col (3)	Item 5	Direct Commission & Brokerage - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
295	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
296	Col (3)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
297												
298												
299												
300	Exhibit 5			Purchase Year								
301	All data on Exhibit 5 is Countrywide, for all coverages combined.			2001	2000	1999	1998	1997	1996	1995	1994	
302												
303	Part 1	Item 1	Agents Balances	0	0	0	0	XXX	XXX	XXX	XXX	XXX
304	Part 1	Item 2	Unearned Premium Reserve	0	0	0	0	XXX	XXX	XXX	XXX	XXX
305												
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income	0	0	0	0	XXX	XXX	XXX	XXX	XXX
307	Part 2A	Item 2.1	Investment Expense Incurred	0	0	0	0	XXX	XXX	XXX	XXX	XXX
308	Part 2A	Item 2.2	Depreciation on Real Estate	0	0	0	0	XXX	XXX	XXX	XXX	XXX
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock	0	0	0	0	XXX	XXX	XXX	XXX	XXX
310	Part 2A	Item 2.4	Affiliated Preferred Stock	0	0	0	0	XXX	XXX	XXX	XXX	XXX
311	Part 2A	Item 2.5	Unaffiliated Common Stock	0	0	0	0	XXX	XXX	XXX	XXX	XXX
312	Part 2A	Item 2.6	Affiliated Common Stock	0	0	0	0	XXX	XXX	XXX	XXX	XXX
313	Part 2A	Item 2.7	Other Invested Assets	0	0	0	0	XXX	XXX	XXX	XXX	XXX
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy	0	0	0	0	XXX	XXX	XXX	XXX	XXX
315												
316	Part 2B	Item 4.1	Bonds Acquired	0	0	0	0	XXX	XXX	XXX	XXX	XXX
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate	0	0	0	0	XXX	XXX	XXX	XXX	XXX
318	Part 2B	Item 4.3	Real Estate Acquired	0	0	0	0	XXX	XXX	XXX	XXX	XXX
319	Part 2B	Item 4.4	Collateral Loans	0	0	0	0	XXX	XXX	XXX	XXX	XXX
320	Part 2B	Item 4.5	Cash on Hand and on Deposit	0	0	0	0	XXX	XXX	XXX	XXX	XXX
321	Part 2B	Item 4.6	Short-Term Investments	0	0	0	0	XXX	XXX	XXX	XXX	XXX
322	Part 2B	Item 4.7	Derivative Instruments	0	0	0	0	XXX	XXX	XXX	XXX	XXX
323												
324												

	A	B	C	D	E	F	G	H	I	J	K	L			
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet			
2	Group NAIC #:	#					PD Liab					Section A			
3	Company Name:	Name					PIP								
4	Company NAIC #:	#					Phys Dam								
5	Year Filed:	2002					TOTAL								
6															
7															
325	Exhibit 6														
326	All data on Exhibit 6 is for New Jersey only.														
327							Calendar Year ending 3/31								
328							2002 (Estimated)	2001	2000	1999	1998	1997	1996	1995	
328	Cumulative AIRE Allocation Received														
329	Part 1	AY 2001, Received through CY		0	XXX		XXX		XXX		XXX		XXX		XXX
330	Part 1	AY 2000, Received through CY		XXX		0	XXX		XXX		XXX		XXX		XXX
331	Part 1	AY 1999, Received through CY		XXX		0		0	XXX		XXX		XXX		XXX
332	Part 1	AY 1998, Received through CY		XXX		0	0	0	XXX		XXX		XXX		XXX
333	Part 1	AY 1997, Received through CY		XXX		0	0	0		0	XXX		XXX		XXX
334	Part 1	AY 1996, Received through CY		XXX		0	0	0	0	0		0	XXX		XXX
335	Part 1	AY 1995, Received through CY		XXX		0	0	0	0	0	0	0		0	XXX
336	Part 1	AY 1994, Received through CY		XXX		0	0	0	0	0	0	0	0	0	0
337															
338	Cumulative AIRE Investment Income Received														
339	Part 1	AY 2001, Received through CY		0	XXX		XXX		XXX		XXX		XXX		XXX
340	Part 1	AY 2000, Received through CY		XXX		0	XXX		XXX		XXX		XXX		XXX
341	Part 1	AY 1999, Received through CY		XXX		0		0	XXX		XXX		XXX		XXX
342	Part 1	AY 1998, Received through CY		XXX		0	0	0	XXX		XXX		XXX		XXX
343	Part 1	AY 1997, Received through CY		XXX		0	0	0		0	XXX		XXX		XXX
344	Part 1	AY 1996, Received through CY		XXX		0	0	0	0	0		0	XXX		XXX
345	Part 1	AY 1995, Received through CY		XXX		0	0	0	0	0	0	0		0	XXX
346	Part 1	AY 1994, Received through CY		XXX		0	0	0	0	0	0	0	0	0	0
347															
348	Cumulative AIRE Assessment Paid														
349	Part 3	AY 2001, Paid through CY		0	XXX		XXX		XXX		XXX		XXX		XXX
350	Part 3	AY 2000, Paid through CY		XXX		0	XXX		XXX		XXX		XXX		XXX
351	Part 3	AY 1999, Paid through CY		XXX		0		0	XXX		XXX		XXX		XXX
352	Part 3	AY 1998, Paid through CY		XXX		0	0	0	XXX		XXX		XXX		XXX
353	Part 3	AY 1997, Paid through CY		XXX		0	0	0		0	XXX		XXX		XXX
354	Part 3	AY 1996, Paid through CY		XXX		0	0	0	0	0		0	XXX		XXX
355	Part 3	AY 1995, Paid through CY		XXX		0	0	0	0	0	0	0		0	XXX
356	Part 3	AY 1994, Paid through CY		XXX		0	0	0	0	0	0	0	0	0	0
357															
358															

	A	B	C	D	E	F	G	H	I	J	K	L	
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet	
2	Group NAIC #:	#					PD Liab					Section A	
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
359	Exhibit 7												
360	All data on Exhibit 7 is for New Jersey business only.												
361							Calendar Year Excess Profit Paid						
362	Excess Profit Refund Paid			2002	2001	2000	1999	1998	1997	1996	1995	1994	
363	Item 1			0	0	0	0	0	0	0	0	0	
364													
365	Carryforward Used												
366	Item 2.1	in AY 2001		0	0	0	0	0	0	0	0	0	
367	Item 2.2	in AY 2000		0	0	0	0	0	0	0	0	0	
368	Item 2.3	in AY 1999		0	0	0	0	0	0	0	0	0	
369	Item 2.4	in AY 1998	XXX		0	0	0	0	0	0	0	0	
370	Item 2.5	in AY 1997	XXX	XXX	0	0	0	0	0	0	0	0	
371	Item 2.6	in AY 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	
372	Item 2.7	in AY 1995	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
373	Item 2.8	in AY 1994	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
374	Item 2.9	in AY 1993	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
375	Item 2.10	in AY 1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
376	Item 2.11	in AY 1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
377													
378													
379							Calendar Year Excess Profit Paid						
380	Excess Profit Refund Paid				1993	1992	1991	1990	1989	1988	1987	1986	
381	Item 1				0	0	0	0	0	0	0	0	
382													
383	Carryforward Used												
384	Item 2.1	in AY 2001			0	0	0	0	0	0	0	0	
385	Item 2.2	in AY 2000			0	0	0	0	0	0	0	0	
386	Item 2.3	in AY 1999			0	0	0	0	0	0	0	0	
387	Item 2.4	in AY 1998			0	0	0	0	0	0	0	0	
388	Item 2.5	in AY 1997			0	0	0	0	0	0	0	0	
389	Item 2.6	in AY 1996			0	0	0	0	0	0	0	0	
390	Item 2.7	in AY 1995			0	0	0	0	0	0	0	0	
391	Item 2.8	in AY 1994			0	0	0	0	0	0	0	0	
392	Item 2.9	in AY 1993			0	0	0	0	0	0	0	0	
393	Item 2.10	in AY 1992			0	0	0	0	0	0	0	0	
394	Item 2.11	in AY 1991			0	0	0	0	0	0	0	0	
395	Item 2.12	in AY 1990			0	0	0	0	0	0	0	0	
396	Item 2.13	in AY 1989			XXX	0	0	0	0	0	0	0	
397	Item 2.14	in AY 1988			XXX	XXX	0	0	0	0	0	0	
398	Item 2.15	in AY 1987			XXX	XXX	XXX	0	0	0	0	0	
399	Item 2.16	in AY 1986			XXX	XXX	XXX	XXX	0	0	0	0	
400	Item 2.17	in AY 1985			XXX	XXX	XXX	XXX	XXX	0	0	0	
401	Item 2.18	in AY 1984			XXX	XXX	XXX	XXX	XXX	XXX	0	0	
402	Item 2.19	in AY 1983			XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
403													
404													
405	Exhibit 8												
406	Item 23	Holding Company System (Y or N)				N							

	A	B	C	D	E	F	G	H	I	J
1	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Calendar Year 2001			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
8				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
9				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
10				Premium	Premium	Business	Premium	Losses	Losses	Losses
11	Item 1	Source: Page 15		0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
15										
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
17	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
18										
19										
20					Col (8)	Col (9)	Col (10)			
21					Direct	Direct	Direct			
22					Paid	Incurred	Unpaid			
23					ALAE	ALAE	ALAE			
24	Item 1	Source: Page 15		0	0	0				
25	Item 3	Total Exclusions		0	0	0				
26	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0				
27										
28										

	A	B	C	D	E	F	G	H	I	J
29	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
30	Group NAIC #:	#				PD Liab				Sheet 2
31	Company Name:	Name				PIP				
32	Company NAIC #:	#				Phys Dam				
33	Year Filed:	2002				TOTAL				
34										
35	Calendar Year 2000			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
36				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
37				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
38				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
39	Item 1	Source: Page 15		0	0	0	0	0	0	0
40	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	0	0	0	0	0	0	0
41	Item 3	Total Exclusions		0	0	0	0	0	0	0
42	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
43										
44	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	0	0	0	0	0	0	0
45	Item 5b	All Other Dividends, included in Col (3)	XXX	0	0	0	0	0	0	0
46										
47										
48					Col (8)	Col (9)	Col (10)			
49					Direct	Direct	Direct			
50					Paid	Incurred	Unpaid			
51					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
52	Item 1	Source: Page 15		0	0	0	0			
53	Item 3	Total Exclusions		0	0	0	0			
54	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
55										
56										

	A	B	C	D	E	F	G	H	I	J
57	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
58	Group NAIC #:	#				PD Liab				Sheet 3
59	Company Name:	Name				PIP				
60	Company NAIC #:	#				Phys Dam				
61	Year Filed:	2002				TOTAL				
62										
63	Calendar Year 1999			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
64				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
65				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
66				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
67	Item 1	Source: Page 15		0	0	0	0	0	0	0
68	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX		XXX		XXX	XXX
69	Item 3	Total Exclusions		0	0	0	0	0	0	0
70	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
71										
72	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
74										
75										
76					Col (8)	Col (9)	Col (10)			
77					Direct	Direct	Direct			
78					Paid	Incurred	Unpaid			
79					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
80	Item 1	Source: Page 15			0	0	0			
81	Item 3	Total Exclusions			0	0	0			
82	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
83										
84										

	A	B	C	D	E	F	G	H	I	J
85	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
86	Group NAIC #:	#				PD Liab				Sheet 4
87	Company Name:	Name				PIP				
88	Company NAIC #:	#				Phys Dam				
89	Year Filed:	2002				TOTAL				
90										
91	Calendar Year 1998			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
92				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
93				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
94				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
95	Item 1	Source: Page 15		0	0	0	0	0	0	0
96	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
97	Item 3	Total Exclusions		0	0	0	0	0	0	0
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
99										
100	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
102										
103										
104					Col (8)	Col (9)	Col (10)			
105					Direct	Direct	Direct			
106					Paid	Incurred	Unpaid			
107					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
108	Item 1	Source: Page 15			0	0	0			
109	Item 3	Total Exclusions			0	0	0			
110	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
111										
112										

	A	B	C	D	E	F	G	H	I	J
113	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
114	Group NAIC #:	#				PD Liab				Sheet 5
115	Company Name:	Name				PIP				
116	Company NAIC #:	#				Phys Dam				
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
120				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
121				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
122				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
123	Item 1	Source: Page 15		0	0	0	0	0	0	0
124	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
130										
131										
132				Col (8)	Col (9)	Col (10)				
133				Direct	Direct	Direct				
134				Paid	Incurred	Unpaid				
135				<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>				
136	Item 1	Source: Page 15		0	0	0				
137	Item 3	Total Exclusions		0	0	0				
138	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0				
139										
140										

	A	B	C	D	E	F	G	H	I	J
141	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
142	Group NAIC #:	#				PD Liab				Sheet 6
143	Company Name:	Name				PIP				
144	Company NAIC #:	#				Phys Dam				
145	Year Filed:	2002				TOTAL				
146										
147	Calendar Year 1996			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
148				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
149				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
150				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
151	Item 1	Source: Page 15		0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
158										
159										
160				Col (8)	Col (9)	Col (10)				
161				Direct	Direct	Direct				
162				Paid	Incurred	Unpaid				
163				<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>				
164	Item 1	Source: Page 15		0	0	0				
165	Item 3	Total Exclusions		0	0	0				
166	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0				
167										
168										

	A	B	C	D	E	F	G	H	I	J
169	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
170	Group NAIC #:	#				PD Liab				Sheet 7
171	Company Name:	Name				PIP				
172	Company NAIC #:	#				Phys Dam				
173	Year Filed:	2002				TOTAL				
174										
175	Calendar Year 1995			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
176				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
177				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
178				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
179	Item 1	Source: Page 15		0	0	0	0	0	0	0
180	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
181	Item 3	Total Exclusions		0	0	0	0	0	0	0
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
185	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
186										
187										
188					Col (8)	Col (9)	Col (10)			
189					Direct	Direct	Direct			
190					Paid	Incurred	Unpaid			
191					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
192	Item 1	Source: Page 15			0	0	0			
193	Item 3	Total Exclusions			0	0	0			
194	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
195										
196										

	A	B	C	D	E	F	G	H	I	J
197	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
198	Group NAIC #:	#				PD Liab				Sheet 8
199	Company Name:	Name				PIP				
200	Company NAIC #:	#				Phys Dam				
201	Year Filed:	2002				TOTAL				
202										
203	Calendar Year 1994			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206				Premium	Premium	Business	Premium	Losses	Losses	Losses
207	Item 1	Source: Page 15		0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
211										
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
214										
215										
216					Col (8)	Col (9)	Col (10)			
217					Direct	Direct	Direct			
218					Paid	Incurred	Unpaid			
219					ALAE	ALAE	ALAE			
220	Item 1	Source: Page 15		0	0	0	0			
221	Item 3	Total Exclusions		0	0	0	0			
222	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			

1	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
10	<u>Accident Year</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
25	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

	A	B	C	D	E	F	G	H	I	J
47	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
48	Group NAIC #:	#				PD Liab				Sheet 2
49	Company Name:	Name				PIP				
50	Company NAIC #:	#				Phys Dam				
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
55		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	1993 & prior	0	0	0	0	0	0	0	0	0
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
69		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	1993 & prior	0	0	0	0	0	0	0	0	0
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
83	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

91	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
92	Group NAIC #:	#				PD Liab				Sheet 3
93	Company Name:	Name				PIP				
94	Company NAIC #:	#				Phys Dam				
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
99		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
100	<u>Accident Year</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	1993 & prior	0	0	0	0	0	0	0	0	0
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
112		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
113	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	1993 & prior	0	0	0	0	0	0	0	0	0
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

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	A	B	C	D	E	F	G	H	I	J
133	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
134	Group NAIC #:	#				PD Liab				Sheet 4
135	Company Name:	Name				PIP				
136	Company NAIC #:	#				Phys Dam				
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
141		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	1993 & prior	0	0	0	0	0	0	0	0	0
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
153		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	1993 & prior	0	0	0	0	0	0	0	0	0
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

	A	B	C	D	E	F	G	H	I	J
165	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
166	Group NAIC #:	#				PD Liab				Sheet 5
167	Company Name:	Name				PIP				
168	Company NAIC #:	#				Phys Dam				
169	Year Filed:	2002				TOTAL				
170										
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
174	<u>Accident Year</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>
175	1997	0	0	0	0	0	0	0	0	0
176	1996	0	0	0	0	0	0	0	0	0
177	1995	0	0	0	0	0	0	0	0	0
178	1994	0	0	0	0	0	0	0	0	0
179	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
180	Total	0	0	0	0	0	0	0	0	0
181										
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
185	<u>Accident Year</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>
186	1998	0	0	0	0	0	0	0	0	0
187	1997	0	0	0	0	0	0	0	0	0
188	1996	0	0	0	0	0	0	0	0	0
189	1995	0	0	0	0	0	0	0	0	0
190	1994	0	0	0	0	0	0	0	0	0
191	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
192	Total	0	0	0	0	0	0	0	0	0
193										
194										

195	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
196	Group NAIC #:	#				PD Liab				Sheet 6
197	Company Name:	Name				PIP				
198	Company NAIC #:	#				Phys Dam				
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

	A	B	C	D	E	F	G	H	I	J
223	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
224	Group NAIC #:	#				PD Liab				Sheet 7
225	Company Name:	Name				PIP				
226	Company NAIC #:	#				Phys Dam				
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	1993 & prior	0	0	0	0	0	0	0	0	0
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	1993 & prior	0	0	0	0	0	0	0	0	0
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

	A	B	C	D	E	F	G	H	I	J
249	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
250	Group NAIC #:	#				PD Liab				Sheet 8
251	Company Name:	Name				PIP				
252	Company NAIC #:	#				Phys Dam				
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
257										
258	<u>Accident Year</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>
259	1994	0	0	0	0	0	0	0	0	0
260	1993 & prior	0	0	0	0	0	0	0	0	0
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
265										
266	<u>Accident Year</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	1993 & prior	0	0	0	0	0	0	0	0	0
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

	A	B	C	D	E	F	G	H	I	J	K
1	Group Name:	Name				BI/UM Liab	XXX				Exhibit 3A
2	Group NAIC #:	#				PD Liab					Parts 1-3
3	Company Name:	Name				PIP					
4	Company NAIC #:	#				Phys Dam					
5	Year Filed:	2002				TOTAL					
6											
7											
8	Part 1										
9	Cumulative										
10	Case Incurred										
11	Loss + ALAE										
12	Accident Year										
13	as of	1994	1995	1996	1997	1998	1999	2000	2001		
14	15 months	0	0	0	0	0	0	0	0	0	0
15	27 months	0	0	0	0	0	0	0	0	0	0
16	39 months	0	0	0	0	0	0	0	0	0	0
17	51 months	0	0	0	0	0	0	0	0	0	0
18	63 months	0	0	0	0	0	0	0	0	0	0
19	75 months	0	0	0	0	0	0	0	0	0	0
20	87 months	0	0	0	0	0	0	0	0	0	0
21	99 months	0	0	0	0	0	0	0	0	0	0
22	Part 2										
23	Development										
24	Accident Year										
25	Factors	1994	1995	1996	1997	1998	1999	2000	Col (A) Incremental	Development	Col (B) Cumulative
26	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	LDF	Factors	LDF
27	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000
28	39-51 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	27 mo. - ult.	0.000
29	51-63 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	39 mo. - ult.	0.000
30	63-75 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	51 mo. - ult.	0.000
31	75-87 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	63 mo. - ult.	0.000
32	87-99 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	75 mo. - ult.	0.000
33									Tail Factor:	87 mo. - ult.	0.000
34	Part 3										
35	Col (1) Col (2) Col (3)										
36	Case Incurred Loss + ALAE Projected										
37	Loss + ALAE Development Ultimate										
38	Accident Year	@ 3/31/02	Factor	@ 3/31/02	Loss + ALAE						
39	2001	0	0.000	0	0						
40	2000	1,994	0.000	0	0						
41	1999	0	0.000	0	0						
42	1998	0	0.000	0	0						
43	1997	0	0.000	0	0						
44	1996	0	0.000	0	0						
45	1995	0	0.000	0	0						
46											
47											

