



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2006
 OF THE CONDITION AND AFFAIRS OF THE
DONEGAL MUTUAL INSURANCE COMPANY

NAIC Group Code 0250, 0250 NAIC Company Code 13692 Employer's ID Number 23-1336198
(Current Period) (Prior Period)

Organized under the Laws of Pennsylvania, State of Domicile or Port of Entry Pennsylvania

Country of Domicile US

Incorporated/Organized May 13, 1889 Commenced Business May 13, 1889

Statutory Home Office 1195 River Road, Marietta, Pennsylvania 17547-0302
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 1195 River Road, Marietta, Pennsylvania 17547-0302 717-426-1931
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 1195 River Road, Marietta, Pennsylvania 17547-0302
(Street and Number or P. O. Box, City or Town, State and Zip Code)

Primary Location of Books and Records 1195 River Road, Marietta, Pennsylvania 17547-0302
(Street and Number, City or Town, State and Zip Code)
717-426-1931
(Area Code) (Telephone Number)

Internet Website Address www.donegalgroup.com

Statutory Statement Contact Daniel John Wagner 717-426-1931
(Name) (Area Code) (Telephone Number) (Extension)
danwagner@donegalgroup.com 717-426-7031
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 1195 River Road, Marietta, Pennsylvania 17547 1-800-877-0600-8100
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

1. DONALD HERBERT NIKOLAUS (President & Chief Executive Officer)
2. SHERI ODETTE SMITH (Corporate Secretary)
3. JEFFREY DEAN MILLER (Chief Financial Officer)

OTHER OFFICERS

- KEVIN GERARD BURKE
- KENNETH LEE DULL
- CHARLES MICHAEL FERRARO
- CYRIL JAMES GREENYA
- JEFFREY ALAN JACOBSEN
- PERRY SCOTT KEITH
- RICHARD GEORGE KELLEY
- STEVEN PETER KLIPA
- DAVID SCOTT KRENKEL
- ROBERT GARY SHENK
- WILLIAM HOWARD SHUPERT
- CHESTER JOHN SZCZEPANSKI
- DANIEL JOHN WAGNER
- JANET LEE WEISBERG

DIRECTORS OR TRUSTEES

- SCOTT ANDREW BERLUCCHI#
- DENNIS JOSEPH BIXENMAN#
- FREDERICK WILLIAM DREHER, III
- PATRICIA ANNE GILMARTIN
- PHILIP HUGHES GLATFELTER, II
- CYRIL JAMES GREENYA#
- JOHN ERB HIESTAND
- KEVIN MICHAEL KRAFT, SR.
- DONALD HERBERT NIKOLAUS
- ROY RICHARD SHERBAHN

State of Pennsylvania }
 County of Lancaster } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

 DONALD HERBERT NIKOLAUS
 President & Chief Executive Officer

 SHERI ODETTE SMITH
 Corporate Secretary

 JEFFREY DEAN MILLER
 Chief Financial Officer

Subscribed and sworn to before me this _____ day of February, 2007

a. Is this an original filing? Yes (X) No ()

b. If no: 1. State the amendment number _____

2. Date filed _____

3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Column 1 minus Column 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	38,846,239		38,846,239	44,133,579
2. Stocks (Schedule D):				
2.1 Preferred stocks	1,205,455		1,205,455	2,196,561
2.2 Common stocks	155,689,008		155,689,008	133,184,982
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	3,814,700	162,226	3,652,474	3,341,136
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	22,708,019		22,708,019	23,004,907
4.2 Properties held for the production of income (less \$ encumbrances)	518,609		518,609	518,609
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (4,861,753), Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$ 15,966,704, Schedule DA)	11,104,951		11,104,951	1,067,304
6. Contract loans (including \$ premium notes)				
7. Other invested assets (Schedule BA)	1,026,446	391,522	634,924	691,879
8. Receivables for securities				185,694
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Line 1 through Line 9)	234,913,427	553,748	234,359,679	208,324,651
11. Title plants less \$ charged off (for Title insurers only)				
12. Investment income due and accrued	1,395,983		1,395,983	1,276,504
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	8,530,823	845,468	7,685,355	7,527,791
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	35,453,196		35,453,196	34,572,394
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	10,880,804		10,880,804	10,682,399
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	154,287		154,287	138,281
16.2 Net deferred tax asset				
17. Guaranty funds receivable or on deposit	109,913		109,913	102,493
18. Electronic data processing equipment and software	8,214,437	6,274,565	1,939,872	1,563,686
19. Furniture and equipment, including health care delivery assets (\$)	650,024	650,024		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	3,367,292		3,367,292	3,212,559
22. Health care (\$) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	1,313,244	142,160	1,171,084	1,482,764
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 10 to Line 23)	304,983,430	8,465,965	296,517,465	268,883,522
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. TOTALS (Line 24 and Line 25)	304,983,430	8,465,965	296,517,465	268,883,522
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)				
2301. Accounts receivable - other	76,084		76,084	435,764
2302. Premium tax offsets receivable	1,095,000		1,095,000	1,047,000
2303. Intangible assets	142,160	142,160		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above)	1,313,244	142,160	1,171,084	1,482,764