3-90.39

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	A	B	C	D	E	F	G	H	I	J	K
48	Group Name:	Name				BI/UM Liab	XXX				Exhibit 3A
49	Group NAIC #:	#				PD Liab					Parts 4-6
50	Company Name:	Name				PIP					
51	Company NAIC #:	#				Phys Dam					
52	Year Filed:	2002				TOTAL					
53											
54											
55	Part 4										
56	Cumulative										
57	Case Incurred										
58	Loss + ALAE										
59	as of										
60	15 months	0	0	0	0	0	0	0	0	0	0
61	27 months	0	0	0	0	0	0	0	0	0	0
62	39 months	0	0	0	0	0	0	0	0	0	0
63	51 months	0	0	0	0	0	0	0	0	0	0
64	63 months	0	0	0	0	0	0	0	0	0	0
65	75 months	0	0	0	0	0	0	0	0	0	0
66	87 months	0	0	0	0	0	0	0	0	0	0
67											
68											
69	Part 5										
70	Development										
71	Factors										
72	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
73	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
74	39-51 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
75	51-63 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
76	63-75 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
77	75-87 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
78										0.000	0.000
79										1.000	1.000
80	Part 6										
81	Col (1)										
82	Case Incurred										
83	Loss + ALAE										
84	1998	0	0.000	0	0	0	0.000	0	0	0	0
85	1997	0	0.000	0	0	0	0.000	0	0	0	0
86	1996	0	0.000	0	0	0	0.000	0	0	0	0
87	1995	0	0.000	0	0	0	0.000	0	0	0	0
88											
89											
90	Total Development Adjustment										

	A	B	C	D	E	F	G
1	Group Name:	Name		BI/UM Liab		XXX	Exhibit 4A
2	Group NAIC #:	#		PD Liab			
3	Company Name:	Name		PIP			
4	Company NAIC #:	#		Phys Dam			
5	Year Filed:	2002		TOTAL			
6							
7			Part 1 - Countrywide			Part 2 - New Jersey	
8			Insurance Expense Exhibit			Page 15	
9			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
10		<u>Calendar Year 2001</u>					
11	Item 1	Direct Written Premium	\$0			\$0	
12	Item 2	Direct Earned Premium	0			0	
13	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
14	Item 4	Direct General Expense	0	0.00%		0	0.00%
15	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
16	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
17	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
18	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
19							
20			Part 1 - Countrywide			Part 2 - New Jersey	
21			Insurance Expense Exhibit			Page 15	
22			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
23		<u>Calendar Year 2000</u>					
24	Item 1	Direct Written Premium	\$0			\$0	
25	Item 2	Direct Earned Premium	0			0	
26	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
27	Item 4	Direct General Expense	0	0.00%		0	0.00%
28	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
29	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
30	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
31	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
32							
33			Part 1 - Countrywide			Part 2 - New Jersey	
34			Insurance Expense Exhibit			Page 15	
35			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
36		<u>Calendar Year 1999</u>					
37	Item 1	Direct Written Premium	\$0			\$0	
38	Item 2	Direct Earned Premium	0			0	
39	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
40	Item 4	Direct Earned Premium	0	0.00%		0	0.00%
41	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
42	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
43	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
44	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%

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	A	B	C	D	E	F
1	Group Name:	Name	BI/UM Liab	XXX		Exhibit 5A
2	Group NAIC #:	#	PD Liab			Part 1
3	Company Name:	Name	PIP			
4	Company NAIC #:	#	Phys Dam			
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	AC	AD	AE	AF	AG	AH
1	Group Name:	Name				Exhibit 5
2	Group NAIC #:	#				Part 2
3	Company Name:	Name				
4	Company NAIC #:	#				
5	Year Filed:	2002				
6						
7	Part 2A		<u>Year Investment Purchased</u>			
8		<u>Investment Income</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>3-Yr Total</u>
9	Item 1	Interest, Dividend & Real Estate Income	0	0	0	0
10	Item 2.1	Investment Expense Incurred	0	0	0	0
11	Item 2.2	Depreciation on Real Estate	0	0	0	0
12	Item 2.3	Unaffiliated Preferred Stock	0	0	0	0
13	Item 2.4	Affiliated Preferred Stock	0	0	0	0
14	Item 2.5	Unaffiliated Common Stock	0	0	0	0
15	Item 2.6	Affiliated Common Stock	0	0	0	0
16	Item 2.7	Other Invested Assets	0	0	0	0
17	Item 2.8	Real Estate for Co's Own Occupancy	0	0	0	0
18	Item 2	Total Deductions	0	0	0	0
19	Item 3	Net Investment Income [Item 1 - Item 2]	0	0	0	0
20						
21						
22	Part 2B		<u>Year Investment Purchased</u>			
23		<u>Invested Assets</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>3-Yr Total</u>
24	Item 4.1	Bonds Acquired	0	0	0	0
25	Item 4.2	Mortgage Loans on Real Estate	0	0	0	0
26	Item 4.3	Real Estate Acquired	0	0	0	0
27	Item 4.4	Collateral Loans	0	0	0	0
28	Item 4.5	Cash on Hand and on Deposit	0	0	0	0
29	Item 4.6	Short-Term Investments	0	0	0	0
30	Item 4.7	Derivative Instruments	0	0	0	0
31	Item 4	Ending Invested Assets	0	0	0	0
32	Item 5	Average Invested Assets [Item 4 / 2]	0	0	0	0
33						
34	Part 2C		<u>Year Investment Purchased</u>			
35			<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>3-Yr Total</u>
36	Item 6	Net Investment Income (Item 3)	0	0	0	0
37	Item 7	Average Invested Assets (Item 5)	0	0	0	0
38	Item 8	Rate of Return [Item 6 / Item 7]	0.0%	0.0%	0.0%	0.0%
39						

	A	B	C	D	E	F	G	H	I	J	K	
1	Group Name:	Name				BI/UM Liab	XXX				Exhibit 6	
2	Group NAIC #:	#				PD Liab					Parts 1-3	
3	Company Name:	Name				PIP						
4	Company NAIC #:	#				Phys Dam						
5	Year Filed:	2002				TOTAL						
6												
7												
8	Part 1											
9	Cumulative											
10	AIRE Allocation plus											
11	Investment Income											
			Accident Year									
12	Received as of	1994	1995	1996	1997	1998	1999	2000				
13	15 months	0	0	0	0	0	0	0			0	
14	27 months	0	0	0	0	0	0	0				
15	39 months	0	0	0	0	0						
16	51 months	0	0	0	0							
17	63 months	0	0	0								
18	75 months	0	0									
19	87 months	0										
20												
21	Part 2											
22	Development											
			Accident Year					Col (A)	Development	Col (B)		
23	Factors	1994	1995	1996	1997	1998	1999	Selected	Development	Projected		
24	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	Factor	Factors	Factor		
25	27-39 months	1.000	1.000	1.000	1.000	1.000		0.000	15 mo. - ult.	0.000		
26	39-51 months	1.000	1.000	1.000	1.000			0.000	27 mo. - ult.	0.000		
27	51-63 months	1.000	1.000	1.000				0.000	39 mo. - ult.	0.000		
28	63-75 months	1.000	1.000					0.000	51 mo. - ult.	0.000		
29	75-87 months	1.000						0.000	63 mo. - ult.	0.000		
30								0.000	75 mo. - ult.	0.000		
31	Part 3											
32		Col (1)	Col (2)	Col (3)								
33		AIRE Allocation		Projected								
34		plus Investment		Ultimate								
35		Income	Development	Allocation plus								
36	Accident Year	@ 3/31/02	Factor	Investment Income								
37	2001 (Estimate)	0	0.000	0								
38	2000	0	0.000	0								
39	1999	0	0.000	0								
40		1994										

	A	B	C	D	E	F	G	H	I	J	K	
41	Group Name:	Name				BI/UM Liab	XXX				Exhibit 6	
42	Group NAIC #:	#				PD Liab					Parts 4-7	
43	Company Name:	Name				PIP						
44	Company NAIC #:	#				Phys Dam						
45	Year Filed:	2002				TOTAL						
46												
47	Part 4											
48	AIRE Assessment	Accident Year										
49	Paid as of	1994	1995	1996	1997	1998	1999	2000				
50	15 months	0	0	0	0	0	0	0			0	
51	27 months	0	0	0	0	0	0	0				
52	39 months	0	0	0	0	0						
53	51 months	0	0	0	0							
54	63 months	0	0	0								
55	75 months	0	0									
56	87 months	0										
57												
58	Part 5											
59	Development	Accident Year						Col (A)	Development	Col (B)		
60	Factors	1994	1995	1996	1997	1998	1999	Selected	Factors	Projected		
61	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	Factor	15 mo. - ult.	Factor		
62	27-39 months	1.000	1.000	1.000	1.000	1.000		0.000	27 mo. - ult.	0.000		
63	39-51 months	1.000	1.000	1.000	1.000			0.000	39 mo. - ult.	0.000		
64	51-63 months	1.000	1.000	1.000				0.000	51 mo. - ult.	0.000		
65	63-75 months	1.000	1.000					0.000	63 mo. - ult.	0.000		
66	75-87 months	1.000						0.000	75 mo. - ult.	0.000		
67												
68	Part 6											
69		Col (1)	Col (2)	Col (3)								
70		AIRE		Projected								
71	Accident Year	Assessment	Development	Ultimate								
72	2001 (Estimate)	@ 3/31/02	Factor	Assessment								
73	2000	0	0.000	0								
74	1999	0	0.000	0								
75												
76	Part 7											
77	Net AIRE	Col (1)	Col (2)	Col (3)								
78		Projected		Net								
79		Ultimate	Projected	AIRE								
80		Allocation plus	Ultimate	(1) - (2)								
81	Accident Year	Investment Income	Assessment									
82	2001 (Estimate)	0	0	0								
83	2000	0	0	0								
84	1999	0	0	0								

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	A	B	C	D	E	F	G	H	I	J	
1	Group Name:		Name					BI/UM Liab	XXX	Exhibit 7A	
2	Group NAIC #:		#					PD Liab		Sheet 1	
3	Company Name:		Name					PIP			
4	Company NAIC #:		#					Phys Dam			
5	Year Filed:		2002					TOTAL			
6											
7											
8				Calendar Year							
9			<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>	
10	Item 1 Excess Profit Paid		0	0	0	0	0	0	0	0	
11											
12											
13	Carryforward Used		Calendar Year Excess Profit Paid								
14	for Accident Year		<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>	
15	Item 2.1	2001	0	0	0	0	0	0	0	0	
16	Item 2.2	2000	0	0	0	0	0	0	0	0	
17	Item 2.3	1999	0	0	0	0	0	0	0	0	
18	Item 2.4	1998	XXX	0	0	0	0	0	0	0	
19	Item 2.5	1997	XXX	XXX	0	0	0	0	0	0	
20	Item 2.6	1996	XXX	XXX	XXX	0	0	0	0	0	
21	Item 2.7	1995	XXX	XXX	XXX	XXX	0	0	0	0	
22	Item 2.8	1994	XXX	XXX	XXX	XXX	XXX	0	0	0	
23	Item 2.9	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
24	Item 2.10	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
25	Item 2.11	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
26	Item 2.12	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
27	Item 2.13	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
28	Item 2.14	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
29	Item 2.15	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
30	Item 2.16	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31	Item 2.17	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
32	Item 2.18	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
33	Item 2.19	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
34											
35	Item 2 Total Carryforward Used		0	0	0	0	0	0	0	0	
36											
37	Item 3 Carryforward Unused		0	0	0	0	0	0	0	0	

	K	L	M	N	O	P	Q	R	S	T
1								BI/UM Liab	XXX	Exhibit 7A
2								PD Liab		Sheet 2
3								PIP		
4								Phys Dam		
5								TOTAL		
6										
7										
8	Calendar Year									
9	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>	<u>1990</u>	<u>1989</u>	<u>1988</u>	<u>1987</u>	<u>1986</u>	<u>Total</u>
10	0	0	0	0	0	0	0	0	0	0
11										
12										
13	Calendar Year Excess Profit Paid									
14	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>	<u>1990</u>	<u>1989</u>	<u>1988</u>	<u>1987</u>	<u>1986</u>	<u>Total</u>
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	XXX	0	0	0	0	0	0	0	0	0
27	XXX	XXX	0	0	0	0	0	0	0	0
28	XXX	XXX	XXX	0	0	0	0	0	0	0
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
34										
35	0	0	0	0	0	0	0	0	0	0
36										
37	0	0	0	0	0	0	0	0	0	0

	A	B	C	D	E	F
1	Group Name:	Name		BI/UM Liab	XXX	Exhibit 8A
2	Group NAIC #:	#		PD Liab		
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam		
5	Year Filed:	2002		TOTAL		
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1A, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1A, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1A, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	0	0	0	0
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3A, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2A, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4A, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4A, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4A, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4A, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4A, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5A, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3A, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7A, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

	N	O	P	Q	R	S	T	U	V	W	X	Y	
1	Group Name:	Name					BI/UM Liab						Input Sheet
2	Group NAIC #:	#					PD Liab						Section B
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
8	Exhibit 1												
9	Source: Annual Statement - NJ Page 15, Line 19.2 (PD)			2001	2000	1999	1998	1997	1996	1995	1994		
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.												
11	Direct Written Premium												
12	Col (1) Item 1	Total	0	0	0	0	0	0	0	0	0	0	
13	Col (1) Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
14	Col (1) Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	0	
15	Col (1) Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	0	
16	Col (1) Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	0	
17	Col (1) Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	0	
18	Col (1) Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	0	
19	Col (1) Item 3f	Finance & Service Charges	0	0	0	0	0	0	0	0	0	0	
20													
21	Direct Earned Premium												
22	Col (2) Item 1	Total	0	0	0	0	0	0	0	0	0	0	
23	Col (2) Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
24	Col (2) Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	0	
25	Col (2) Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	0	
26	Col (2) Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	0	
27	Col (2) Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	0	
28	Col (2) Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	0	
29	Col (2) Item 3f	Finance & Service Charges	0	0	0	0	0	0	0	0	0	0	
30													
31	Paid Dividends (Incl. Excess Profit Refunds)												
32	Col (3A) Item 1	Total	0	0	0	0	0	0	0	0	0	0	
33	Col (3A) Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	0	
34	Col (3A) Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	0	
35	Col (3A) Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	0	
36	Col (3A) Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	0	
37	Col (3A) Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	0	
38													
39	Declared, but Unpaid Dividends (Incl. Excess Profit Refunds)												
40	Col (3B) Item 1	Total	0	0	0	0	0	0	0	0	0	0	
41	Col (3B) Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	0	
42	Col (3B) Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	0	
43	Col (3B) Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	0	
44	Col (3B) Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	0	
45	Col (3B) Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	0	
46													
47	Direct Unearned Premium Reserves												
48	Col (4) Item 1	Total	0	0	0	0	0	0	0	0	0	0	
49	Col (4) Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	0	
50	Col (4) Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	0	
51	Col (4) Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	0	
52	Col (4) Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	0	
53	Col (4) Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	0	
54													

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	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab	XXX				Section B
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
55	Direct Paid Loss											
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0
57	Col (5)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
63												
64	Direct Incurred Loss (Case + Bulk/IBNR)											
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0
66	Col (6)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
72												
73	Direct Unpaid Loss (Case + Bulk/IBNR)											
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0
75	Col (7)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
81												
82	Direct Paid Defense & Cost Containment (ALAE)											
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
89												
90	Direct Incurred ALAE (Case + Bulk/IBNR)											
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
97												
98	Direct Unpaid ALAE (Case + Bulk/IBNR)											
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
105												
106												

	N	O	P	Q	R	S	T	U	V	W	X	Y		
1	Group Name:	Name					BI/UM Liab					Input Sheet		
2	Group NAIC #:	#					PD Liab					Section B		
3	Company Name:	Name					PIP							
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
107	Exhibit 2 - Part 1													
108	Allocation of Page 15 data (from Exh 1) by Accident Year													
109							Calendar Year Paid Loss							
110							2001	2000	1999	1998	1997	1996	1995	1994
110	Incremental Direct Paid Loss													
111	Col (1)	AY 2001, Paid in the CY	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
112	Col (1)	AY 2000, Paid in the CY	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
113	Col (1)	AY 1999, Paid in the CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
114	Col (1)	AY 1998, Paid in the CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
115	Col (1)	AY 1997, Paid in the CY	0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
116	Col (1)	AY 1996, Paid in the CY	0	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
117	Col (1)	AY 1995, Paid in the CY	0	0	0	0	0	0	0	0	0	0	XXX	XXX
118	Col (1)	AY 1994, Paid in the CY	0	0	0	0	0	0	0	0	0	0	0	0
119	Col (1)	AY 1993 & prior, Paid in the CY	0	0	0	0	0	0	0	0	0	0	0	0
120		Total	0	0	0	0	0	0	0	0	0	0	0	0
121		Exhibit 1, Col (5)	0	0	0	0	0	0	0	0	0	0	0	0
122														
123	Direct Unpaid Case Loss													
124	Col (3A)	AY 2001, Unpaid at the end of CY	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Col (3A)	AY 2000, Unpaid at the end of CY	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
126	Col (3A)	AY 1999, Unpaid at the end of CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
127	Col (3A)	AY 1998, Unpaid at the end of CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
128	Col (3A)	AY 1997, Unpaid at the end of CY	0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
129	Col (3A)	AY 1996, Unpaid at the end of CY	0	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
130	Col (3A)	AY 1995, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0	XXX	XXX
131	Col (3A)	AY 1994, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0	0	0
132	Col (3A)	AY 1993 & prior, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0	0	0
133		Total	0	0	0	0	0	0	0	0	0	0	0	0
134														
135	Direct Unpaid Bulk/BNR Loss													
136	Col (3B)	AY 2001, Unpaid at the end of CY	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
137	Col (3B)	AY 2000, Unpaid at the end of CY	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
138	Col (3B)	AY 1999, Unpaid at the end of CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
139	Col (3B)	AY 1998, Unpaid at the end of CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
140	Col (3B)	AY 1997, Unpaid at the end of CY	0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
141	Col (3B)	AY 1996, Unpaid at the end of CY	0	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
142	Col (3B)	AY 1995, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0	XXX	XXX
143	Col (3B)	AY 1994, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0	0	0
144	Col (3B)	AY 1993 & prior, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0	0	0
145		Total	0	0	0	0	0	0	0	0	0	0	0	0
146														
147		Total Col (3A) + Col (3B)	0	0	0	0	0	0	0	0	0	0	0	0
148		Exhibit 1, Col (7)	0	0	0	0	0	0	0	0	0	0	0	0
149														

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	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:	Name					BI/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab	XXX				Section B
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
150	Incremental Direct Paid ALAE											
151	Col (5)	AY 2001, Paid in the CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
152	Col (5)	AY 2000, Paid in the CY		0			XXX	XXX	XXX	XXX	XXX	XXX
153	Col (5)	AY 1999, Paid in the CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
154	Col (5)	AY 1998, Paid in the CY		0	0	0	0	0	XXX	XXX	XXX	XXX
155	Col (5)	AY 1997, Paid in the CY		0	0	0	0	0	0	XXX	XXX	XXX
156	Col (5)	AY 1996, Paid in the CY		0	0	0	0	0	0	0	XXX	XXX
157	Col (5)	AY 1995, Paid in the CY		0	0	0	0	0	0	0	0	XXX
158	Col (5)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0
159	Col (5)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0
160		Total		0	0	0	0	0	0	0	0	0
161		Exhibit 1, Col (8)		0	0	0	0	0	0	0	0	0
162												
163	Direct Unpaid Case ALAE											
164	Col (7A)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
165	Col (7A)	AY 2000, Unpaid at the end of CY		0	0		XXX	XXX	XXX	XXX	XXX	XXX
166	Col (7A)	AY 1999, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
167	Col (7A)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
168	Col (7A)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX	XXX	XXX
169	Col (7A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX
170	Col (7A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
171	Col (7A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
173		Total		0	0	0	0	0	0	0	0	0
174												
175	Direct Unpaid Bulk/BNR ALAE											
176	Col (7B)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
177	Col (7B)	AY 2000, Unpaid at the end of CY		0	0		XXX	XXX	XXX	XXX	XXX	XXX
178	Col (7B)	AY 1999, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
179	Col (7B)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
180	Col (7B)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX	XXX	XXX
181	Col (7B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX
182	Col (7B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
183	Col (7B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
185		Total		0	0	0	0	0	0	0	0	0
186												
187		Total Col (7A) + Col (7B)		0	0	0	0	0	0	0	0	0
188		Exhibit 1, Col (10)		0	0	0	0	0	0	0	0	0
189												
190												

	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:	Name										Input Sheet
2	Group NAIC #:	#										Section B
3	Company Name:	Name										
4	Company NAIC #:	#										
5	Year Filed:	2002										
6												
7												
191	Exhibit 2 - Part 2											
192	Allocation of Calendar Quarter 1, by Accident Year											
193				First Quarter Paid Loss								
194				1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996	1Q 1995	
195	Incremental Direct Paid Loss											
195	Col (10)	AY 2002, Paid in the CQ	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
196	Col (10)	AY 2001, Paid in the CQ	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
197	Col (10)	AY 2000, Paid in the CQ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
198	Col (10)	AY 1999, Paid in the CQ	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
199	Col (10)	AY 1998, Paid in the CQ	0	0	0	0	0	0	XXX	XXX	XXX	XXX
200	Col (10)	AY 1997, Paid in the CQ	0	0	0	0	0	0	0	XXX	XXX	XXX
201	Col (10)	AY 1996, Paid in the CQ	0	0	0	0	0	0	0	0	0	XXX
202	Col (10)	AY 1995, Paid in the CQ	0	0	0	0	0	0	0	0	0	0
203	Col (10)	AY 1994, Paid in the CQ	0	0	0	0	0	0	0	0	0	0
204	Col (10)	AY 1993 & prior, Paid in the CQ	0	0	0	0	0	0	0	0	0	0
205	Total		0	0	0	0	0	0	0	0	0	0
206												
207	Direct Unpaid Case Loss											
208	Col (12A)	AY 2002, Unpaid at the end of CQ	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Col (12A)	AY 2001, Unpaid at the end of CQ	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
210	Col (12A)	AY 2000, Unpaid at the end of CQ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
211	Col (12A)	AY 1999, Unpaid at the end of CQ	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
212	Col (12A)	AY 1998, Unpaid at the end of CQ	0	0	0	0	0	0	XXX	XXX	XXX	XXX
213	Col (12A)	AY 1997, Unpaid at the end of CQ	0	0	0	0	0	0	0	XXX	XXX	XXX
214	Col (12A)	AY 1996, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	XXX
215	Col (12A)	AY 1995, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0
216	Col (12A)	AY 1994, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0
217	Col (12A)	AY 1993 & prior, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0
218	Total		0	0	0	0	0	0	0	0	0	0
219												
220	Direct Unpaid Bulk/IBNR Loss											
221	Col (12B)	AY 2002, Unpaid at the end of CQ	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
222	Col (12B)	AY 2001, Unpaid at the end of CQ	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
223	Col (12B)	AY 2000, Unpaid at the end of CQ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
224	Col (12B)	AY 1999, Unpaid at the end of CQ	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
225	Col (12B)	AY 1998, Unpaid at the end of CQ	0	0	0	0	0	0	XXX	XXX	XXX	XXX
226	Col (12B)	AY 1997, Unpaid at the end of CQ	0	0	0	0	0	0	0	XXX	XXX	XXX
227	Col (12B)	AY 1996, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	XXX
228	Col (12B)	AY 1995, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0
229	Col (12B)	AY 1994, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0
230	Col (12B)	AY 1993 & prior, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0
231	Total		0	0	0	0	0	0	0	0	0	0
232												

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	N	O	P	Q	R	S	T	U	V	W	X	Y	
1	Group Name:	Name					BI/UM Liab					Input Sheet	
2	Group NAIC #:	#					PD Liab	XXX				Section B	
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
233	Incremental Direct Paid ALAE												
234	Col (14)	AY 2002, Paid in the CQ		0		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
235	Col (14)	AY 2001, Paid in the CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX	
236	Col (14)	AY 2000, Paid in the CQ		0		0	0	XXX	XXX	XXX	XXX	XXX	
237	Col (14)	AY 1999, Paid in the CQ		0		0	0	0	XXX	XXX	XXX	XXX	
238	Col (14)	AY 1998, Paid in the CQ		0		0	0	0	0	XXX	XXX	XXX	
239	Col (14)	AY 1997, Paid in the CQ		0		0	0	0	0	0	XXX	XXX	
240	Col (14)	AY 1996, Paid in the CQ		0		0	0	0	0	0	0	XXX	
241	Col (14)	AY 1995, Paid in the CQ		0		0	0	0	0	0	0	0	
242	Col (14)	AY 1994, Paid in the CQ		0		0	0	0	0	0	0	0	
243	Col (14)	AY 1993 & prior, Paid in the CQ		0		0	0	0	0	0	0	0	
244		Total		0		0	0	0	0	0	0	0	
245													
246	Direct Unpaid Case ALAE												
247	Col (16A)	AY 2002, Unpaid at the end of CQ		0		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
248	Col (16A)	AY 2001, Unpaid at the end of CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX	
249	Col (16A)	AY 2000, Unpaid at the end of CQ		0		0	0	XXX	XXX	XXX	XXX	XXX	
250	Col (16A)	AY 1999, Unpaid at the end of CQ		0		0	0	0	XXX	XXX	XXX	XXX	
251	Col (16A)	AY 1998, Unpaid at the end of CQ		0		0	0	0	0	XXX	XXX	XXX	
252	Col (16A)	AY 1997, Unpaid at the end of CQ		0		0	0	0	0	0	XXX	XXX	
253	Col (16A)	AY 1996, Unpaid at the end of CQ		0		0	0	0	0	0	0	XXX	
254	Col (16A)	AY 1995, Unpaid at the end of CQ		0		0	0	0	0	0	0	0	
255	Col (16A)	AY 1994, Unpaid at the end of CQ		0		0	0	0	0	0	0	0	
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ		0		0	0	0	0	0	0	0	
257		Total		0		0	0	0	0	0	0	0	
258													
259	Direct Unpaid Bulk/IBNR ALAE												
260	Col (16B)	AY 2002, Unpaid at the end of CQ		0		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
261	Col (16B)	AY 2001, Unpaid at the end of CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX	
262	Col (16B)	AY 2000, Unpaid at the end of CQ		0		0	0	XXX	XXX	XXX	XXX	XXX	
263	Col (16B)	AY 1999, Unpaid at the end of CQ		0		0	0	0	XXX	XXX	XXX	XXX	
264	Col (16B)	AY 1998, Unpaid at the end of CQ		0		0	0	0	0	XXX	XXX	XXX	
265	Col (16B)	AY 1997, Unpaid at the end of CQ		0		0	0	0	0	0	XXX	XXX	
266	Col (16B)	AY 1996, Unpaid at the end of CQ		0		0	0	0	0	0	0	XXX	
267	Col (16B)	AY 1995, Unpaid at the end of CQ		0		0	0	0	0	0	0	0	
268	Col (16B)	AY 1994, Unpaid at the end of CQ		0		0	0	0	0	0	0	0	
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ		0		0	0	0	0	0	0	0	
270		Total		0		0	0	0	0	0	0	0	
271													
272													
273	Exhibit 2 - Part 3												
274	Not Applicable												
275							Calendar Year						
276	Col (19)	Direct Incurred Loss - CW		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
277	Col (20)	Direct Incurred ALAE - CW		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
278	Col (22)	Direct Incurred ULAE - CW		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
279													
280													
281	Exhibit 3	Not Applicable	Tail Factor (99 months-ultimate)	XXX	Provide Documentation if greater than 1.000								
282													
283													

	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:	Name					BI/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab					Section B
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
284	Exhibit 4											
285	Not Applicable											
286	Calendar Year											
287				2001	2000	1999	1998	1997	1996	1995	1994	
287	Col (1)	Item 1	Direct Written Premium - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
288	Col (1)	Item 2	Direct Earned Premium - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
289	Col (1)	Item 3	Direct Other Acquisition Expense - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
290	Col (1)	Item 4	Direct General Expense - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
291	Col (1)	Item 5	Direct Commission & Brokerage - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
292	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
293	Source: Annual Statement - NJ Page 15, Line 19.2 (PD)											
295	Col (3)	Item 5	Direct Commission & Brokerage - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
296	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
297	Col (3)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
298												
299												
300	Exhibit 5											
301	Not Applicable											
302	Purchase Year											
303				2001	2000	1999	1998	1997	1996	1995	1994	
303	Part 1	Item 1	Agents Balances	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
304	Part 1	Item 2	Unearned Premium Reserve	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
305												
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
307	Part 2A	Item 2.1	Investment Expense Incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
308	Part 2A	Item 2.2	Depreciation on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
310	Part 2A	Item 2.4	Affiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
311	Part 2A	Item 2.5	Unaffiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
312	Part 2A	Item 2.6	Affiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
313	Part 2A	Item 2.7	Other Invested Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
315												
316	Part 2B	Item 4.1	Bonds Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
318	Part 2B	Item 4.3	Real Estate Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
319	Part 2B	Item 4.4	Collateral Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
320	Part 2B	Item 4.5	Cash on Hand and on Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
321	Part 2B	Item 4.6	Short-Term Investments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
322	Part 2B	Item 4.7	Derivative Instruments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
323												
324												

	N	O	P	Q	R	S	T	U	V	W	X	Y	
1	Group Name:	Name					BI/UM Liab				Input Sheet		
2	Group NAIC #:	#					PD Liab		XXX		Section B		
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
325	Exhibit 6												
326	Not Applicable												
327				Calendar Year ending 3/31									
328				2002 (Estimated)	2001	2000	1999	1998	1997	1996	1995		
329	Cumulative AIRE Allocation Received												
329	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
330	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
331	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
332	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
333	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
334	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
335	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
336	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
337													
338	Cumulative AIRE Investment Income Received												
339	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
340	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
341	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
342	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
343	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
344	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
345	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
346	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
347													
348	Cumulative AIRE Assessment Paid												
349	Part 3	AY 2001, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
350	Part 3	AY 2000, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
351	Part 3	AY 1999, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
352	Part 3	AY 1998, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
353	Part 3	AY 1997, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
354	Part 3	AY 1996, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
355	Part 3	AY 1995, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
356	Part 3	AY 1994, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
357													
358													

	N	O	P	Q	R	S	T	U	V	W	X	Y	
1	Group Name:	Name					BI/UM Liab					Input Sheet	
2	Group NAIC #:	#					PD Liab	XXX				Section B	
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
359	Exhibit 7												
360	All data on Exhibit 7 is for New Jersey business only.												
361							Calendar Year Excess Profit Paid						
362	Excess Profit Refund Paid			2002	2001	2000	1999	1998	1997	1996	1995	1994	
363	Item 1			0	0	0	0	0	0	0	0	0	
364													
365	Carryforward Used												
366	Item 2.1	in AY 2001		0	0	0	0	0	0	0	0	0	
367	Item 2.2	in AY 2000		0	0	0	0	0	0	0	0	0	
368	Item 2.3	in AY 1999		0	0	0	0	0	0	0	0	0	
369	Item 2.4	in AY 1998	XXX	0	0	0	0	0	0	0	0	0	
370	Item 2.5	in AY 1997	XXX	XXX	0	0	0	0	0	0	0	0	
371	Item 2.6	in AY 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	
372	Item 2.7	in AY 1995	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
373	Item 2.8	in AY 1994	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
374	Item 2.9	in AY 1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
375	Item 2.10	in AY 1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
376	Item 2.11	in AY 1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
377													
378													
379							Calendar Year Excess Profit Paid						
380	Excess Profit Refund Paid				1993	1992	1991	1990	1989	1988	1987	1986	
381	Item 1				0	0	0	0	0	0	0	0	
382													
383	Carryforward Used												
384	Item 2.1	in AY 2001			0	0	0	0	0	0	0	0	
385	Item 2.2	in AY 2000			0	0	0	0	0	0	0	0	
386	Item 2.3	in AY 1999			0	0	0	0	0	0	0	0	
387	Item 2.4	in AY 1998			0	0	0	0	0	0	0	0	
388	Item 2.5	in AY 1997			0	0	0	0	0	0	0	0	
389	Item 2.6	in AY 1996			0	0	0	0	0	0	0	0	
390	Item 2.7	in AY 1995			0	0	0	0	0	0	0	0	
391	Item 2.8	in AY 1994			0	0	0	0	0	0	0	0	
392	Item 2.9	in AY 1993			0	0	0	0	0	0	0	0	
393	Item 2.10	in AY 1992			0	0	0	0	0	0	0	0	
394	Item 2.11	in AY 1991			0	0	0	0	0	0	0	0	
395	Item 2.12	in AY 1990			0	0	0	0	0	0	0	0	
396	Item 2.13	in AY 1989		XXX	0	0	0	0	0	0	0	0	
397	Item 2.14	in AY 1988		XXX	XXX	0	0	0	0	0	0	0	
398	Item 2.15	in AY 1987		XXX	XXX	XXX	0	0	0	0	0	0	
399	Item 2.16	in AY 1986		XXX	XXX	XXX	XXX	0	0	0	0	0	
400	Item 2.17	in AY 1985		XXX	XXX	XXX	XXX	XXX	0	0	0	0	
401	Item 2.18	in AY 1984		XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
402	Item 2.19	in AY 1983		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
403													
404													
405	Exhibit 8												
406	Item 23	Holding Company System (Y or N)					N						

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	L	M	N	O	P	Q	R	S	T	U
1	Group Name:	Name				BI/UM Liab				Exhibit 1B
2	Group NAIC #:	#				PD Liab	XXX			Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Calendar Year 2001		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
8			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	Direct
9			Written	Earned	on Direct	Unearned	Paid	Incurring	Unpaid	Unpaid
10			Premium	Premium	Business	Premium	Losses	Losses	Losses	Losses
11	Item 1	Source: Page 15	0	0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
15										
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
17	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
18										
19										
20				Col (8)	Col (9)	Col (10)				
21				Direct	Direct	Direct				
22				Paid	Incurred	Unpaid				
23				ALAE	ALAE	ALAE				
24	Item 1	Source: Page 15	0	0	0	0				
25	Item 3	Total Exclusions	0	0	0	0				
26	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
27										
28										

	L	M	N	O	P	Q	R	S	T	U
29	Group Name:	Name				BI/UM Liab				Exhibit 1B
30	Group NAIC #:	#				PD Liab	XXX			Sheet 2
31	Company Name:	Name				PIP				
32	Company NAIC #:	#				Phys Dam				
33	Year Filed:	2002				TOTAL				
34										
35	Calendar Year 2000		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
36			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	
37			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	
38			Premium	Premium	Business	Premium	Losses	Losses	Losses	
39	Item 1	Source: Page 15	0	0	0	0	0	0	0	0
40	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
41	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
42	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
43										
44	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
45	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
46										
47										
48				Col (8)	Col (9)	Col (10)				
49				Direct	Direct	Direct				
50				Paid	Incurred	Unpaid				
51				ALAE	ALAE	ALAE				
52	Item 1	Source: Page 15	0	0	0	0				
53	Item 3	Total Exclusions	0	0	0	0				
54	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
55										
56										

	L	M	N	O	P	Q	R	S	T	U
57	Group Name:	Name				BI/UM Liab				Exhibit 1B
58	Group NAIC #:	#				PD Liab	XXX			Sheet 3
59	Company Name:	Name				PIP				
60	Company NAIC #:	#				Phys Dam				
61	Year Filed:	2002				TOTAL				
62										
63	Calendar Year 1999			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
64				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
65				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
66				Premium	Premium	Business	Premium	Losses	Losses	Losses
67	Item 1	Source: Page 15		0	0	0	0	0	0	0
68	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
69	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
70	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
71										
72	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
74										
75										
76					Col (8)	Col (9)	Col (10)			
77					Direct	Direct	Direct			
78					Paid	Incurred	Unpaid			
79					ALAE	ALAE	ALAE			
80	Item 1	Source: Page 15		0	0	0	0			
81	Item 3	Total Exclusions		0	0	0	0			
82	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
83										
84										

	L	M	N	O	P	Q	R	S	T	U
85	Group Name:	Name				BI/UM Liab				Exhibit 1B
86	Group NAIC #:	#				PD Liab	XXX			Sheet 4
87	Company Name:	Name				PIP				
88	Company NAIC #:	#				Phys Dam				
89	Year Filed:	2002				TOTAL				
90										
91	Calendar Year 1998			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
92				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
93				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
94				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
95	Item 1	Source: Page 15		0	0	0	0	0	0	0
96	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
97	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
99										
100	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
102										
103										
104					Col (8)	Col (9)	Col (10)			
105					Direct	Direct	Direct			
106					Paid	Incurred	Unpaid			
107					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
108	Item 1	Source: Page 15		0	0	0	0			
109	Item 3	Total Exclusions		0	0	0	0			
110	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
111										
112										

	L	M	N	O	P	Q	R	S	T	U
113	Group Name:	Name				BI/UM Liab				Exhibit 1B
114	Group NAIC #:	#				PD Liab	XXX			Sheet 5
115	Company Name:	Name				PIP				
116	Company NAIC #:	#				Phys Dam				
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
120				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
121				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
122				Premium	Premium	Business	Premium	Losses	Losses	Losses
123	Item 1	Source: Page 15		0	0	0	0	0	0	0
124	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
130										
131										
132					Col (8)	Col (9)	Col (10)			
133					Direct	Direct	Direct			
134					Paid	Incurred	Unpaid			
135					ALAE	ALAE	ALAE			
136	Item 1	Source: Page 15		0	0	0	0			
137	Item 3	Total Exclusions		0	0	0	0			
138	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
139										
140										

	L	M	N	O	P	Q	R	S	T	U
141	Group Name:	Name				BI/UM Liab				Exhibit 1B
142	Group NAIC #:	#				PD Liab	XXX			Sheet 6
143	Company Name:	Name				PIP				
144	Company NAIC #:	#				Phys Dam				
145	Year Filed:	2002				TOTAL				
146										
147	Calendar Year 1996			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
148				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
149				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
150				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
151	Item 1	Source: Page 15		0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Item 3	Total Exclusions		0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
158										
159										
160					Col (8)	Col (9)	Col (10)			
161					Direct	Direct	Direct			
162					Paid	Incurred	Unpaid			
163					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
164	Item 1	Source: Page 15		0	0	0	0			
165	Item 3	Total Exclusions		0	0	0	0			
166	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
167										
168										

	L	M	N	O	P	Q	R	S	T	U
169	Group Name:		Name			BI/UM Liab				Exhibit 1B
170	Group NAIC #:		#			PD Liab	XXX			Sheet 7
171	Company Name:		Name			PIP				
172	Company NAIC #:		#			Phys Dam				
173	Year Filed:		2002			TOTAL				
174										
175	Calendar Year 1995			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
176				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
177				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
178				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
179	Item 1	Source: Page 15		0	0	0	0	0	0	0
180	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
181	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
185	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
186										
187										
188					Col (8)	Col (9)	Col (10)			
189					Direct	Direct	Direct			
190					Paid	Incurred	Unpaid			
191					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
192	Item 1	Source: Page 15		0	0	0	0			
193	Item 3	Total Exclusions	0	0	0	0	0			
194	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0	0			
195										
196										

	L	M	N	O	P	Q	R	S	T	U
197	Group Name:	Name				BI/UM Liab				Exhibit 1B
198	Group NAIC #:	#				PD Liab	XXX			Sheet 8
199	Company Name:	Name				PIP				
200	Company NAIC #:	#				Phys Dam				
201	Year Filed:	2002				TOTAL				
202										
203	Calendar Year 1994			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206				Premium	Premium	Business	Premium	Losses	Losses	Losses
207	Item 1	Source: Page 15		0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
211										
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
214										
215										
216					Col (8)	Col (9)	Col (10)			
217					Direct	Direct	Direct			
218					Paid	Incurred	Unpaid			
219					ALAE	ALAE	ALAE			
220	Item 1	Source: Page 15		0	0	0	0			
221	Item 3	Total Exclusions		0	0	0	0			
222	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			

	L	M	N	O	P	Q	R	S	T	U
1	Group Name:	Name				BI/UM Liab				Exhibit 2B
2	Group NAIC #:	#				PD Liab	XXX			Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
10	<u>Accident Year</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
25	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

	L	M	N	O	P	Q	R	S	T	U
47	Group Name:	Name				BI/UM Liab				Exhibit 2B
48	Group NAIC #:	#				PD Liab	XXX			Sheet 2
49	Company Name:	Name				PIP				
50	Company NAIC #:	#				Phys Dam				
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
55										
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
69										
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (21)	Col (22)				
83	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Inc. Loss+ALAE	Incurred ULAE				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

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	L	M	N	O	P	Q	R	S	T	U
91	Group Name:	Name				BI/UM Liab				Exhibit 2B
92	Group NAIC #:	#				PD Liab	XXX			Sheet 3
93	Company Name:	Name				PIP				
94	Company NAIC #:	#				Phys Dam				
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
99										
100	<u>Accident Year</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	1993 & prior	0	0	0	0	0	0	0	0	0
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
112										
113	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	1993 & prior	0	0	0	0	0	0	0	0	0
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