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	47,774,720	51,019,810
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	4,743,684	4,612,062
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	11,112,000	11,805,000
4. Commissions payable, contingent commissions and other similar charges	9,320,000	11,275,000
5. Other expenses (excluding taxes, licenses and fees)	7,262,261	6,495,965
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,155,391	2,642,207
7.1 Current federal and foreign income taxes (including \$		
7.2 Net deferred tax liability	19,619,677	13,052,338
8. Borrowed money \$ 5,000,000 and interest thereon \$ 26,723	5,026,723	
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 100,102,987 and including warranty reserves of \$	40,766,022	38,724,475
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	1,055,000	1,054,000
12. Ceded reinsurance premiums payable (net of ceding commissions)	10,751,966	12,608,250
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others	727,947	790,037
15. Remittances and items not allocated	62,151	48,332
16. Provision for reinsurance (Schedule F, Part 7)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Payable for securities	54,556	25,455
21. Liability for amounts held under uninsured plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Line 1 through Line 23)	160,432,098	154,152,931
25. Protected cell liabilities		
26. Total liabilities (Line 24 and Line 25)	160,432,098	154,152,931
27. Aggregate write-ins for special surplus funds		
28. Common capital stock		
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus		
33. Unassigned funds (surplus)	136,085,367	114,730,591
34. Less treasury stock, at cost:		
34.1 shares common (value included in Line 28 \$		
34.2 shares preferred (value included in Line 29 \$		
35. Surplus as regards policyholders (Line 27 to Line 33, less Line 34) (Page 4, Line 39)	136,085,367	114,730,591
36. Totals (Page 2, Line 26, Column 3)	296,517,465	268,883,522
DETAILS OF WRITE-INS		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above)		
<hr/>		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Line 2701 through Line 2703 plus Line 2798) (Line 27 above)		
<hr/>		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Line 3001 through Line 3003 plus Line 3098) (Line 30 above)		

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 34, Column 4)	83,814,323	81,305,534
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	37,027,085	38,336,792
3. Loss expenses incurred (Part 3, Line 25, Column 1)	8,282,648	9,215,502
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	27,606,722	26,742,405
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Line 2 through Line 5)	72,916,455	74,294,699
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	10,897,868	7,010,835
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	5,341,626	5,016,630
10. Net realized capital gains (losses) less capital gains tax of \$ 18,687 (Exhibit of Capital Gains (Losses))	74,750	357,301
11. Net investment gain (loss) (Line 9 plus Line 10)	5,416,376	5,373,931
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$, amount charged off \$)		
13. Finance and service charges not included in premiums	1,157,859	1,058,197
14. Aggregate write-ins for miscellaneous income		
15. Total other income (Line 12 through Line 14)	1,157,859	1,058,197
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	17,472,103	13,442,963
17. Dividends to policyholders	578,340	602,935
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	16,893,763	12,840,028
19. Federal and foreign income taxes incurred	3,165,307	2,531,894
20. Net income (Line 18 minus Line 19) (to Line 22)	13,728,456	10,308,134
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	114,730,591	92,844,073
22. Net income (from Line 20)	13,728,456	10,308,134
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 5,215,471	10,124,150	11,401,525
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	(1,351,868)	(1,302,890)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Column 3)	(1,145,962)	1,479,749
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Line 34.1 and Line 34.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	21,354,776	21,886,518
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	136,085,367	114,730,591
DETAILS OF WRITE-INS		
0501		
0502		
0503		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)		
1401		
1402		
1403		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)		
3701		
3702		
3703		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	83,111,724	82,203,996
2. Net investment income	5,926,053	4,931,483
3. Miscellaneous income	1,157,859	1,058,197
4. Total (Line 1 through Line 3)	90,195,636	88,193,676
5. Benefit and loss related payments	40,338,958	39,768,644
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	34,885,531	28,074,418
8. Dividends paid to policyholders	577,340	415,935
9. Federal and foreign income taxes paid (recovered) \$	3,200,000	2,407,500
10. Total (Line 5 through Line 9)	79,001,829	70,666,497
11. Net cash from operations (Line 4 minus Line 10)	11,193,807	17,527,179
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,648,634	9,649,624
12.2 Stocks	13,054,035	16,161,175
12.3 Mortgage loans	296,976	1,121,813
12.4 Real estate		90,275
12.5 Other invested assets	169,955	84,729
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	214,795	25,455
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	22,384,395	27,133,071
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,522,263	24,589,651
13.2 Stocks	18,933,107	22,148,323
13.3 Mortgage loans	587,800	358,600
13.4 Real estate	446,838	1,183,716
13.5 Other invested assets	113,000	40,000
13.6 Miscellaneous applications	142,160	185,694
13.7 Total investments acquired (Line 13.1 through Line 13.6)	23,745,168	48,505,984
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,360,773)	(21,372,913)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	5,000,000	
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(4,795,387)	(3,315,612)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	204,613	(3,315,612)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	10,037,647	(7,161,346)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of period	1,067,304	8,228,651
19.2 End of year (Line 18 plus Line 19.1)	11,104,951	1,067,305