	L	M	N	O	P	Q	R	S	T	U
138	Group Name:	Name				BI/UM Liab				Exhibit 2B
134	Group NAIC #:	#				PD Liab	XXX			Sheet 4
135	Company Name:	Name				PIP				
136	Company NAIC #:	#				Phys Dam				
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
141		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	1993 & prior	0	0	0	0	0	0	0	0	0
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
153		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	1993 & prior	0	0	0	0	0	0	0	0	0
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

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165	Group Name:	Name				BI/UM Liab				Exhibit 2B
166	Group NAIC #:	#				PD Liab	XXX			Sheet 5
167	Company Name:	Name				PIP				
168	Company NAIC #:	#				Phys Dam				
169	Year Filed:	2002				TOTAL				
170										
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
174	<u>Accident Year</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>
175	1997	0	0	0	0	0	0	0	0	0
176	1996	0	0	0	0	0	0	0	0	0
177	1995	0	0	0	0	0	0	0	0	0
178	1994	0	0	0	0	0	0	0	0	0
179	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
180	Total	0	0	0	0	0	0	0	0	0
181										
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
185	<u>Accident Year</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>
186	1998	0	0	0	0	0	0	0	0	0
187	1997	0	0	0	0	0	0	0	0	0
188	1996	0	0	0	0	0	0	0	0	0
189	1995	0	0	0	0	0	0	0	0	0
190	1994	0	0	0	0	0	0	0	0	0
191	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
192	Total	0	0	0	0	0	0	0	0	0
193										
194										

195	Group Name:	Name				BI/UM Liab				Exhibit 2B
196	Group NAIC #:	#				PD Liab	XXX			Sheet 6
197	Company Name:	Name				PIP				
198	Company NAIC #:	#				Phys Dam				
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

	L	M	N	O	P	Q	R	S	T	U
223	Group Name:	Name				BI/UM Liab				Exhibit 2B
224	Group NAIC #:	#				PD Liab	XXX			Sheet 7
225	Company Name:	Name				PIP				
226	Company NAIC #:	#				Phys Dam				
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

249	Group Name:	Name				BI/UM Liab				Exhibit 2B
250	Group NAIC #:	#				PD Liab	XXX			Sheet 8
251	Company Name:	Name				PIP				
252	Company NAIC #:	#				Phys Dam				
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
257		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
258	<u>Accident Year</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>
259	1994	0	0	0	0	0	0	0	0	0
260	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
265		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
266	<u>Accident Year</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

	M	N	O	P	Q	R	S	T	U	V	W
1	Group Name:	Name				BI/UM Liab					Exhibit 3B
2	Group NAIC #:	#				PD Liab	XXX				Parts 1-3
3	Company Name:	Name				PIP					
4	Company NAIC #:	#				Phys Dam					
5	Year Filed:	2002				TOTAL					
6											
7											
8	Part 1										
9	Cumulative										
10	Case Incurred										
11	Loss + ALAE										
12	as of	1994	1995	1996	1997	1998	1999	2000	2001		
13	15 months	0	0	0	0	0	0	0	0	0	
14	27 months	0	0	0	0	0	0	0	0	0	
15	39 months	0	0	0	0	0	0	0	0	0	
16	51 months	0	0	0	0	0	0	0	0	0	
17											
18											
19											
20											
21											
22	Part 2										
23	Development	Accident Year							Col (A)	Development	Col (B)
24	Factors	1994	1995	1996	1997	1998	1999	2000	Incremental	Factors	Cumulative
25	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	LDF	15 mo. - ult.	LDF
26	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	27 mo. - ult.	0.000
27	39-51 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	39 mo. - ult.	0.000
28											
29											
30											
31											
32											
33											
34	Part 3										
35		Col (1)	Col (2)	Col (3)							
36		Case Incurred	Loss + ALAE	Projected							
37		Loss + ALAE	Development	Ultimate							
38	Accident Year	@ 3/31/02	Factor	Loss + ALAE							
39	2001	0	0.000	0							
40	2000	0	0.000	0							
41	1999	0	0.000	0							
42	1998	0	1.000	0							
43											
44											
45											
46											
47											

	M	N	O	P	Q	R	S	T	U	V	W	
48	Group Name: Name					BI/UM Liab				Exhibit 3B		
49	Group NAIC #: #					PD Liab		XXX		Parts 4-6		
50	Company Name: Name					PIP						
51	Company NAIC #: #					Phys Dam						
52	Year Filed: 2002					TOTAL						
53												
54												
55	Part 4											
56	Cumulative											
57	Case Incurred											
58	Loss + ALAE											
59	Accident Year											
59	as of	1994	1995	1996	1997	1998	1999	2000				
60	15 months	0	0	0	0	0	0	0				
61	27 months	0	0	0	0	0	0	0				
62	39 months	0	0	0	0	0	0	0				
63	51 months	0	0	0	0	0	0	0				
64												
65												
66												
67												
68												
69	Part 5											
70	Accident Year											
70	Development							Col (A)	Development	Col (B)		
71	Factors	1994	1995	1996	1997	1998	1999	Incremental	Factors	Cumulative		
72	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	LDF		LDF		
73	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000		
74	39-51 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	27 mo. - ult.	0.000		
75												
76												
77												
78												
79												
80	Part 6											
81		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)				
82		Case Incurred	Loss + ALAE	Projected	Case Incurred	Loss + ALAE	Projected	Development				
83		Loss + ALAE	Development	Ultimate	Loss + ALAE	Factor	Ultimate	Adjustment				
84	Accident Year	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/01	@ 3/31/01	@ 3/31/01	Col (3) -	Col (6)			
85	1998	0	1.000	0	0	0.000	0	0				
86												
87												
88												
89												
90	Total Development Adjustment											
	0											

3-90.75

Supp. 12-2-02

	I	J	K	L	M	N	O
1	Group Name:	Name		BI/UM Liab			Exhibit 4B
2	Group NAIC #:	#		PD Liab		XXX	
3	Company Name:	Name		PIP			
4	Company NAIC #:	#		Phys Dam			
5	Year Filed:	2002		TOTAL			
6							
7			Part 1 - Countrywide			Part 2 - New Jersey	
8			Insurance Expense Exhibit			Page 15	
9			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
10		<u>Calendar Year 2001</u>					
11	Item 1	Direct Written Premium	\$0			\$0	
12	Item 2	Direct Earned Premium	0			0	
13	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
14	Item 4	Direct General Expense	0	0.00%		0	0.00%
15	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
16	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
17	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
18	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
19							
20			Part 1 - Countrywide			Part 2 - New Jersey	
21			Insurance Expense Exhibit			Page 15	
22			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
23		<u>Calendar Year 2000</u>					
24	Item 1	Direct Written Premium	\$0			\$0	
25	Item 2	Direct Earned Premium	0			0	
26	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
27	Item 4	Direct General Expense	0	0.00%		0	0.00%
28	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
29	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
30	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
31	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
32							
33			Part 1 - Countrywide			Part 2 - New Jersey	
34			Insurance Expense Exhibit			Page 15	
35			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
36		<u>Calendar Year 1999</u>					
37	Item 1	Direct Written Premium	\$0			\$0	
38	Item 2	Direct Earned Premium	0			0	
39	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
40	Item 4	Direct Earned Premium	0	0.00%		0	0.00%
41	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
42	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
43	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
44	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%

	H	I	J	K	L	M
1	Group Name:	Name	BI/UM Liab			Exhibit 5B Part 1
2	Group NAIC #:	#	PD Liab			
3	Company Name:	Name	PIP			
4	Company NAIC #:	#	Phys Dam			
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	V	W	X	Y	Z	AA	AB	AC	AD	AE	
1	Group Name:		Name					BI/UM Liab		Exhibit 7B	
2	Group NAIC #:		#					PD Liab	XXX	Sheet 1	
3	Company Name:		Name					PIP			
4	Company NAIC #:		#					Phys Dam			
5	Year Filed:		2002					TOTAL			
6											
7											
8				Calendar Year							
9				<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	
10	Item 1 Excess Profit Paid			0	0	0	0	0	0	0	
11											
12											
13	Carryforward Used			Calendar Year Excess Profit Paid							
14	for Accident Year			<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	
15	Item 2.1	2001		0	0	0	0	0	0	0	
16	Item 2.2	2000		0	0	0	0	0	0	0	
17	Item 2.3	1999		0	0	0	0	0	0	0	
18	Item 2.4	1998	XXX	0	0	0	0	0	0	0	
19	Item 2.5	1997	XXX	XXX	0	0	0	0	0	0	
20	Item 2.6	1996	XXX	XXX	XXX	0	0	0	0	0	
21	Item 2.7	1995	XXX	XXX	XXX	XXX	0	0	0	0	
22	Item 2.8	1994	XXX	XXX	XXX	XXX	XXX	0	0	0	
23	Item 2.9	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
24	Item 2.10	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
25	Item 2.11	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
26	Item 2.12	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
27	Item 2.13	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
28	Item 2.14	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
29	Item 2.15	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
30	Item 2.16	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31	Item 2.17	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
32	Item 2.18	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
33	Item 2.19	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
34											
35	Item 2 Total Carryforward Used			0	0	0	0	0	0	0	
36											
37	Item 3 Carryforward Unused			0	0	0	0	0	0	0	

	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO
1								BI/UM Liab		Exhibit 7B
2								PD Liab	XXX	Sheet 2
3								PIP		
4								Phys Dam		
5								TOTAL		
6										
7										
8	Calendar Year									
9	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
10	0	0	0	0	0	0	0	0	0	0
11										
12										
13	Calendar Year Excess Profit Paid									
14	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	XXX	0	0	0	0	0	0	0	0	0
27	XXX	XXX	0	0	0	0	0	0	0	0
28	XXX	XXX	XXX	0	0	0	0	0	0	0
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
34										
35	0	0	0	0	0	0	0	0	0	0
36										
37	0	0	0	0	0	0	0	0	0	0

	H	I	J	K	L	M
1	Group Name:	Name		BI/UM Liab		Exhibit 8B
2	Group NAIC #:	#		PD Liab	XXX	
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam		
5	Year Filed:	2002		TOTAL		
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1B, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1B, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1B, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	XXX	XXX	XXX	XXX
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3B, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2B, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4B, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4B, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4B, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4B, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4B, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	0
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5B, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3B, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7B, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:		Name				B/UJM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section C
3	Company Name:		Name				PIP	XXX				
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
8	Exhibit 1											
9	Source: Annual Statement - NJ Page 15, Line 19.1											
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.											
					2001	2000	1999	1998	1997	1996	1995	1994
11	Direct Written Premium											
12	Col (1)	Item 1	Total		0	0	0	0	0	0	0	0
13	Col (1)	Item 2	UCJF Assessments		0	0	0	0	0	0	0	0
14	Col (1)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
15	Col (1)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
16	Col (1)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
17	Col (1)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
18	Col (1)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
19	Col (1)	Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0
20												
21	Direct Earned Premium											
22	Col (2)	Item 1	Total		0	0	0	0	0	0	0	0
23	Col (2)	Item 2	UCJF Assessments		0	0	0	0	0	0	0	0
24	Col (2)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
25	Col (2)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
26	Col (2)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
27	Col (2)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
28	Col (2)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
29	Col (2)	Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0
30												
31	Paid Dividends (incl. Excess Profit Refunds)											
32	Col (3A)	Item 1	Total		0	0	0	0	0	0	0	0
33	Col (3A)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
34	Col (3A)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
35	Col (3A)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
36	Col (3A)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
37	Col (3A)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
38												
39	Declared, but Unpaid Dividends (incl. Excess Profit Refunds)											
40	Col (3B)	Item 1	Total		0	0	0	0	0	0	0	0
41	Col (3B)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
42	Col (3B)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
43	Col (3B)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
44	Col (3B)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
45	Col (3B)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
46												
47	Direct Unearned Premium Reserves											
48	Col (4)	Item 1	Total		0	0	0	0	0	0	0	0
49	Col (4)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
50	Col (4)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
51	Col (4)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
52	Col (4)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
53	Col (4)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
54												

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	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:	Name						BI/UM Liab					Input Sheet
2	Group NAIC #:	#						PD Liab					Section C
3	Company Name:	Name						PIP	XXX				
4	Company NAIC #:	#						Phys Dam					
5	Year Filed:	2002						TOTAL					
6													
7													
55	Direct Paid Loss												
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0	
57	Col (5)	Item 2	Excess Medical Benefits		0	0	0	0	0	0	0	0	
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
63													
64	Direct Incurred Loss (Case + Bulk/IBNR)												
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0	
66	Col (6)	Item 2	Excess Medical Benefits		0	0	0	0	0	0	0	0	
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
72													
73	Direct Unpaid Loss (Case + Bulk/IBNR)												
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0	
75	Col (7)	Item 2	Excess Medical Benefits		0	0	0	0	0	0	0	0	
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
81													
82	Direct Paid Defense & Cost Containment (ALAE)												
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0	
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
89													
90	Direct Incurred ALAE (Case + Bulk/IBNR)												
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0	
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
97													
98	Direct Unpaid ALAE (Case + Bulk/IBNR)												
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0	
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
105													
106													

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:	Name					BI/UM Liab						Input Sheet
2	Group NAIC #:	#					PD Liab						Section C
3	Company Name:	Name					PIP		XXX				
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
107	Exhibit 2 - Part 1												
108	Allocation of Page 15 data (from Exh 1) by Accident Year												
109							Calendar Year Paid Loss						
110	Incremental Direct Paid Loss		2001	2000	1999	1998	1997	1996	1995	1994			
111	Col (1) AY 2001, Paid in the CY	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX		XXX	
112	Col (1) AY 2000, Paid in the CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX		XXX	
113	Col (1) AY 1999, Paid in the CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX		XXX	
114	Col (1) AY 1998, Paid in the CY	0	0	0	0	0	XXX	XXX	XXX	XXX		XXX	
115	Col (1) AY 1997, Paid in the CY	0	0	0	0	0	0	XXX	XXX	XXX		XXX	
116	Col (1) AY 1996, Paid in the CY	0	0	0	0	0	0	0	XXX	XXX		XXX	
117	Col (1) AY 1995, Paid in the CY	0	0	0	0	0	0	0	0	0		XXX	
118	Col (1) AY 1994, Paid in the CY	0	0	0	0	0	0	0	0	0		0	
119	Col (1) AY 1993 & prior, Paid in the CY	0	0	0	0	0	0	0	0	0		0	
120	Total	0	0	0	0	0	0	0	0	0		0	
121	Exhibit 1, Col (5)	0	0	0	0	0	0	0	0	0		0	
122													
123	Direct Unpaid Case Loss												
124	Col (3A) AY 2001, Unpaid at the end of CY	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX		XXX	
125	Col (3A) AY 2000, Unpaid at the end of CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX		XXX	
126	Col (3A) AY 1999, Unpaid at the end of CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX		XXX	
127	Col (3A) AY 1998, Unpaid at the end of CY	0	0	0	0	0	XXX	XXX	XXX	XXX		XXX	
128	Col (3A) AY 1997, Unpaid at the end of CY	0	0	0	0	0	0	XXX	XXX	XXX		XXX	
129	Col (3A) AY 1996, Unpaid at the end of CY	0	0	0	0	0	0	0	XXX	XXX		XXX	
130	Col (3A) AY 1995, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0		XXX	
131	Col (3A) AY 1994, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0		0	
132	Col (3A) AY 1993 & prior, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0		0	
133	Total	0	0	0	0	0	0	0	0	0		0	
134													
135	Direct Unpaid Bulk/IBNR Loss												
136	Col (3B) AY 2001, Unpaid at the end of CY	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX		XXX	
137	Col (3B) AY 2000, Unpaid at the end of CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX		XXX	
138	Col (3B) AY 1999, Unpaid at the end of CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX		XXX	
139	Col (3B) AY 1998, Unpaid at the end of CY	0	0	0	0	0	XXX	XXX	XXX	XXX		XXX	
140	Col (3B) AY 1997, Unpaid at the end of CY	0	0	0	0	0	0	XXX	XXX	XXX		XXX	
141	Col (3B) AY 1996, Unpaid at the end of CY	0	0	0	0	0	0	0	XXX	XXX		XXX	
142	Col (3B) AY 1995, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0		XXX	
143	Col (3B) AY 1994, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0		0	
144	Col (3B) AY 1993 & prior, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0		0	
145	Total	0	0	0	0	0	0	0	0	0		0	
146													
147	Total Col (3A) + Col (3B)	0	0	0	0	0	0	0	0	0		0	
148	Exhibit 1, Col (7)	0	0	0	0	0	0	0	0	0		0	
149													

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	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:	Name					BI/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab					Section C
3	Company Name:	Name					PIP	XXX				
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
150	Incremental Direct Paid ALAE											
151	Col (5)	AY 2001, Paid in the CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
152	Col (5)	AY 2000, Paid in the CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
153	Col (5)	AY 1999, Paid in the CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
154	Col (5)	AY 1998, Paid in the CY		0		0		XXX	XXX	XXX	XXX	XXX
155	Col (5)	AY 1997, Paid in the CY		0		0			XXX	XXX	XXX	XXX
156	Col (5)	AY 1996, Paid in the CY		0		0				XXX		XXX
157	Col (5)	AY 1995, Paid in the CY		0		0					0	XXX
158	Col (5)	AY 1994, Paid in the CY		0		0						0
159	Col (5)	AY 1993 & prior, Paid in the CY		0		0	0	0	0	0	0	0
160		Total		0	0	0	0	0	0	0	0	0
161		Exhibit 1, Col (8)		0	0	0	0	0	0	0	0	0
162												
163	Direct Unpaid Case ALAE											
164	Col (7A)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
165	Col (7A)	AY 2000, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
166	Col (7A)	AY 1999, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
167	Col (7A)	AY 1998, Unpaid at the end of CY		0		0		XXX	XXX	XXX	XXX	XXX
168	Col (7A)	AY 1997, Unpaid at the end of CY		0		0			XXX	XXX	XXX	XXX
169	Col (7A)	AY 1996, Unpaid at the end of CY		0		0				XXX		XXX
170	Col (7A)	AY 1995, Unpaid at the end of CY		0		0					0	XXX
171	Col (7A)	AY 1994, Unpaid at the end of CY		0		0						0
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY		0		0	0	0	0	0	0	0
173		Total		0	0	0	0	0	0	0	0	0
174												
175	Direct Unpaid Bulk/IBNR ALAE											
176	Col (7B)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
177	Col (7B)	AY 2000, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
178	Col (7B)	AY 1999, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
179	Col (7B)	AY 1998, Unpaid at the end of CY		0		0		XXX	XXX	XXX	XXX	XXX
180	Col (7B)	AY 1997, Unpaid at the end of CY		0		0			XXX	XXX	XXX	XXX
181	Col (7B)	AY 1996, Unpaid at the end of CY		0		0				XXX		XXX
182	Col (7B)	AY 1995, Unpaid at the end of CY		0		0					0	XXX
183	Col (7B)	AY 1994, Unpaid at the end of CY		0		0						0
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY		0		0	0	0	0	0	0	0
185		Total		0	0	0	0	0	0	0	0	0
186												
187		Total Col (7A) + Col (7B)		0	0	0	0	0	0	0	0	0
188		Exhibit 1, Col (10)		0	0	0	0	0	0	0	0	0
189												
190												

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL		
1	Group Name:	Name					BI/UM Liab					Input Sheet		
2	Group NAIC #:	#					PD Liab					Section C		
3	Company Name:	Name					PIP	XXX						
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
191	Exhibit 2 - Part 2													
192	Allocation of Calendar Quarter 1, by Accident Year													
193							First Quarter Paid Loss							
							1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996	1Q 1995
194	Incremental Direct Paid Loss													
195	Col (10)	AY 2002, Paid in the CQ					0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
196	Col (10)	AY 2001, Paid in the CQ					0	0	XXX	XXX	XXX	XXX	XXX	XXX
197	Col (10)	AY 2000, Paid in the CQ					0	0	0	XXX	XXX	XXX	XXX	XXX
198	Col (10)	AY 1999, Paid in the CQ					0	0	0	0	XXX	XXX	XXX	XXX
199	Col (10)	AY 1998, Paid in the CQ					0	0	0	0	0	XXX	XXX	XXX
200	Col (10)	AY 1997, Paid in the CQ					0	0	0	0	0	0	XXX	XXX
201	Col (10)	AY 1996, Paid in the CQ					0	0	0	0	0	0	0	XXX
202	Col (10)	AY 1995, Paid in the CQ					0	0	0	0	0	0	0	0
203	Col (10)	AY 1994, Paid in the CQ					0	0	0	0	0	0	0	0
204	Col (10)	AY 1993 & prior, Paid in the CQ					0	0	0	0	0	0	0	0
205		Total					0	0	0	0	0	0	0	0
206														
207	Direct Unpaid Case Loss													
208	Col (12A)	AY 2002, Unpaid at the end of CQ					0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Col (12A)	AY 2001, Unpaid at the end of CQ					0	0	XXX	XXX	XXX	XXX	XXX	XXX
210	Col (12A)	AY 2000, Unpaid at the end of CQ					0	0	0	XXX	XXX	XXX	XXX	XXX
211	Col (12A)	AY 1999, Unpaid at the end of CQ					0	0	0	0	XXX	XXX	XXX	XXX
212	Col (12A)	AY 1998, Unpaid at the end of CQ					0	0	0	0	0	XXX	XXX	XXX
213	Col (12A)	AY 1997, Unpaid at the end of CQ					0	0	0	0	0	0	XXX	XXX
214	Col (12A)	AY 1996, Unpaid at the end of CQ					0	0	0	0	0	0	0	XXX
215	Col (12A)	AY 1995, Unpaid at the end of CQ					0	0	0	0	0	0	0	0
216	Col (12A)	AY 1994, Unpaid at the end of CQ					0	0	0	0	0	0	0	0
217	Col (12A)	AY 1993 & prior, Unpaid at the end of CQ					0	0	0	0	0	0	0	0
218		Total					0	0	0	0	0	0	0	0
219														
220	Direct Unpaid Bulk/IBNR Loss													
221	Col (12B)	AY 2002, Unpaid at the end of CQ					0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
222	Col (12B)	AY 2001, Unpaid at the end of CQ					0	0	XXX	XXX	XXX	XXX	XXX	XXX
223	Col (12B)	AY 2000, Unpaid at the end of CQ					0	0	0	XXX	XXX	XXX	XXX	XXX
224	Col (12B)	AY 1999, Unpaid at the end of CQ					0	0	0	0	XXX	XXX	XXX	XXX
225	Col (12B)	AY 1998, Unpaid at the end of CQ					0	0	0	0	0	XXX	XXX	XXX
226	Col (12B)	AY 1997, Unpaid at the end of CQ					0	0	0	0	0	0	XXX	XXX
227	Col (12B)	AY 1996, Unpaid at the end of CQ					0	0	0	0	0	0	0	XXX
228	Col (12B)	AY 1995, Unpaid at the end of CQ					0	0	0	0	0	0	0	0
229	Col (12B)	AY 1994, Unpaid at the end of CQ					0	0	0	0	0	0	0	0
230	Col (12B)	AY 1993 & prior, Unpaid at the end of CQ					0	0	0	0	0	0	0	0
231		Total					0	0	0	0	0	0	0	0
232														

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	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:	Name					BI/UM Liab					Input Sheet	
2	Group NAIC #:	#					PD Liab					Section C	
3	Company Name:	Name					PIP	XXX					
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
233	Incremental Direct Paid ALAE												
234	Col (14)	AY 2002, Paid in the CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
235	Col (14)	AY 2001, Paid in the CQ			0		XXX	XXX	XXX	XXX	XXX	XXX	
236	Col (14)	AY 2000, Paid in the CQ			0	0	0	XXX	XXX	XXX	XXX	XXX	
237	Col (14)	AY 1999, Paid in the CQ			0	0	0	0	XXX	XXX	XXX	XXX	
238	Col (14)	AY 1998, Paid in the CQ			0	0	0	0	0	XXX	XXX	XXX	
239	Col (14)	AY 1997, Paid in the CQ			0	0	0	0	0	0	XXX	XXX	
240	Col (14)	AY 1996, Paid in the CQ			0	0	0	0	0	0	0	XXX	
241	Col (14)	AY 1995, Paid in the CQ			0	0	0	0	0	0	0	0	
242	Col (14)	AY 1994, Paid in the CQ			0	0	0	0	0	0	0	0	
243	Col (14)	AY 1993 & prior, Paid in the CQ			0	0	0	0	0	0	0	0	
244		Total			0	0	0	0	0	0	0	0	
245													
246	Direct Unpaid Case ALAE												
247	Col (16A)	AY 2002, Unpaid at the end of CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
248	Col (16A)	AY 2001, Unpaid at the end of CQ			0	0	XXX	XXX	XXX	XXX	XXX	XXX	
249	Col (16A)	AY 2000, Unpaid at the end of CQ			0	0	0	XXX	XXX	XXX	XXX	XXX	
250	Col (16A)	AY 1999, Unpaid at the end of CQ			0	0	0	0	XXX	XXX	XXX	XXX	
251	Col (16A)	AY 1998, Unpaid at the end of CQ			0	0	0	0	0	XXX	XXX	XXX	
252	Col (16A)	AY 1997, Unpaid at the end of CQ			0	0	0	0	0	0	XXX	XXX	
253	Col (16A)	AY 1996, Unpaid at the end of CQ			0	0	0	0	0	0	0	XXX	
254	Col (16A)	AY 1995, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
255	Col (16A)	AY 1994, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
257		Total			0	0	0	0	0	0	0	0	
258													
259	Direct Unpaid Bulk/IBNR ALAE												
260	Col (16B)	AY 2002, Unpaid at the end of CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
261	Col (16B)	AY 2001, Unpaid at the end of CQ			0	0	XXX	XXX	XXX	XXX	XXX	XXX	
262	Col (16B)	AY 2000, Unpaid at the end of CQ			0	0	0	XXX	XXX	XXX	XXX	XXX	
263	Col (16B)	AY 1999, Unpaid at the end of CQ			0	0	0	0	XXX	XXX	XXX	XXX	
264	Col (16B)	AY 1998, Unpaid at the end of CQ			0	0	0	0	0	XXX	XXX	XXX	
265	Col (16B)	AY 1997, Unpaid at the end of CQ			0	0	0	0	0	0	XXX	XXX	
266	Col (16B)	AY 1996, Unpaid at the end of CQ			0	0	0	0	0	0	0	XXX	
267	Col (16B)	AY 1995, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
268	Col (16B)	AY 1994, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
270		Total			0	0	0	0	0	0	0	0	
271													
272													
273	Exhibit 2 - Part 3												
274	Not Applicable												
275							Calendar Year						
276	Col (19)	Direct Incurred Loss - CW			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
277	Col (20)	Direct Incurred ALAE - CW			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
278	Col (22)	Direct Incurred ULAE - CW			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
279													
280													
281	Exhibit 3	Tail Factor (99 months-ultimate)			1.000	Provide Documentation if greater than 1.000							
282													
283													

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:	Name					BI/UM Liab						Input Sheet
2	Group NAIC #:	#					PD Liab						Section C
3	Company Name:	Name					PIP		XXX				
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
284	Exhibit 4												
285	Not Applicable												
					2001	2000	1999	1998	1997	1996	1995	1994	
286													
287	Col (1)	Item 1	Direct Written Premium - CW		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
288	Col (1)	Item 2	Direct Earned Premium - CW		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
289	Col (1)	Item 3	Direct Other Acquisition Expense - CW		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
290	Col (1)	Item 4	Direct General Expense - CW		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
291	Col (1)	Item 5	Direct Commission & Brokerage - CW		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
292	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
293													
294	Source: Annual Statement - NJ Page 15, Line 19.1												
295	Col (3)	Item 5	Direct Commission & Brokerage - NJ		0	0	0	XXX	XXX	XXX	XXX	XXX	
296	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ		0	0	0	XXX	XXX	XXX	XXX	XXX	
297	Col (3)	Item 8	LAD Fees Paid - NJ		0	0	0	XXX	XXX	XXX	XXX	XXX	
298													
299													
300	Exhibit 5												
					2001	2000	1999	1998	1997	1996	1995	1994	
301	Not Applicable												
302													
303	Part 1	Item 1	Agents Balances		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
304	Part 1	Item 2	Unearned Premium Reserve		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
305													
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
307	Part 2A	Item 2.1	Investment Expense Incurred		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
308	Part 2A	Item 2.2	Depreciation on Real Estate		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
310	Part 2A	Item 2.4	Affiliated Preferred Stock		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
311	Part 2A	Item 2.5	Unaffiliated Common Stock		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
312	Part 2A	Item 2.6	Affiliated Common Stock		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
313	Part 2A	Item 2.7	Other Invested Assets		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
315													
316	Part 2B	Item 4.1	Bonds Acquired		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
318	Part 2B	Item 4.3	Real Estate Acquired		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
319	Part 2B	Item 4.4	Collateral Loans		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
320	Part 2B	Item 4.5	Cash on Hand and on Deposit		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
321	Part 2B	Item 4.6	Short-Term Investments		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
322	Part 2B	Item 4.7	Derivative Instruments		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
323													
324													

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section C
3	Company Name:		Name				PIP	XXX				
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
325	Exhibit 6											
326	Not Applicable											
327	Calendar Year ending 3/31											
328					2002 (Estimated)	2001	2000	1999	1998	1997	1996	1995
329	Cumulative AIRE Allocation Received											
330	Part 1	AY 2001, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
331	Part 1	AY 2000, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
332	Part 1	AY 1999, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
333	Part 1	AY 1998, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
334	Part 1	AY 1997, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
335	Part 1	AY 1996, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
336	Part 1	AY 1995, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
337	Part 1	AY 1994, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
338	Cumulative AIRE Investment Income Received											
339	Part 1	AY 2001, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
340	Part 1	AY 2000, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
341	Part 1	AY 1999, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
342	Part 1	AY 1998, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
343	Part 1	AY 1997, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
344	Part 1	AY 1996, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
345	Part 1	AY 1995, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
346	Part 1	AY 1994, Received through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
347	Cumulative AIRE Assessment Paid											
348	Part 3	AY 2001, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
349	Part 3	AY 2000, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
350	Part 3	AY 1999, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
351	Part 3	AY 1998, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
352	Part 3	AY 1997, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
353	Part 3	AY 1996, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
354	Part 3	AY 1995, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
355	Part 3	AY 1994, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
356	Part 3	AY 1994, Paid through CY			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
357												
358												

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:		Name				BI/UM Liab					Input Sheet	
2	Group NAIC #:		#				PD Liab					Section C	
3	Company Name:		Name				PIP	XXX					
4	Company NAIC #:		#				Phys Dam						
5	Year Filed:		2002				TOTAL						
6													
7													
359	Exhibit 7												
360	All data on Exhibit 7 is for New Jersey business only.												
361							Calendar Year Excess Profit Paid						
362	Excess Profit Refund Paid				2002	2001	2000	1999	1998	1997	1996	1995	1994
363	Item 1				0	0	0	0	0	0	0	0	0
364													
365	Carryforward Used												
366	Item 2.1	in AY 2001			0	0	0	0	0	0	0	0	0
367	Item 2.2	in AY 2000			0	0	0	0	0	0	0	0	0
368	Item 2.3	in AY 1999			0	0	0	0	0	0	0	0	0
369	Item 2.4	in AY 1998	XXX		0	0	0	0	0	0	0	0	0
370	Item 2.5	in AY 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
371	Item 2.6	in AY 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0
372	Item 2.7	in AY 1995	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
373	Item 2.8	in AY 1994	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
374	Item 2.9	in AY 1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
375	Item 2.10	in AY 1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
376	Item 2.11	in AY 1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
377													
378													
379							Calendar Year Excess Profit Paid						
380	Excess Profit Refund Paid				1993	1992	1991	1990	1989	1988	1987	1986	
381	Item 1				0	0	0	0	0	0	0	0	
382													
383	Carryforward Used												
384	Item 2.1	in AY 2001			0	0	0	0	0	0	0	0	
385	Item 2.2	in AY 2000			0	0	0	0	0	0	0	0	
386	Item 2.3	in AY 1999			0	0	0	0	0	0	0	0	
387	Item 2.4	in AY 1998			0	0	0	0	0	0	0	0	
388	Item 2.5	in AY 1997			0	0	0	0	0	0	0	0	
389	Item 2.6	in AY 1996			0	0	0	0	0	0	0	0	
390	Item 2.7	in AY 1995			0	0	0	0	0	0	0	0	
391	Item 2.8	in AY 1994			0	0	0	0	0	0	0	0	
392	Item 2.9	in AY 1993			0	0	0	0	0	0	0	0	
393	Item 2.10	in AY 1992			0	0	0	0	0	0	0	0	
394	Item 2.11	in AY 1991			0	0	0	0	0	0	0	0	
395	Item 2.12	in AY 1990			0	0	0	0	0	0	0	0	
396	Item 2.13	in AY 1989			0	0	0	0	0	0	0	0	
397	Item 2.14	in AY 1988			0	0	0	0	0	0	0	0	
398	Item 2.15	in AY 1987			0	0	0	0	0	0	0	0	
399	Item 2.16	in AY 1986			0	0	0	0	0	0	0	0	
400	Item 2.17	in AY 1985			0	0	0	0	0	0	0	0	
401	Item 2.18	in AY 1984			0	0	0	0	0	0	0	0	
402	Item 2.19	in AY 1983			0	0	0	0	0	0	0	0	
403													
404													
405	Exhibit 8												
406	Item 23	Holding Company System (Y or N)					N						

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	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Group Name:	Name				BI/UM Liab				Exhibit 1C
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP	XXX			
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Calendar Year 2001			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
8				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
9				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
10				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
11	Item 1	Source: Page 15		0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
13	Item 3	Total Exclusions		0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
15										
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
17	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
18										
19										
20					Col (8)	Col (9)	Col (10)			
21					Direct	Direct	Direct			
22					Paid	Incurred	Unpaid			
23					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
24	Item 1	Source: Page 15		0	0	0	0			
25	Item 3	Total Exclusions		0	0	0	0			
26	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
27										
28										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
29	Group Name:	Name				BI/UM Liab				Exhibit 1C
30	Group NAIC #:	#				PD Liab				Sheet 2
31	Company Name:	Name				PIP	XXX			
32	Company NAIC #:	#				Phys Dam				
33	Year Filed:	2002				TOTAL				
34										
35	Calendar Year 2000			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
36				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
37				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
38				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
39	Item 1	Source: Page 15		0	0	0	0	0	0	0
40	Item 3	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
41	Item 3	Total Exclusions		0	0	0	0	0	0	0
42	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
43										
44	Item 5a	Refund of Excess Profit, included in Col (3)		XXX	XXX	0	XXX	XXX	XXX	XXX
45	Item 5b	All Other Dividends, included in Col (3)		XXX	XXX	0	XXX	XXX	XXX	XXX
46										
47										
48					Col (8)	Col (9)	Col (10)			
49					Direct	Direct	Direct			
50					Paid	Incurred	Unpaid			
51					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
52	Item 1	Source: Page 15		0	0	0	0			
53	Item 3	Total Exclusions		0	0	0	0			
54	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
55										
56										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
57	Group Name:	Name				BI/UM Liab				Exhibit 1C
58	Group NAIC #:	#				PD Liab				Sheet 3
59	Company Name:	Name				PIP	XXX			
60	Company NAIC #:	#				Phys Dam				
61	Year Filed:	2002				TOTAL				
62										
63	Calendar Year 1999			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
64				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
65				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
66				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
67	Item 1	Source: Page 15		0	0	0	0	0	0	0
68	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
69	Item 3	Total Exclusions		0	0	0	0	0	0	0
70	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
71										
72	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
74										
75										
76					Col (8)	Col (9)	Col (10)			
77					Direct	Direct	Direct			
78					Paid	Incurred	Unpaid			
79					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
80	Item 1	Source: Page 15		0	0	0	0			
81	Item 3	Total Exclusions		0	0	0	0			
82	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
83										
84										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
85	Group Name: Name					BI/UM Liab				Exhibit 1C
86	Group NAIC #: #					PD Liab				Sheet 4
87	Company Name: Name					PIP	XXX			
88	Company NAIC #: #					Phys Dam				
89	Year Filed: 2002					TOTAL				
90										
91	Calendar Year 1998			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
92				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
93				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
94				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
95	Item 1	Source: Page 15		0	0	0	0	0	0	0
96	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
97	Item 3	Total Exclusions		0	0	0	0	0	0	0
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
99										
100	Item 5a	Refund of Excess Profit, included in Col (3)		XXX	XXX	0	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)		XXX	XXX	0	XXX	XXX	XXX	XXX
102										
103										
104					Col (8)	Col (9)	Col (10)			
105					Direct	Direct	Direct			
106					Paid	Incurred	Unpaid			
107					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
108	Item 1	Source: Page 15		0	0	0	0			
109	Item 3	Total Exclusions		0	0	0	0			
110	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
111										
112										

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	W	X	Y	Z	AA	AB	AC	AD	AE	AF
113	Group Name:	Name				BI/UM Liab				Exhibit 1C
114	Group NAIC #:	#				PD Liab				Sheet 5
115	Company Name:	Name				PIP	XXX			
116	Company NAIC #:	#				Phys Dam				
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (7)
120			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	Direct
121			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	Unpaid
122			Premium	Premium	Business	Premium	Losses	Losses	Losses	Losses
123	Item 1	Source: Page 15	0	0	0	0	0	0	0	0
124	Item 2	UCJF Assessments & Excess Medical Benefits	0	0	XXX	XXX	0	0	0	0
125	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
130										
131										
132				Col (8)	Col (9)	Col (10)				
133				Direct	Direct	Direct				
134				Paid	Incurred	Unpaid				
135				ALAE	ALAE	ALAE				
136	Item 1	Source: Page 15	0	0	0	0				
137	Item 3	Total Exclusions	0	0	0	0				
138	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
139										
140										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
141	Group Name:	Name				BI/UM Liab				Exhibit 1C
142	Group NAIC #:	#				PD Liab				Sheet 6
143	Company Name:	Name				PIP	XXX			
144	Company NAIC #:	#				Phys Dam				
145	Year Filed:	2002				TOTAL				
146										
147	Calendar Year 1996			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
148				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
149				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
150				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
151	Item 1	Source: Page 15		0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
153	Item 3	Total Exclusions		0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
158										
159										
160					Col (8)	Col (9)	Col (10)			
161					Direct	Direct	Direct			
162					Paid	Incurred	Unpaid			
163					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
164	Item 1	Source: Page 15		0	0	0	0			
165	Item 3	Total Exclusions		0	0	0	0			
166	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
167										
168										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
169	Group Name:	Name				BI/UM Liab				Exhibit 1C
170	Group NAIC #:	#				PD Liab				Sheet 7
171	Company Name:	Name				PIP	XXX			
172	Company NAIC #:	#				Phys Dam				
173	Year Filed:	2002				TOTAL				
174										
175	Calendar Year 1995			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
176				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
177				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
178				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
179	Item 1	Source: Page 15		0	0	0	0	0	0	0
180	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
181	Item 3	Total Exclusions		0	0	0	0	0	0	0
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
185	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
186										
187										
188					Col (8)	Col (9)	Col (10)			
189					Direct	Direct	Direct			
190					Paid	Incurred	Unpaid			
191					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
192	Item 1	Source: Page 15		0	0	0	0			
193	Item 3	Total Exclusions		0	0	0	0			
194	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
195										
196										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
197	Group Name:	Name				BI/UM Liab				Exhibit 1C
198	Group NAIC #:	#				PD Liab				Sheet 8
199	Company Name:	Name				PIP	XXX			
200	Company NAIC #:	#				Phys Dam				
201	Year Filed:	2002				TOTAL				
202										
203	Calendar Year 1994			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
207	Item 1	Source: Page 15		0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
209	Item 3	Total Exclusions		0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
211										
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
214										
215										
216					Col (8)	Col (9)	Col (10)			
217					Direct	Direct	Direct			
218					Paid	Incurred	Unpaid			
219					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
220	Item 1	Source: Page 15		0	0	0	0			
221	Item 3	Total Exclusions		0	0	0	0			
222	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Group Name:	Name				BI/UM Liab				Exhibit 2C
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP	XXX			
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
10	Accident Year	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	Col (3), Item 5b]	@ 12/31/01	@ 12/31/01
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	1993 & prior	0	0	0	0	0	0	0	0	0
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
25	Accident Year	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	1993 & prior	0	0	0	0	0	0	0	0	0
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
47	Group Name:	Name				BI/UM Liab				Exhibit 2C
48	Group NAIC #:	#				PD Liab				Sheet 2
49	Company Name:	Name				PIP	XXX			
50	Company NAIC #:	#				Phys Dam				
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
55		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	1993 & prior	0	0	0	0	0	0	0	0	0
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
69		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	1993 & prior	0	0	0	0	0	0	0	0	0
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (21)	Col (22)				
83	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Inc. Loss+ALAE	Incurred ULAE				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