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

20.0001		
20.0002		
20.0003		
20.0004		
20.0005		
20.0006		
20.0007		
20.0008		
20.0009		
20.0010		

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	1,115,681	556,896	580,140	1,092,437
2. Allied lines	345,710	155,096	172,625	328,181
3. Farmowners multiple peril	1,113,713	537,287	546,639	1,104,361
4. Homeowners multiple peril	16,640,936	7,922,589	8,641,261	15,922,264
5. Commercial multiple peril	14,317,302	7,176,590	6,887,728	14,606,164
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	728,002	330,879	339,196	719,685
10. Financial guaranty				
11.1 Medical malpractice - occurrence				
11.2 Medical malpractice - claims-made				
12. Earthquake	37,663	16,591	20,557	33,697
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation	11,447,828	5,425,665	5,422,144	11,451,349
17.1 Other liability - occurrence	620,180	330,293	316,410	634,063
17.2 Other liability - claims-made				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	15,573,740	6,241,953	7,088,965	14,726,728
19.3, 19.4 Commercial auto liability	5,397,710	2,711,716	2,632,465	5,476,961
21. Auto physical damage	18,511,660	7,317,285	8,116,334	17,712,611
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	2,079	827	640	2,266
27. Boiler and machinery	3,666	808	918	3,556
28. Credit				
29. International				
30. Reinsurance - Nonproportional Assumed Property				
31. Reinsurance - Nonproportional Assumed Liability				
32. Reinsurance - Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	85,855,870	38,724,475	40,766,022	83,814,323
DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	580,140				580,140
2. Allied lines	172,625				172,625
3. Farmowners multiple peril	546,639				546,639
4. Homeowners multiple peril	8,641,261				8,641,261
5. Commercial multiple peril	6,887,728				6,887,728
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	339,196				339,196
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	20,557				20,557
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation	5,422,144				5,422,144
17.1 Other liability - occurrence	316,410				316,410
17.2 Other liability - claims-made					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	7,088,965				7,088,965
19.3, 19.4 Commercial auto liability	2,632,465				2,632,465
21. Auto physical damage	8,116,334				8,116,334
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft	640				640
27. Boiler and machinery	918				918
28. Credit					
29. International					
30. Reinsurance - Nonproportional Assumed Property					
31. Reinsurance - Nonproportional Assumed Liability					
32. Reinsurance - Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	40,766,022				40,766,022
35. Accrued retrospective premiums based on experience					
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through Line 36)					40,766,022
DETAILS OF WRITE-INS					
3301.					
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page					
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	3,286,473	494,804		2,343,372	322,224	1,115,681
2. Allied lines	901,387	211,689		691,335	76,031	345,710
3. Farmowners multiple peril	2,911,678	704,548		2,186,098	316,415	1,113,713
4. Homeowners multiple peril	44,845,753	11,101,339		35,081,231	4,224,925	16,640,936
5. Commercial multiple peril	35,868,198	12,890,202		30,214,377	4,226,721	14,317,302
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine	2,043,326	328,779		1,439,163	204,940	728,002
10. Financial guaranty						
11.1 Medical malpractice - occurrence						
11.2 Medical malpractice - claims-made						
12. Earthquake	85,326	38,806		79,910	6,559	37,663
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation	26,273,461	13,593,082		26,162,943	2,255,772	11,447,828
17.1 Other liability - occurrence	7,788,863	85,153		1,386,543	5,867,293	620,180
17.2 Other liability - claims-made						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	36,087,032	17,966,978		35,976,270	2,504,000	15,573,740
19.3, 19.4 Commercial auto liability	11,592,251	6,777,658		12,256,088	716,111	5,397,710
21. Auto physical damage	40,925,038	21,415,283		43,399,415	429,246	18,511,660
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft	6,719	4		4,660	(16)	2,079
27. Boiler and machinery	363,039	6,683		7,491	358,565	3,666
28. Credit						
29. International						
30. Reinsurance - Nonproportional Assumed Property	X X X					
31. Reinsurance - Nonproportional Assumed Liability	X X X					
32. Reinsurance - Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	212,978,544	85,615,008		191,228,896	21,508,786	85,855,870
DETAILS OF WRITE-INS						
3301.						
3302.						
3303.						
3398. Summary of remaining write-ins for Line 33 from overflow page						
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)						