3-90,99

Supp. 12-2-02

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
91	Group Name:	Name				BI/UM Liab				Exhibit 2C
92	Group NAIC #:	#				PD Liab				Sheet 3
93	Company Name:	Name				PIP	XXX			
94	Company NAIC #:	#				Phys Dam				
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
99										
100	<u>Accident Year</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	1993 & prior	0	0	0	0	0	0	0	0	0
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
112										
113	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	1993 & prior	0	0	0	0	0	0	0	0	0
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
133	Group Name:	Name				BI/UM Liab				Exhibit 2C
134	Group NAIC #:	#				PD Liab				Sheet 4
135	Company Name:	Name				PIP	XXX			
136	Company NAIC #:	#				Phys Dam				
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
141		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	1993 & prior	0	0	0	0	0	0	0	0	0
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
153		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	1993 & prior	0	0	0	0	0	0	0	0	0
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
165	Group Name:	Name				BI/UM Liab				Exhibit 2C
166	Group NAIC #:	#				PD Liab				Sheet 5
167	Company Name:	Name				PIP	XXX			
168	Company NAIC #:	#				Phys Dam				
169	Year Filed:	2002				TOTAL				
170										
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
174	<u>Accident Year</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>
175	1997	0	0	0	0	0	0	0	0	0
176	1996	0	0	0	0	0	0	0	0	0
177	1995	0	0	0	0	0	0	0	0	0
178	1994	0	0	0	0	0	0	0	0	0
179	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
180	Total	0	0	0	0	0	0	0	0	0
181										
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
185	<u>Accident Year</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>
186	1998	0	0	0	0	0	0	0	0	0
187	1997	0	0	0	0	0	0	0	0	0
188	1996	0	0	0	0	0	0	0	0	0
189	1995	0	0	0	0	0	0	0	0	0
190	1994	0	0	0	0	0	0	0	0	0
191	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
192	Total	0	0	0	0	0	0	0	0	0
193										
194										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
195	Group Name:	Name				BI/UM Liab				Exhibit 2C
196	Group NAIC #:	#				PD Liab				Sheet 6
197	Company Name:	Name				PIP	XXX			
198	Company NAIC #:	#				Phys Dam				
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
223	Group Name:	Name				BI/UM Liab				Exhibit 2C
224	Group NAIC #:	#				PD Liab				Sheet 7
225	Company Name:	Name				PIP	XXX			
226	Company NAIC #:	#				Phys Dam				
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	1993 & prior	0	0	0	0	0	0	0	0	0
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	1993 & prior	0	0	0	0	0	0	0	0	0
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
249	Group Name:	Name				BI/UM Liab				Exhibit 2C
250	Group NAIC #:	#				PD Liab				Sheet 8
251	Company Name:	Name				PIP	XXX			
252	Company NAIC #:	#				Phys Dam				
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
257		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
258	Accident Year	@ 12/31/94	@ 12/31/94	@ 12/31/94	@ 12/31/94	@ 12/31/94	@ 12/31/94	@ 12/31/94	@ 12/31/94	@ 12/31/94
259	1994	0	0	0	0	0	0	0	0	0
260	1993 & prior	0	0	0	0	0	0	0	0	0
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
265		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
266	Accident Year	@ 3/31/95	@ 3/31/95	@ 3/31/95	@ 3/31/95	@ 3/31/95	@ 3/31/95	@ 3/31/95	@ 3/31/95	@ 3/31/95
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	1993 & prior	0	0	0	0	0	0	0	0	0
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
1	Group Name:	Name				BI/UM Liab					Exhibit 3C
2	Group NAIC #:	#				PD Liab					Parts 1-3
3	Company Name:	Name				PIP	XXX				
4	Company NAIC #:	#				Phys Dam					
5	Year Filed:	2002				TOTAL					
6											
7											
8	Part 1										
9	Cumulative										
10	Case Incurred										
11	Loss + ALAE										
12	as of	1994	1995	1996	1997	1998	1999	2000	2001		
13	15 months	0	0	0	0	0	0	0	0	0	
14	27 months	0	0	0	0	0	0	0	0		
15	39 months	0	0	0	0	0	0	0			
16	51 months	0	0	0	0	0					
17	63 months	0	0	0	0						
18	75 months	0	0	0							
19	87 months	0	0								
20	99 months	0									
21											
22	Part 2										
23	Development	Accident Year							Col (A)	Development	Col (B)
24	Factors	1994	1995	1996	1997	1998	1999	2000	Incremental LDF	Factors	Cumulative LDF
25	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000
26	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000		0.000	27 mo. - ult.	0.000
27	39-51 months	1.000	1.000	1.000	1.000	1.000			0.000	39 mo. - ult.	0.000
28	51-63 months	1.000	1.000	1.000	1.000				0.000	51 mo. - ult.	0.000
29	63-75 months	1.000	1.000	1.000					0.000	63 mo. - ult.	0.000
30	75-87 months	1.000	1.000						0.000	75 mo. - ult.	0.000
31	87-99 months	1.000							0.000	87 mo. - ult.	0.000
32									Tail Factor:	1.000	99 mo. - ult. 1.000
33											
34	Part 3										
35		Col (1)	Col (2)	Col (3)							
36		Case Incurred	Loss + ALAE	Projected Ultimate							
37		Loss + ALAE	Development	Loss + ALAE							
38	Accident Year	@ 3/31/02	Factor	@ 3/31/02							
39	2001	0	0.000	0							
40	2000	0	0.000	0							
41	1999	0	0.000	0							
42	1998	0	0.000	0							
43	1997	0	0.000	0							
44	1996	0	0.000	0							
45	1995	0	0.000	0							
46											
47											

	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	
48	Group Name:	Name				BI/UM Liab					Exhibit 3C	
49	Group NAIC #:	#				PD Liab					Parts 4-6	
50	Company Name:	Name				PIP	XXX					
51	Company NAIC #:	#				Phys Dam						
52	Year Filed:	2002				TOTAL						
53												
54												
55	Part 4											
56	Cumulative											
57	Case Incurred											
58	Loss + ALAE											
59	as of	1994	1995	1996	1997	1998	1999	2000				
60	15 months	0	0	0	0	0	0	0				
61	27 months	0	0	0	0	0	0	0				
62	39 months	0	0	0	0	0	0	0				
63	51 months	0	0	0	0	0	0	0				
64	63 months	0	0	0	0	0	0	0				
65	75 months	0	0	0	0	0	0	0				
66	87 months	0	0	0	0	0	0	0				
67												
68												
69	Part 5											
70	Development	Accident Year						Col (A)	Development	Col (B)		
71	Factors	1994	1995	1996	1997	1998	1999	Incremental	Factors	Cumulative		
72	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	LDF	LDF	LDF		
73	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000		
74	39-51 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	27 mo. - ult.	0.000		
75	51-63 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	39 mo. - ult.	0.000		
76	63-75 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	51 mo. - ult.	0.000		
77	75-87 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	63 mo. - ult.	0.000		
78								0.000	75 mo. - ult.	0.000		
78								Tail Factor:	87 mo. - ult.	0.000		
79												
80	Part 6											
81		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)				
82		Case Incurred	Loss + ALAE	Projected	Case Incurred	Loss + ALAE	Projected	Development				
83		Loss + ALAE	Development	Ultimate	Loss + ALAE	Development	Ultimate	Adjustment				
84	Accident Year	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/01	@ 3/31/01	@ 3/31/01	Col (3) - Col (6)				
85	1998	0	0.000	0	0	0.000	0	0				
86	1997	0	0.000	0	0	0.000	0	0				
87	1996	0	0.000	0	0	0.000	0	0				
88	1995	0	0.000	0	0	0.000	0	0				
89												
90								Total Development Adjustment	0			

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	O	P	Q	R	S	T
1	Group Name:	Name	BI/UM Liab			Exhibit 5C
2	Group NAIC #:	#	PD Liab			Part 1
3	Company Name:	Name	PIP	XXX		
4	Company NAIC #:	#	Phys Dam			
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	Q	R	S	T	U	V	W
1	Group Name:	Name		BI/UM Liab			Exhibit 4C
2	Group NAIC #:	#		PD Liab			
3	Company Name:	Name		PIP		XXX	
4	Company NAIC #:	#		Phys Dam			
5	Year Filed:	2002		TOTAL			
6							
7				Part 1 - Countrywide		Part 2 - New Jersey	
8				Insurance Expense Exhibit		Page 15	
9				<u>Col (1)</u>	<u>Col (2)</u>	<u>Col (3)</u>	<u>Col (4)</u>
10		<u>Calendar Year 2001</u>					
11	Item 1	Direct Written Premium		\$0		\$0	
12	Item 2	Direct Earned Premium		0		0	
13	Item 3	Direct Other Acquisition Expense		0	0.00%	0	0.00%
14	Item 4	Direct General Expense		0	0.00%	0	0.00%
15	Item 5	Direct Commission & Brokerage		0	0.00%	0	0.00%
16	Item 6	Direct Taxes, Licenses & Fees		0	0.00%	0	0.00%
17	Item 7	Direct Prepaid Expenses		0	0.00%	0	0.00%
18	Item 8	LAD Fees Paid		N/A	N/A	0	0.00%
19							
20				Part 1 - Countrywide		Part 2 - New Jersey	
21				Insurance Expense Exhibit		Page 15	
22				<u>Col (1)</u>	<u>Col (2)</u>	<u>Col (3)</u>	<u>Col (4)</u>
23		<u>Calendar Year 2000</u>					
24	Item 1	Direct Written Premium		\$0		\$0	
25	Item 2	Direct Earned Premium		0		0	
26	Item 3	Direct Other Acquisition Expense		0	0.00%	0	0.00%
27	Item 4	Direct General Expense		0	0.00%	0	0.00%
28	Item 5	Direct Commission & Brokerage		0	0.00%	0	0.00%
29	Item 6	Direct Taxes, Licenses & Fees		0	0.00%	0	0.00%
30	Item 7	Direct Prepaid Expenses		0	0.00%	0	0.00%
31	Item 8	LAD Fees Paid		N/A	N/A	0	0.00%
32							
33				Part 1 - Countrywide		Part 2 - New Jersey	
34				Insurance Expense Exhibit		Page 15	
35				<u>Col (1)</u>	<u>Col (2)</u>	<u>Col (3)</u>	<u>Col (4)</u>
36		<u>Calendar Year 1999</u>					
37	Item 1	Direct Written Premium		\$0		\$0	
38	Item 2	Direct Earned Premium		0		0	
39	Item 3	Direct Other Acquisition Expense		0	0.00%	0	0.00%
40	Item 4	Direct Earned Premium		0	0.00%	0	0.00%
41	Item 5	Direct Commission & Brokerage		0	0.00%	0	0.00%
42	Item 6	Direct Taxes, Licenses & Fees		0	0.00%	0	0.00%
43	Item 7	Direct Prepaid Expenses		0	0.00%	0	0.00%
44	Item 8	LAD Fees Paid		N/A	N/A	0	0.00%

	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:	Name					BI/UM Liab		Exhibit 7C
2	Group NAIC #:	#					PD Liab		Sheet 1
3	Company Name:	Name					PIP	XXX	
4	Company NAIC #:	#					Phys Dam		
5	Year Filed:	2002					TOTAL		
6									
7									
8		Calendar Year							
9		<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>
10	Item 1 Excess Profit Paid	0	0	0	0	0	0	0	0
11									
12									
13	Carryforward Used	Calendar Year Excess Profit Paid							
14	for Accident Year	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>
15	2001	0	0	0	0	0	0	0	0
16	2000	0	0	0	0	0	0	0	0
17	1999	0	0	0	0	0	0	0	0
18	1998	XXX	0	0	0	0	0	0	0
19	1997	XXX	XXX	0	0	0	0	0	0
20	1996	XXX	XXX	XXX	0	0	0	0	0
21	1995	XXX	XXX	XXX	XXX	0	0	0	0
22	1994	XXX	XXX	XXX	XXX	XXX	0	0	0
23	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0
24	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
25	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
26	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
28	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
29	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34									
35	Item 2 Total Carryforward Used	0	0	0	0	0	0	0	0
36									
37	Item 3 Carryforward Unused	0	0	0	0	0	0	0	0

	AZ	BA	BB	BC	BD	BE	BF	BG	BH	BI
1								BI/UM Liab		Exhibit 7C Sheet 2
2								PD Liab		
3								PIP	XXX	
4								Phys Dam		
5								TOTAL		
6										
7										
8	Calendar Year									
9	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>	<u>1990</u>	<u>1989</u>	<u>1988</u>	<u>1987</u>	<u>1986</u>	<u>Total</u>
10	0	0	0	0	0	0	0	0	0	0
11										
12										
13	Calendar Year Excess Profit Paid									
14	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>	<u>1990</u>	<u>1989</u>	<u>1988</u>	<u>1987</u>	<u>1986</u>	<u>Total</u>
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	XXX	0	0	0	0	0	0	0	0	0
27	XXX	XXX	0	0	0	0	0	0	0	0
28	XXX	XXX	XXX	0	0	0	0	0	0	0
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
34										
35	0	0	0	0	0	0	0	0	0	0
36										
37	0	0	0	0	0	0	0	0	0	0

	O	P	Q	R	S	T
1	Group Name:	Name		BI/UM Liab		Exhibit 8C
2	Group NAIC #:	#		PD Liab		
3	Company Name:	Name		PIP	XXX	
4	Company NAIC #:	#		Phys Dam		
5	Year Filed:	2002		TOTAL		
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1C, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1C, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1C, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	XXX	XXX	XXX	XXX
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3C, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2C, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4C, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4C, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4C, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4C, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4C, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5C, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3C, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7C, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	
1	Group Name:		Name				BI/UM Liab						Input Sheet
2	Group NAIC #:		#				PD Liab						Section D
3	Company Name:		Name				PIP						
4	Company NAIC #:		#				Phys Dam		XXX				
5	Year Filed:		2002				TOTAL						
6													
7													
8	Exhibit 1												
9	Source: Annual Statement - NJ Page 15, Line 21.1												
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.												
11	Direct Written Premium												
12	Col (1)	Item 1	Total	0	0	0	0	0	0	0	0	0	
13	Col (1)	Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
14	Col (1)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	
15	Col (1)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	
16	Col (1)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	
17	Col (1)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	
18	Col (1)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	
19	Col (1)	Item 3f	Finance & Service Charges	0	0	0	0	0	0	0	0	0	
20	Direct Earned Premium												
22	Col (2)	Item 1	Total	0	0	0	0	0	0	0	0	0	
23	Col (2)	Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
24	Col (2)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	
25	Col (2)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	
26	Col (2)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	
27	Col (2)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	
28	Col (2)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	
29	Col (2)	Item 3f	Finance & Service Charges	0	0	0	0	0	0	0	0	0	
30	Paid Dividends (incl. Excess Profit Refunds)												
32	Col (3A)	Item 1	Total	0	0	0	0	0	0	0	0	0	
33	Col (3A)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	
34	Col (3A)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	
35	Col (3A)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	
36	Col (3A)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	
37	Col (3A)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	
38	Declared, but Unpaid Dividends (incl. Excess Profit Refunds)												
40	Col (3B)	Item 1	Total	0	0	0	0	0	0	0	0	0	
41	Col (3B)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	
42	Col (3B)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	
43	Col (3B)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	
44	Col (3B)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	
45	Col (3B)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	
46	Direct Unearned Premium Reserves												
48	Col (4)	Item 1	Total	0	0	0	0	0	0	0	0	0	
49	Col (4)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	0	
50	Col (4)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	0	
51	Col (4)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	0	
52	Col (4)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	0	
53	Col (4)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	0	
54													

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	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:	Name					BI/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab					Section D
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam	XXX				
5	Year Filed:	2002					TOTAL					
6												
7												
55	Direct Paid Loss											
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0
57	Col (5)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
63												
64	Direct Incurred Loss (Case + Bulk/IBNR)											
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0
66	Col (6)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
72												
73	Direct Unpaid Loss (Case + Bulk/IBNR)											
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0
75	Col (7)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
81												
82	Direct Paid Defense & Cost Containment (ALAE)											
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
89												
90	Direct Incurred ALAE (Case + Bulk/IBNR)											
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
97												
98	Direct Unpaid ALAE (Case + Bulk/IBNR)											
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
105												
106												

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY		
1	Group Name:	Name						BI/UM Liab						Input Sheet
2	Group NAIC #:	#						PD Liab						Section D
3	Company Name:	Name						PIP						
4	Company NAIC #:	#						Phys Dam	XXX					
5	Year Filed:	2002						TOTAL						
6														
7														
107	Exhibit 2 - Part 1													
108	Allocation of Page 15 data (from Exh 1) by Accident Year													
109							Calendar Year Paid Loss							
110							2001	2000	1999	1998	1997	1996	1995	1994
111	Col (1)	AY 2001, Paid in the CY		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
112	Col (1)	AY 2000, Paid in the CY		0	0	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
113	Col (1)	AY 1999, Paid in the CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
114	Col (1)	AY 1998, Paid in the CY		0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
115	Col (1)	AY 1997, Paid in the CY		0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
116	Col (1)	AY 1996, Paid in the CY		0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
117	Col (1)	AY 1995, Paid in the CY		0	0	0	0	0	0	0	0	0	XXX	0
118	Col (1)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
119	Col (1)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
120		Total		0	0	0	0	0	0	0	0	0	0	0
121		Exhibit 1, Col (5)		0	0	0	0	0	0	0	0	0	0	0
122														
123	Direct Unpaid Case Loss													
124	Col (3A)	AY 2001, Unpaid at the end of CY		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Col (3A)	AY 2000, Unpaid at the end of CY		0	0	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
126	Col (3A)	AY 1999, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
127	Col (3A)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
128	Col (3A)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
129	Col (3A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
130	Col (3A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	XXX
131	Col (3A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
132	Col (3A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
133		Total		0	0	0	0	0	0	0	0	0	0	0
134														
135	Direct Unpaid Bulk/IBNR Loss													
136	Col (3B)	AY 2001, Unpaid at the end of CY		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
137	Col (3B)	AY 2000, Unpaid at the end of CY		0	0	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
138	Col (3B)	AY 1999, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
139	Col (3B)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
140	Col (3B)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
141	Col (3B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
142	Col (3B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	XXX
143	Col (3B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
144	Col (3B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
145		Total		0	0	0	0	0	0	0	0	0	0	0
146														
147		Total Col (3A) + Col (3B)		0	0	0	0	0	0	0	0	0	0	0
148		Exhibit 1, Col (7)		0	0	0	0	0	0	0	0	0	0	0
149														