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

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)				
1. Fire	553,656	185,013	517,067	221,602	61,524	85,989	197,137	18.0
2. Allied lines	309,587	105,540	290,590	124,537	9,150	38,932	94,755	28.9
3. Farmowners multiple peril	651,710	340,353	719,665	272,398	229,230	161,740	339,888	30.8
4. Homeowners multiple peril	15,423,523	5,340,359	14,355,629	6,408,253	3,258,648	2,989,918	6,676,983	41.9
5. Commercial multiple peril	13,963,439	5,256,481	13,617,310	5,602,610	7,274,678	8,772,878	4,104,410	28.1
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine	569,736	45,478	430,650	184,564	105,738	72,898	217,404	30.2
10. Financial guaranty								
11.1 Medical malpractice - occurrence								
11.2 Medical malpractice - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation	12,339,997	6,707,047	13,125,979	5,921,065	14,688,966	14,989,444	5,620,587	49.1
17.1 Other liability - occurrence	976,731	2,592	876,211	103,112	289,809	275,829	117,092	18.5
17.2 Other liability - claims-made								
18.1 Products liability - occurrence								
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	26,532,768	12,213,288	27,104,285	11,641,771	15,583,566	16,935,345	10,289,992	69.9
19.3, 19.4 Commercial auto liability	7,920,569	4,023,841	9,113,016	2,831,394	5,926,421	6,368,081	2,389,734	43.6
21. Auto physical damage	15,126,729	8,317,959	16,483,819	6,960,869	346,990	328,756	6,979,103	39.4
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Reinsurance- Nonproportional Assumed Property	X X X							
31. Reinsurance- Nonproportional Assumed Liability	X X X							
32. Reinsurance- Nonproportional Assumed Financial Lines	X X X							
33. Aggregate write-ins for other lines of business								
34. TOTALS	94,368,445	42,537,951	96,634,221	40,272,175	47,774,720	51,019,810	37,027,085	44.2
DETAILS OF WRITE-INS								
3301.								
3302.								
3303.								
3398. Summary of remaining write-ins for Line 33 from overflow page								
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)								