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	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	
1	Group Name:	Name										BI/UM Liab	Input Sheet
2	Group NAIC #:	#										PD Liab	Section D
3	Company Name:	Name										PIP	
4	Company NAIC #:	#										Phys Dam	XXX
5	Year Filed:	2002										TOTAL	
6													
7													
150	Incremental Direct Paid ALAE												
151	Col (5)	AY 2001, Paid in the CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	
152	Col (5)	AY 2000, Paid in the CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX	
153	Col (5)	AY 1999, Paid in the CY		0		0		XXX	XXX	XXX	XXX	XXX	
154	Col (5)	AY 1998, Paid in the CY		0		0	0		XXX	XXX	XXX	XXX	
155	Col (5)	AY 1997, Paid in the CY		0		0	0	0		XXX	XXX	XXX	
156	Col (5)	AY 1996, Paid in the CY		0		0	0	0	0		XXX	XXX	
157	Col (5)	AY 1995, Paid in the CY		0		0	0	0	0	0		XXX	
158	Col (5)	AY 1994, Paid in the CY		0		0	0	0	0	0	0	0	
159	Col (5)	AY 1993 & prior, Paid in the CY		0		0	0	0	0	0	0	0	
160	Total			0	0	0	0	0	0	0	0	0	
161	Exhibit 1, Col (8)			0	0	0	0	0	0	0	0	0	
162													
163	Direct Unpaid Case ALAE												
164	Col (7A)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	
165	Col (7A)	AY 2000, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX	
166	Col (7A)	AY 1999, Unpaid at the end of CY		0		0		XXX	XXX	XXX	XXX	XXX	
167	Col (7A)	AY 1998, Unpaid at the end of CY		0		0	0		XXX	XXX	XXX	XXX	
168	Col (7A)	AY 1997, Unpaid at the end of CY		0		0	0	0		XXX	XXX	XXX	
169	Col (7A)	AY 1996, Unpaid at the end of CY		0		0	0	0	0		XXX	XXX	
170	Col (7A)	AY 1995, Unpaid at the end of CY		0		0	0	0	0	0		XXX	
171	Col (7A)	AY 1994, Unpaid at the end of CY		0		0	0	0	0	0	0	0	
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY		0		0	0	0	0	0	0	0	
173	Total			0	0	0	0	0	0	0	0	0	
174													
175	Direct Unpaid Bulk/IBNR ALAE												
176	Col (7B)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	
177	Col (7B)	AY 2000, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX	
178	Col (7B)	AY 1999, Unpaid at the end of CY		0		0		XXX	XXX	XXX	XXX	XXX	
179	Col (7B)	AY 1998, Unpaid at the end of CY		0		0	0		XXX	XXX	XXX	XXX	
180	Col (7B)	AY 1997, Unpaid at the end of CY		0		0	0	0		XXX	XXX	XXX	
181	Col (7B)	AY 1996, Unpaid at the end of CY		0		0	0	0	0		XXX	XXX	
182	Col (7B)	AY 1995, Unpaid at the end of CY		0		0	0	0	0	0		XXX	
183	Col (7B)	AY 1994, Unpaid at the end of CY		0		0	0	0	0	0	0	0	
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY		0		0	0	0	0	0	0	0	
185	Total			0	0	0	0	0	0	0	0	0	
186													
187	Total Col (7A) + Col (7B)			0	0	0	0	0	0	0	0	0	
188	Exhibit 1, Col (10)			0	0	0	0	0	0	0	0	0	
189													
190													

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY		
1	Group Name:		Name					BI/UM Liab				Input Sheet		
2	Group NAIC #:		#					PD Liab				Section D		
3	Company Name:		Name					PIP						
4	Company NAIC #:		#					Phys Dam		XXX				
5	Year Filed:		2002					TOTAL						
6														
7														
191	Exhibit 2 - Part 2													
192	Allocation of Calendar Quarter 1, by Accident Year													
193							First Quarter Paid Loss							
194							1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996	1Q 1995
195	Incremental Direct Paid Loss													
195	Col (10)	AY 2002, Paid in the CQ	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
196	Col (10)	AY 2001, Paid in the CQ	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
197	Col (10)	AY 2000, Paid in the CQ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
198	Col (10)	AY 1999, Paid in the CQ	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
199	Col (10)	AY 1998, Paid in the CQ	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
200	Col (10)	AY 1997, Paid in the CQ	0	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
201	Col (10)	AY 1996, Paid in the CQ	0	0	0	0	0	0	0	0	0	0	XXX	XXX
202	Col (10)	AY 1995, Paid in the CQ	0	0	0	0	0	0	0	0	0	0	0	0
203	Col (10)	AY 1994, Paid in the CQ	0	0	0	0	0	0	0	0	0	0	0	0
204	Col (10)	AY 1993 & prior, Paid in the CQ	0	0	0	0	0	0	0	0	0	0	0	0
205	Total		0	0	0	0	0	0	0	0	0	0	0	0
206	Direct Unpaid Case Loss													
208	Col (12A)	AY 2002, Unpaid at the end of CQ	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Col (12A)	AY 2001, Unpaid at the end of CQ	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
210	Col (12A)	AY 2000, Unpaid at the end of CQ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
211	Col (12A)	AY 1999, Unpaid at the end of CQ	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
212	Col (12A)	AY 1998, Unpaid at the end of CQ	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
213	Col (12A)	AY 1997, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
214	Col (12A)	AY 1996, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	XXX	XXX
215	Col (12A)	AY 1995, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	0	0
216	Col (12A)	AY 1994, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	0	0
217	Col (12A)	AY 1993 & prior, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	0	0
218	Total		0	0	0	0	0	0	0	0	0	0	0	0
219	Direct Unpaid Bulk/IBNR Loss													
221	Col (12B)	AY 2002, Unpaid at the end of CQ	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
222	Col (12B)	AY 2001, Unpaid at the end of CQ	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
223	Col (12B)	AY 2000, Unpaid at the end of CQ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
224	Col (12B)	AY 1999, Unpaid at the end of CQ	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
225	Col (12B)	AY 1998, Unpaid at the end of CQ	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
226	Col (12B)	AY 1997, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	XXX	XXX	XXX	XXX
227	Col (12B)	AY 1996, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	XXX	XXX
228	Col (12B)	AY 1995, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	0	0
229	Col (12B)	AY 1994, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	0	0
230	Col (12B)	AY 1993 & prior, Unpaid at the end of CQ	0	0	0	0	0	0	0	0	0	0	0	0
231	Total		0	0	0	0	0	0	0	0	0	0	0	0
232														

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	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	
1	Group Name:	Name					BI/UM Liab					Input Sheet	
2	Group NAIC #:	#					PD Liab					Section D	
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam	XXX					
5	Year Filed:	2002					TOTAL						
6													
7													
233	Incremental Direct Paid ALAE												
234	Col (14)	AY 2002, Paid in the CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
235	Col (14)	AY 2001, Paid in the CQ			0		XXX	XXX	XXX	XXX	XXX	XXX	
236	Col (14)	AY 2000, Paid in the CQ			0	0	0	XXX	XXX	XXX	XXX	XXX	
237	Col (14)	AY 1999, Paid in the CQ			0	0	0	0	XXX	XXX	XXX	XXX	
238	Col (14)	AY 1998, Paid in the CQ			0	0	0	0	0	XXX	XXX	XXX	
239	Col (14)	AY 1997, Paid in the CQ			0	0	0	0	0	0	XXX	XXX	
240	Col (14)	AY 1996, Paid in the CQ			0	0	0	0	0	0	0	XXX	
241	Col (14)	AY 1995, Paid in the CQ			0	0	0	0	0	0	0	0	
242	Col (14)	AY 1994, Paid in the CQ			0	0	0	0	0	0	0	0	
243	Col (14)	AY 1993 & prior, Paid in the CQ			0	0	0	0	0	0	0	0	
244		Total			0	0	0	0	0	0	0	0	
245													
246	Direct Unpaid Case ALAE												
247	Col (16A)	AY 2002, Unpaid at the end of CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
248	Col (16A)	AY 2001, Unpaid at the end of CQ			0	0	XXX	XXX	XXX	XXX	XXX	XXX	
249	Col (16A)	AY 2000, Unpaid at the end of CQ			0	0	0	XXX	XXX	XXX	XXX	XXX	
250	Col (16A)	AY 1999, Unpaid at the end of CQ			0	0	0	0	XXX	XXX	XXX	XXX	
251	Col (16A)	AY 1998, Unpaid at the end of CQ			0	0	0	0	0	XXX	XXX	XXX	
252	Col (16A)	AY 1997, Unpaid at the end of CQ			0	0	0	0	0	0	XXX	XXX	
253	Col (16A)	AY 1996, Unpaid at the end of CQ			0	0	0	0	0	0	0	XXX	
254	Col (16A)	AY 1995, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
255	Col (16A)	AY 1994, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
257		Total			0	0	0	0	0	0	0	0	
258													
259	Direct Unpaid Bulk/IBNR ALAE												
260	Col (16B)	AY 2002, Unpaid at the end of CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
261	Col (16B)	AY 2001, Unpaid at the end of CQ			0	0	XXX	XXX	XXX	XXX	XXX	XXX	
262	Col (16B)	AY 2000, Unpaid at the end of CQ			0	0	0	XXX	XXX	XXX	XXX	XXX	
263	Col (16B)	AY 1999, Unpaid at the end of CQ			0	0	0	0	XXX	XXX	XXX	XXX	
264	Col (16B)	AY 1998, Unpaid at the end of CQ			0	0	0	0	0	XXX	XXX	XXX	
265	Col (16B)	AY 1997, Unpaid at the end of CQ			0	0	0	0	0	0	XXX	XXX	
266	Col (16B)	AY 1996, Unpaid at the end of CQ			0	0	0	0	0	0	0	XXX	
267	Col (16B)	AY 1995, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
268	Col (16B)	AY 1994, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ			0	0	0	0	0	0	0	0	
270		Total			0	0	0	0	0	0	0	0	
271													
272													
273	Exhibit 2 - Part 3												
274	Source: Countrywide Insurance Expense Exhibit (IEE),												
275	Part 3, Line 21.1												
276	Col (19)	Direct Incurred Loss - CW				2001	2000	1999	1998	1997	1996	1995	1994
277	Col (20)	Direct Incurred ALAE - CW			0	0	0	0	0	0	XXX	XXX	XXX
278	Col (22)	Direct Incurred ULAE - CW			0	0	0	0	0	0	XXX	XXX	XXX
279													
280													
281	Exhibit 3	Not Applicable	Tail Factor (99 months-ultimate)	XXX	Provide Documentation if greater than 1.000								
282													
283													

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section D
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam	XXX				
5	Year Filed:		2002				TOTAL					
6												
7												
284	Exhibit 4											
285	Source: Countrywide Insurance Expense Exhibit (IEE),			2001	2000	1999	1998	1997	1996	1995	1994	
286	Part 3, Line 21.1											
287	Col (1)	Item 1	Direct Written Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
288	Col (1)	Item 2	Direct Earned Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
289	Col (1)	Item 3	Direct Other Acquisition Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
290	Col (1)	Item 4	Direct General Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
291	Col (1)	Item 5	Direct Commission & Brokerage - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
292	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
293												
294	Source: Annual Statement - Page 15 for NJ, Line 21.1											
295	Col (3)	Item 5	Direct Commission & Brokerage - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
296	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
297	Col (3)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
298												
299												
300	Exhibit 5											
301	Not Applicable			2001	2000	1999	1998	1997	1996	1995	1994	
302												
303	Part 1	Item 1	Agents Balances	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
304	Part 1	Item 2	Unearned Premium Reserve	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
305												
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
307	Part 2A	Item 2.1	Investment Expense Incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
308	Part 2A	Item 2.2	Depreciation on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
310	Part 2A	Item 2.4	Affiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
311	Part 2A	Item 2.5	Unaffiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
312	Part 2A	Item 2.6	Affiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
313	Part 2A	Item 2.7	Other Invested Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
315												
316	Part 2B	Item 4.1	Bonds Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
318	Part 2B	Item 4.3	Real Estate Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
319	Part 2B	Item 4.4	Collateral Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
320	Part 2B	Item 4.5	Cash on Hand and on Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
321	Part 2B	Item 4.6	Short-Term Investments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
322	Part 2B	Item 4.7	Derivative Instruments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
323												
324												

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	
1	Group Name:		Name					BI/UM Liab		Input Sheet			
2	Group NAIC #:		#					PD Liab		Section D			
3	Company Name:		Name					PIP					
4	Company NAIC #:		#					Phys Dam		XXX			
5	Year Filed:		2002					TOTAL					
6													
7													
325	Exhibit 6												
326	Not Applicable												
327													
328	Calendar Year ending 3/31												
329	Cumulative AIRE Allocation Received												
329	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
330	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
331	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
332	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
333	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
334	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
335	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
336	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
337													
338	Cumulative AIRE Investment Income Received												
339	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
340	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
341	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
342	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
343	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
344	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
345	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
346	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
347													
348	Cumulative AIRE Assessment Paid												
349	Part 3	AY 2001, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
350	Part 3	AY 2000, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
351	Part 3	AY 1999, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
352	Part 3	AY 1998, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
353	Part 3	AY 1997, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
354	Part 3	AY 1996, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
355	Part 3	AY 1995, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
356	Part 3	AY 1994, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
357													
358													

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:	Name					BU/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab					Section D
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam	XXX				
5	Year Filed:	2002					TOTAL					
6												
7												
359	Exhibit 7											
360	All data on Exhibit 7 is for New Jersey business only.											
361				2002	2001	2000	1999	1998	1997	1996	1995	1994
362	Calendar Year Excess Profit Paid											
363	Excess Profit Refund Paid			0	0	0	0	0	0	0	0	0
364	Item 1											
365	Carryforward Used											
366	Item 2.1	in AY 2001		0	0	0	0	0	0	0	0	0
367	Item 2.2	in AY 2000		0	0	0	0	0	0	0	0	0
368	Item 2.3	in AY 1999		0	0	0	0	0	0	0	0	0
369	Item 2.4	in AY 1998	XXX	0	0	0	0	0	0	0	0	0
370	Item 2.5	in AY 1997	XXX		0	0	0	0	0	0	0	0
371	Item 2.6	in AY 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
372	Item 2.7	in AY 1995	XXX	XXX	XXX	XXX	0	0	0	0	0	0
373	Item 2.8	in AY 1994	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
374	Item 2.9	in AY 1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
375	Item 2.10	in AY 1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
376	Item 2.11	in AY 1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
377												
378												
379					1993	1992	1991	1990	1989	1988	1987	1986
380	Calendar Year Excess Profit Paid											
381	Excess Profit Refund Paid				0	0	0	0	0	0	0	0
382	Item 1											
383	Carryforward Used											
384	Item 2.1	in AY 2001		0	0	0	0	0	0	0	0	0
385	Item 2.2	in AY 2000		0	0	0	0	0	0	0	0	0
386	Item 2.3	in AY 1999		0	0	0	0	0	0	0	0	0
387	Item 2.4	in AY 1998		0	0	0	0	0	0	0	0	0
388	Item 2.5	in AY 1997		0	0	0	0	0	0	0	0	0
389	Item 2.6	in AY 1996		0	0	0	0	0	0	0	0	0
390	Item 2.7	in AY 1995		0	0	0	0	0	0	0	0	0
391	Item 2.8	in AY 1994		0	0	0	0	0	0	0	0	0
392	Item 2.9	in AY 1993		0	0	0	0	0	0	0	0	0
393	Item 2.10	in AY 1992		0	0	0	0	0	0	0	0	0
394	Item 2.11	in AY 1991		0	0	0	0	0	0	0	0	0
395	Item 2.12	in AY 1990		0	0	0	0	0	0	0	0	0
396	Item 2.13	in AY 1989		XXX	0	0	0	0	0	0	0	0
397	Item 2.14	in AY 1988		XXX	XXX	0	0	0	0	0	0	0
398	Item 2.15	in AY 1987		XXX	XXX	XXX	0	0	0	0	0	0
399	Item 2.16	in AY 1986		XXX	XXX	XXX	XXX	0	0	0	0	0
400	Item 2.17	in AY 1985		XXX	XXX	XXX	XXX	XXX	0	0	0	0
401	Item 2.18	in AY 1984		XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
402	Item 2.19	in AY 1983		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
403												
404												
405	Exhibit 8											
406	Item 23	Holding Company System (Y or N)										N

3-90.121

Supp. 12-2-02

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
1	Group Name:	Name				BI/UM Liab				Exhibit 1D
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam	XXX			
5	Year Filed:	2002				TOTAL				
6										
7	Calendar Year 2001			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
8				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
9				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
10				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
11	Item 1	Source: Page 15		0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	0	0	0	0	0	0	0
13	Item 3	Total Exclusions		0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
15										
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	0	0	0	0	0	0	0
17	Item 5b	All Other Dividends, included in Col (3)	XXX	0	0	0	0	0	0	0
18										
19										
20					Col (8)	Col (9)	Col (10)			
21					Direct	Direct	Direct			
22					Paid	Incurred	Unpaid			
23					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
24	Item 1	Source: Page 15		0	0	0	0			
25	Item 3	Total Exclusions		0	0	0	0			
26	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
27										
28										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
29	Group Name:	Name				BI/UM Liab				Exhibit 1D
30	Group NAIC #:	#				PD Liab				Sheet 2
31	Company Name:	Name				PIP				
32	Company NAIC #:	#				Phys Dam	XXX			
33	Year Filed:	2002				TOTAL				
34										
35	Calendar Year 2000		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
36			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	
37			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	
38			<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>	
39	Item 1	Source: Page 15	0	0	0	0	0	0	0	0
40	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
41	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
42	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
43										
44	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
45	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
46										
47										
48				Col (8)	Col (9)	Col (10)				
49				Direct	Direct	Direct				
50				Paid	Incurred	Unpaid				
51				<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>				
52	Item 1	Source: Page 15	0	0	0	0				
53	Item 3	Total Exclusions	0	0	0	0				
54	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
55										
56										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
57	Group Name:	Name				BI/UM Liab				Exhibit 1D
58	Group NAIC #:	#				PD Liab				Sheet 3
59	Company Name:	Name				PIP				
60	Company NAIC #:	#				Phys Dam	XXX			
61	Year Filed:	2002				TOTAL				
62										
63	Calendar Year 1999			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
64				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
65				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
66				Premium	Premium	Business	Premium	Losses	Losses	Losses
67	Item 1	Source: Page 15		0	0	0	0	0	0	0
68	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
69	Item 3	Total Exclusions		0	0	0	0	0	0	0
70	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
71										
72	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
74										
75										
76					Col (8)	Col (9)	Col (10)			
77					Direct	Direct	Direct			
78					Paid	Incurred	Unpaid			
79					ALAE	ALAE	ALAE			
80	Item 1	Source: Page 15		0	0	0	0			
81	Item 3	Total Exclusions		0	0	0	0			
82	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
83										
84										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
85	Group Name:	Name				BI/UM Liab				Exhibit 1D
86	Group NAIC #:	#				PD Liab				Sheet 4
87	Company Name:	Name				PIP				
88	Company NAIC #:	#				Phys Dam	XXX			
89	Year Filed:	2002				TOTAL				
90										
91	Calendar Year 1998									
92			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
93			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	Direct
94			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	
95	Item 1	Source: Page 15	<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>	
96	Item 2	UCJF Assessments & Excess Medical Benefits	0	0	0	0	0	0	0	0
97	Item 3	Total Exclusions	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
99										
100	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
102										
103										
104				Col (8)	Col (9)	Col (10)				
105				Direct	Direct	Direct				
106				Paid	Incurred	Unpaid				
107				<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>				
108	Item 1	Source: Page 15	0	0	0	0				
109	Item 3	Total Exclusions	0	0	0	0				
110	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
111										
112										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
113	Group Name:	Name				BI/UM Liab				Exhibit 1D
114	Group NAIC #:	#				PD Liab				Sheet 5
115	Company Name:	Name				PIP				
116	Company NAIC #:	#				Phys Dam	XXX			
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
120			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	Direct
121			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	Unpaid
122			Premium	Premium	Business	Premium	Losses	Losses	Losses	Losses
123	Item 1	Source: Page 15	0	0	0	0	0	0	0	0
124	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
130										
131										
132				Col (8)	Col (9)	Col (10)				
133				Direct	Direct	Direct				
134				Paid	Incurred	Unpaid				
135				ALAE	ALAE	ALAE				
136	Item 1	Source: Page 15	0	0	0	0				
137	Item 3	Total Exclusions	0	0	0	0				
138	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
139										
140										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
141	Group Name:	Name				BI/UM Liab				Exhibit 1D
142	Group NAIC #:	#				PD Liab				Sheet 6
143	Company Name:	Name				PIP				
144	Company NAIC #:	#				Phys Dam	XXX			
145	Year Filed:	2002				TOTAL				
146										
147	Calendar Year 1996		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
148			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	Direct
149			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	
150			<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>	
151	Item 1	Source: Page 15	0	0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
158										
159										
160				Col (8)	Col (9)	Col (10)				
161				Direct	Direct	Direct				
162				Paid	Incurred	Unpaid				
163				<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>				
164	Item 1	Source: Page 15		0	0	0				
165	Item 3	Total Exclusions		0	0	0				
166	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0				
167										
168										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
169	Group Name:	Name				BI/UM Liab				Exhibit 1D
170	Group NAIC #:	#				PD Liab				Sheet 7
171	Company Name:	Name				PIP				
172	Company NAIC #:	#				Phys Dam	XXX			
173	Year Filed:	2002				TOTAL				
174										
175	Calendar Year 1995			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
176				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
177				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
178				Premium	Premium	Business	Premium	Losses	Losses	Losses
179	Item 1	Source: Page 15		0	0	0	0	0	0	0
180	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
181	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
185	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
186										
187										
188					Col (8)	Col (9)	Col (10)			
189					Direct	Direct	Direct			
190					Paid	Incurred	Unpaid			
191					ALAE	ALAE	ALAE			
192	Item 1	Source: Page 15		0	0	0	0			
193	Item 3	Total Exclusions		0	0	0	0			
194	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
195										
196										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	
197	Group Name:	Name				BI/UM Liab				Exhibit 1D	
198	Group NAIC #:	#				PD Liab				Sheet 8	
199	Company Name:	Name				PIP					
200	Company NAIC #:	#				Phys Dam	XXX				
201	Year Filed:	2002				TOTAL					
202											
203	Calendar Year 1994				Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204					Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205					Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206					<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
207	Item 1	Source: Page 15			0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX		XXX		XXX	XXX	XXX
209	Item 3	Total Exclusions			0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)			0	0	0	0	0	0	0
211											
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX		0	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX		0	XXX	XXX	XXX	XXX
214											
215											
216					Col (8)	Col (9)	Col (10)				
217					Direct	Direct	Direct				
218					Paid	Incurred	Unpaid				
219					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>				
220	Item 1	Source: Page 15			0	0	0				
221	Item 3	Total Exclusions			0	0	0				
222	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0				

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
1	Group Name:	Name				BI/UM Liab				Exhibit 2D
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam	XXX			
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
10	<u>Accident Year</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
25	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
47	Group Name:	Name				BI/UM Liab				Exhibit 2D
48	Group NAIC #:	#				PD Liab				Sheet 2
49	Company Name:	Name				PIP				
50	Company NAIC #:	#				Phys Dam	XXX			
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
55		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	1993 & prior	0	0	0	0	0	0	0	0	0
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
69		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	1993 & prior	0	0	0	0	0	0	0	0	0
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (21)	Col (22)				
83	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Inc. Loss+ALAE	Incurred ULAE				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
91	Group Name:	Name				BI/UM Liab				Exhibit 2D
92	Group NAIC #:	#				PD Liab				Sheet 3
93	Company Name:	Name				PIP				
94	Company NAIC #:	#				Phys Dam	XXX			
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
99		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
100	<u>Accident Year</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	1993 & prior	0	0	0	0	0	0	0	0	0
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
112		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
113	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	1993 & prior	0	0	0	0	0	0	0	0	0
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

133	Group Name:	Name				BI/UM Liab				Exhibit 2D
134	Group NAIC #:	#				PD Liab				Sheet 4
135	Company Name:	Name				PIP				
136	Company NAIC #:	#				Phys Dam	XXX			
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
141										
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental Paid Loss	Cumulative Paid Loss	Case Unpaid Loss	Case Incurred Loss	Incremental Paid ALAE	Cumulative Paid ALAE	Case Unpaid ALAE	Case Incurred ALAE	Case Incurred Loss+ALAE
153										
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

165	Group Name:	Name				BI/UM Liab						Exhibit 2D
166	Group NAIC #:	#				PD Liab						Sheet 5
167	Company Name:	Name				PIP						
168	Company NAIC #:	#				Phys Dam	XXX					
169	Year Filed:	2002				TOTAL						
170												
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)		
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case		
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE		
174	<u>Accident Year</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>		
175	1997	0	0	0	0	0	0	0	0	0		
176	1996	0	0	0	0	0	0	0	0	0		
177	1995	0	0	0	0	0	0	0	0	0		
178	1994	0	0	0	0	0	0	0	0	0		
179	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>		
180	Total	0	0	0	0	0	0	0	0	0		
181												
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)		
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case		
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE		
185	<u>Accident Year</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>		
186	1998	0	0	0	0	0	0	0	0	0		
187	1997	0	0	0	0	0	0	0	0	0		
188	1996	0	0	0	0	0	0	0	0	0		
189	1995	0	0	0	0	0	0	0	0	0		
190	1994	0	0	0	0	0	0	0	0	0		
191	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>		
192	Total	0	0	0	0	0	0	0	0	0		
193												
194												

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
195	Group Name:	Name				BI/UM Liab				Exhibit 2D
196	Group NAIC #:	#				PD Liab				Sheet 6
197	Company Name:	Name				PIP				
198	Company NAIC #:	#				Phys Dam	XXX			
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	1993 & prior	0	0	0	0	0	0	0	0	0
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	1993 & prior	0	0	0	0	0	0	0	0	0
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

223	Group Name:	Name				BI/UM Liab				Exhibit 2D
224	Group NAIC #:	#				PD Liab				Sheet 7
225	Company Name:	Name				PIP				
226	Company NAIC #:	#				Phys Dam	XXX			
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	1993 & prior	0	0	0	0	0	0	0	0	0
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	1993 & prior	0	0	0	0	0	0	0	0	0
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
249	Group Name:	Name				Bi/UM Liab				Exhibit 2D
250	Group NAIC #:	#				PD Liab				Sheet 8
251	Company Name:	Name				PIP				
252	Company NAIC #:	#				Phys Dam	XXX			
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
257		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
258	<u>Accident Year</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>
259	1994	0	0	0	0	0	0	0	0	0
260	1993 & prior	0	0	0	0	0	0	0	0	0
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
265		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
266	<u>Accident Year</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	1993 & prior	0	0	0	0	0	0	0	0	0
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	
1	Group Name:	Name				BI/UM Liab					Exhibit 3D	
2	Group NAIC #:	#				PD Liab					Parts 1-3	
3	Company Name:	Name				PIP						
4	Company NAIC #:	#				Phys Dam	XXX					
5	Year Filed:	2002				TOTAL						
6												
7												
8	Part 1											
9	Cumulative											
10	Case Incurred											
11	Loss + ALAE	Accident Year										
12	as of	1994	1995	1996	1997	1998	1999	2000	2001			
13	15 months	0	0	0	0	0	0	0	0		0	
14	27 months	0	0	0	0	0	0	0	0			
15	39 months	0	0	0	0	0	0					
16	51 months	0	0	0	0	0						
17												
18												
19												
20												
21												
22	Part 2											
23	Development	Accident Year							Col (A)	Development	Col (B)	
24	Factors	1994	1995	1996	1997	1998	1999	2000	Incremental LDF	Factors	Cumulative LDF	
25	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000	
26	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000		0.000	27 mo. - ult.	0.000	
27	39-51 months	1.000	1.000	1.000	1.000	1.000			0.000	39 mo. - ult.	0.000	
28												
29												
30												
31												
32												
33												
34	Part 3											
35		Col (1)	Col (2)	Col (3)								
36		Case Incurred	Loss + ALAE	Projected								
37		Loss + ALAE	Development	Ultimate								
38	Accident Year	@ 3/31/02	Factor	Loss + ALAE								
39	2001	0	0.000	0								
40	2000	0	0.000	0								
41	1999	0	0.000	0								
42	1998	0	1.000	0								
43												
44												
45												
46												
47												

	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	
48	Group Name:	Name				BI/UM Liab					Exhibit 3D	
49	Group NAIC #:	#				PD Liab					Parts 4-6	
50	Company Name:	Name				PIP						
51	Company NAIC #:	#				Phys Dam	XXX					
52	Year Filed:	2002				TOTAL						
53												
54												
55	Part 4											
56	Cumulative											
57	Case Incurred											
58	Loss + ALAE											
59	as of	1994	1995	1996	1997	1998	1999	2000				
60	15 months	0	0	0	0	0	0	0				
61	27 months	0	0	0	0	0	0	0				
62	39 months	0	0	0	0	0	0	0				
63	51 months	0	0	0	0	0	0	0				
64												
65												
66												
67												
68												
69	Part 5											
70	Development	Accident Year						Col (A)	Development	Col (B)		
71	Factors	1994	1995	1996	1997	1998	1999	Incremental	Factors	Cumulative		
72	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	LDF	LDF	LDF		
73	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000	0.000	
74	39-51 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	27 mo. - ult.	0.000	0.000	
75								0.000	39 mo. - ult.	0.000	0.000	
76												
77												
78												
79												
80	Part 6											
81		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)				
82		Case Incurred	Loss + ALAE	Projected	Case Incurred	Loss + ALAE	Projected	Development				
83		Loss + ALAE	Development	Ultimate	Loss + ALAE	Development	Ultimate	Adjustment				
84	Accident Year	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/01	@ 3/31/01	@ 3/31/01	Col (3) -				
85	1998	0	1.000	0	0	0.000	0	Col (6)				
86												
87												
88												
89												
90									Total Development Adjustment	0		

	Y	Z	AA	AB	AC	AD	AE
1	Group Name:	Name		BI/UM Liab			Exhibit 4D
2	Group NAIC #:	#		PD Liab			
3	Company Name:	Name		PIP			
4	Company NAIC #:	#		Phys Dam		XXX	
5	Year Filed:	2002		TOTAL			
6							
7			Part 1 - Countrywide			Part 2 - New Jersey	
8			Insurance Expense Exhibit			Page 15	
9			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
10		<u>Calendar Year 2001</u>					
11	Item 1	Direct Written Premium	\$0			\$0	
12	Item 2	Direct Earned Premium	0			0	
13	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
14	Item 4	Direct General Expense	0	0.00%		0	0.00%
15	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
16	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
17	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
18	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
19							
20			Part 1 - Countrywide			Part 2 - New Jersey	
21			Insurance Expense Exhibit			Page 15	
22			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
23		<u>Calendar Year 2000</u>					
24	Item 1	Direct Written Premium	\$0			\$0	
25	Item 2	Direct Earned Premium	0			0	
26	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
27	Item 4	Direct General Expense	0	0.00%		0	0.00%
28	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
29	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
30	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
31	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
32							
33			Part 1 - Countrywide			Part 2 - New Jersey	
34			Insurance Expense Exhibit			Page 15	
35			<u>Col (1)</u>	<u>Col (2)</u>		<u>Col (3)</u>	<u>Col (4)</u>
36		<u>Calendar Year 1999</u>					
37	Item 1	Direct Written Premium	\$0			\$0	
38	Item 2	Direct Earned Premium	0			0	
39	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
40	Item 4	Direct Earned Premium	0	0.00%		0	0.00%
41	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
42	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
43	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
44	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%

	V	W	X	Y	Z	AA
1	Group Name:	Name	BI/UM Liab			Exhibit 5D
2	Group NAIC #:	#	PD Liab			Part 1
3	Company Name:	Name	PIP			
4	Company NAIC #:	#	Phys Dam	XXX		
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	BK	BL	BM	BN	BO	BP	BQ	BR	BS
1	Group Name:	Name					BI/UM Liab		Exhibit 7D
2	Group NAIC #:	#					PD Liab		Sheet 1
3	Company Name:	Name					PIP		
4	Company NAIC #:	#					Phys Dam	XXX	
5	Year Filed:	2002					TOTAL		
6									
7									
8		Calendar Year							
9		<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>
10	Item 1 Excess Profit Paid	0	0	0	0	0	0	0	0
11									
12									
13	Carryforward Used	Calendar Year Excess Profit Paid							
14	for Accident Year	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>
15	2001	0	0	0	0	0	0	0	0
16	2000	0	0	0	0	0	0	0	0
17	1999	0	0	0	0	0	0	0	0
18	1998	XXX	0	0	0	0	0	0	0
19	1997	XXX	XXX	0	0	0	0	0	0
20	1996	XXX	XXX	XXX	0	0	0	0	0
21	1995	XXX	XXX	XXX	XXX	0	0	0	0
22	1994	XXX	XXX	XXX	XXX	XXX	0	0	0
23	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0
24	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
25	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
26	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
28	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
29	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34									
35	Item 2 Total Carryforward Used	0	0	0	0	0	0	0	0
36									
37	Item 3 Carryforward Unused	0	0	0	0	0	0	0	0

	BT	BU	BV	BW	BX	BY	BZ	CA	CB	CC
1								BI/UM Liab	Exhibit 7D	
2								PD Liab	Sheet 2	
3								PIP		
4								Phys Dam	XXX	
5								TOTAL		
6										
7										
8	Calendar Year									
9	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
10	0	0	0	0	0	0	0	0	0	0
11										
12										
13	Calendar Year Excess Profit Paid									
14	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	XXX	0	0	0	0	0	0	0	0	0
27	XXX	XXX	0	0	0	0	0	0	0	0
28	XXX	XXX	XXX	0	0	0	0	0	0	0
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
34										
35	0	0	0	0	0	0	0	0	0	0
36										
37	0	0	0	0	0	0	0	0	0	0

	V	W	X	Y	Z	AA
1	Group Name:	Name		BI/UM Liab		Exhibit 8D
2	Group NAIC #:	#		PD Liab		
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam	XXX	
5	Year Filed:	2002		TOTAL		
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1D, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1D, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1D, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	XXX	XXX	XXX	XXX
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3D, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2D, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4D, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4D, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4D, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4D, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4D, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5D, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3D, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7D, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

	AC	AD	AE	AF	AG	AH
1	Group Name:	Name		BI/UM Liab		Exhibit 8
2	Group NAIC #:	#		PD Liab		
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam		
5	Year Filed:	2002		TOTAL	XXX	
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	0	0	0	0
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

Amended by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Amended by R.1992 d.254, effective June 15, 1992.

See: 24 N.J.R. 529(a), 24 N.J.R. 2264(a).

Appendix deleted and replaced with new appendix.

Amended by R.1994 d.24, effective January 3, 1994.

See: 25 N.J.R. 1829(a), 26 N.J.R. 241(a).

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Repeal and New Rule, R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Administrative correction.

See: 28 N.J.R. 3798(b).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Appendix deleted and replaced with new appendix.

SUBCHAPTER 20A. (RESERVED)

SUBCHAPTER 21. PERSONAL INJURY
PROTECTION COVERAGE REDUCED PIP
PREMIUM CHARGE FOR ADDITIONAL
AUTOS IN ONE-DRIVER HOUSEHOLDS

11:3-21.1 Purpose

The purpose of this rule is to implement N.J.S.A. 39:6A-4.1, which provides for reduced personal injury protection premiums for additional automobiles in one-driver households.

11:3-21.2 Reduction of PIP premium

(a) In any instance where a named insured is the owner, the only designated operator of two or more automobiles insured by the same insurer under one or more policies, and the only licensed driver residing in the household, the full basic PIP rate shall be charged on one automobile, and a percentage discount shall be given on the PIP premium charge on each additional auto. For the three-year period commencing with the operative date of this rule, the premium reduction shall be at least 50 percent of the approved charge for the applicable territory of garaging for the additional automobile(s), exclusive of expense fees and policy constants or residual market equalization charges.

11:3-21.3 Automobiles eligible for premium reduction

(a) Except as provided in paragraph 1 below, the reduced premiums shall only apply to a private passenger automobile of a private passenger or station wagon type that is owned or hired by an individual or by husband and wife who are residents of the same household and is neither used as a public or livery conveyance for passengers nor rented to others with a driver; and a motor vehicle with a pick-up body, a delivery sedan, a van, or a panel truck or a camper type vehicle used for recreational purposes owned by an individual or by husband and wife who are residents of the same household, not customarily used in the occupation, profession or business of the insured other than farming or ranching. An automobile owned by a farm family copartnership or corporation which is principally garaged on a farm or ranch and otherwise meets the definitions contained

in this section, shall be considered a private passenger automobile owned by two or more relatives resident in the same household.

1. The reduced premium shall not apply to automobiles for which the basic PIP premium charge is less than \$25.00, exclusive of expense fees and policy constants or residual market equalization charges, and which are of the following types:

- i. Automobiles 10 years or older and maintained primarily for use in exhibitions, parades and club activities, or
- ii. A self-propelled vehicle with a living area that is an integral part of the chassis or a pick-up with a permanently attached camper body.

(b) A reduced premium charge for PIP coverage as specified in (a) above shall apply to all policies which are in force, issued or renewed on or after the operative date of this rule.

1. With respect to in force policies, the insurer shall calculate the reduce premium charge in (a) above, and shall issue a refund check in this amount to the insured or apply a credit in this amount to the insured's renewal policy.

- i. In the event a policy is nonrenewed or otherwise terminated prior to renewal, the insurer shall calculate a return premium in accordance with the operative date of this rule and the effective termination date of the policy. The insurer shall issue a refund check in this amount to the insured.

11:3-21.4 Filing and statistical requirements

(a) Each automobile filer shall, within 60 days of the effective date of this rule, submit to the Commissioner for approval filings of rates and manual rules for implementing the reduced PIP premium charges for additional automobiles required by this rule.

1. Each statistical organization shall, within 60 days of the effective date of this rule, submit to the Commissioner for approval amendments to its statistical plan designed to effectuate the purposes of N.J.S.A. 39:6A-4.1 and this subchapter.

(b) Every insurer, rating organization and statistical organization shall segregate and maintain the exposure, premium, loss and expense statistics with respect to the payment of PIP benefits that are attributable to additional automobiles in one-driver households.

1. Any loss or loss adjustment expense for a PIP claim shall be charged to the automobile for which the full premium was paid unless the injury was sustained while in the automobile with the reduced PIP premium.

(c) Every insurer, rating organization and statistical organization shall amend their statistical plans to segregate and maintain the exposure, premium, loss and expense statistics with respect to the payment of PIP benefits that are attributable to households in which the number of automobiles insured by the same insurer exceeds the number of licensed drivers customarily operating such automobiles.

(d) The statistics required in (b) and (c) above shall be subject to examination by the Commissioner or his or her designee and shall be reported annually to the Department.

(e) Three years after the operative date of this rule, each automobile filer shall submit to the Commissioner for approval filings of rates or manual rules reflecting the actual loss experience of the filer with respect to the payment of PIP benefits which are attributable to additional automobiles described in 11:3-21.3.

(f) All filings submitted pursuant to this subchapter, and all changes and amendments thereto, shall be prepared in accordance with insurance laws and regulations, including the applicable provisions of N.J.S.A. 17:29A-1 et seq. and N.J.A.C. 11:1-2 and the Department's filing procedures.

Amended by R.1996 d.58, effective February 5, 1996.
See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

SUBCHAPTER 22. COVERAGE OPTION SURVEY PERSONAL INJURY PROTECTION AND TORT THRESHOLD OPTIONS

11:3-22.1 Purpose

This subchapter requires the submission of data concerning policyholder selection of the various options provided under the New Jersey Automobile Insurance Freedom of Choice and Cost Containment Act of 1984 (N.J.S.A. 17:28-1.1) in order to monitor the implementation and effectiveness of the Act.

Amended by R.1989 d.267, effective May 15, 1989.
See: 21 N.J.R. 619(a), 21 N.J.R. 1358(a).

Added cite to P.L. 1988, c.119.
Amended by R.1996 d.58, effective February 5, 1996.
See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

11:3-22.2 Scope

(a) This subchapter applies to every insurer authorized to transact the business of automobile insurance in this State.

(b) For the purpose of the reporting requirements of this subchapter, "automobile" means a private passenger automobile of a private passenger or station wagon type that is owned or hired by an individual and is neither used as a public or livery conveyance for passengers nor rented to others with a driver; and a motor vehicle with a pickup body, a delivery sedan, a van, or a panel truck or a camper type vehicle used for recreational purposes owned by an individual or husband and wife who are residents of the same household, not customarily used in the occupation, profession or business of the insured other than farming or ranching. An automobile owned by a farm family copartnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions contained in this section, shall be considered an individually owned private passenger automobile owned by two or more relatives resident in the same household.

11:3-22.3 Coverage option survey requirements

(a) Every automobile insurer, on a biannual basis, shall complete and file with the Commissioner the coverage option survey required by this subchapter. The insurer's biannual survey shall reflect the total number of automobiles with in force coverage as of December 31 and as of June 30 of each year, and shall indicate the personal injury protection and lawsuit threshold or no threshold options selected with respect to each such automobile. Insurers shall use forms A and B, appended to and incorporated by reference in this subchapter, to report the information required by this section.

(b) Survey forms reflecting coverage option selections as of December 31 of each year shall be filed with the Commissioner by January 21 of that year. Survey forms reflecting coverage option selections as of June 30 of each year shall be filed with the Commissioner by July 22 of that year.

(c) Completed coverage option survey forms shall be submitted to:

New Jersey Department of Banking and Insurance
Office of Property/Casualty
20 West State Street
PO Box 325
Trenton, NJ 08625-0325

(d) Companies may submit the data required by this rule on a group basis, provided that each company included in the group is identified on the coverage option survey forms.

(e) Insurers which act as servicing carriers for a residual market mechanism created by statute shall report directly to the Department only the coverage options selected by their voluntary policyholders. The options selected by residual market mechanism insureds shall be reported directly to the residual market mechanism.