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	205,080		143,556	61,524	20,000		20,000	61,524	12,000
2. Allied lines	30,501		21,351	9,150	10,000		10,000	9,150	2,000
3. Farmowners multiple peril	374,808	384,293	529,871	229,230				229,230	41,000
4. Homeowners multiple peril	7,870,186	1,502,737	6,308,275	3,064,648	866,000	300,000	972,000	3,258,648	591,000
5. Commercial multiple peril	17,188,102	5,984,732	16,434,156	6,738,678	1,815,000	38,000	1,317,000	7,274,678	2,411,000
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine	256,200	6,260	183,722	78,738	96,000	16,000	85,000	105,738	20,000
10. Financial guaranty									
11.1 Medical malpractice - occurrence									
11.2 Medical malpractice - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)								(a)	
15. Other accident and health									
16. Workers' compensation	27,888,349	11,325,232	27,888,615	11,324,966	8,478,000	3,094,000	8,208,000	14,688,966	2,891,000
17.1 Other liability - occurrence	2,185,231		1,994,422	190,809	1,624,000	1,000	1,526,000	289,809	139,000
17.2 Other liability - claims-made									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	34,345,323	14,861,565	34,959,322	14,247,566	3,515,000	1,305,000	3,484,000	15,583,566	3,673,000
19.3, 19.4 Commercial auto liability	11,271,945	6,452,287	12,681,811	5,042,421	2,142,000	973,000	2,231,000	5,926,421	1,303,000
21. Auto physical damage	478,626	248,308	512,944	213,990	434,000	10,000	311,000	346,990	29,000
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Reinsurance- Nonproportional Assumed Property	X X X				X X X				
31. Reinsurance- Nonproportional Assumed Liability	X X X				X X X				
32. Reinsurance- Nonproportional Assumed Financial Lines	X X X				X X X				
33. Aggregate write-ins for other lines of business									
34. TOTALS	102,094,351	40,765,414	101,658,045	41,201,720	19,000,000	5,737,000	18,164,000	47,774,720	11,112,000
DETAILS OF WRITE-INS									
3301.									
3302.									
3303.									
3398. Summary of remaining write-ins for Line 33 from overflow page									
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	8,815,937			8,815,937
1.2 Reinsurance assumed	4,520,540			4,520,540
1.3 Reinsurance ceded	10,024,578			10,024,578
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	3,311,899			3,311,899
2. Commission and brokerage:				
2.1 Direct excluding contingent		27,692,422		27,692,422
2.2 Reinsurance assumed excluding contingent		9,808,624		9,808,624
2.3 Reinsurance ceded excluding contingent		27,089,616		27,089,616
2.4 Contingent - direct		7,441,991		7,441,991
2.5 Contingent - reinsurance assumed		3,062,013		3,062,013
2.6 Contingent - reinsurance ceded		7,352,803		7,352,803
2.7 Policy and membership fees				
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)		13,562,631		13,562,631
3. Allowances to manager and agents		204,583		204,583
4. Advertising		526,132		526,132
5. Boards, bureaus and associations		580,314		580,314
6. Surveys and underwriting reports		1,492,090		1,492,090
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	2,865,780	4,679,063	440,807	7,985,650
8.2 Payroll taxes	213,899	341,516	32,901	588,316
9. Employee relations and welfare	389,315	621,588	59,883	1,070,786
10. Insurance	62,568	99,898	9,624	172,090
11. Directors' fees	48,899	78,073	7,522	134,494
12. Travel and travel items	120,396	342,916	18,519	481,831
13. Rent and rent items	203,267	324,540	31,266	559,073
14. Equipment	482,305	791,136	68,622	1,342,063
15. Cost or depreciation of EDP equipment and software	377,018	618,431	53,641	1,049,090
16. Printing and stationery	44,954	71,775	6,915	123,644
17. Postage, telephone and telegraph, exchange and express	162,348	259,209	24,972	446,529
18. Legal and auditing		981,432		981,432
19. Totals (Line 3 through Line 18)	4,970,749	12,012,696	754,672	17,738,117
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 280,631		1,536,603		1,536,603
20.2 Insurance department licenses and fees		105,748		105,748
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)		(6,243)		(6,243)
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)		1,636,108		1,636,108
21. Real estate expenses			1,019,733	1,019,733
22. Real estate taxes			257,528	257,528
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses		395,287	264,421	659,708
25. Total expenses incurred	8,282,648	27,606,722	2,296,354	(a) 38,185,724
26. Less unpaid expenses - current year	11,112,000	17,595,152	47,500	28,754,652
27. Add unpaid expenses - prior year	11,805,000	19,318,672	47,500	31,171,172
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	8,975,648	29,330,242	2,296,354	40,602,244
DETAILS OF WRITE-INS				
2401. Investment expense			264,421	264,421
2402. Miscellaneous expense		395,287		395,287
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)		395,287	264,421	659,708

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 535,186	504,262
1.1 Bonds exempt from U.S. tax	(a) 12,635	12,635
1.2 Other bonds (unaffiliated)	(a) 1,363,175	1,373,292
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 137,551	128,566
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates	131,129	130,303
3. Mortgage loans	3,624,260	3,729,757
4. Real estate	(c) 231,368	231,368
5. Contract loans	(d) 1,847,450	1,847,450
6. Cash, cash equivalents and short-term investments	(e) 597,511	632,462
7. Derivative instruments	(f)	
8. Other invested assets		9,649
9. Aggregate write-ins for investment income		
10. Total gross investment income	8,480,265	8,599,744
11. Investment expenses		(g) 2,296,354
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 218,038
14. Depreciation on real estate and other invested assets		(i) 743,726
15. Aggregate write-ins for deductions from investment income		
16. Totals deductions (Line 11 through Line 15)		3,258,118
17. Net investment income (Line 10 minus Line 16)		5,341,626

DETAILS OF WRITE-INS

0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)		

1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		

(a) Includes \$ 39,821 accrual of discount less \$ amortization of premium and less \$ 35,947 paid for accrued interest on purchases.
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
 (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (d) Includes \$ 1,800,000 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
 (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ 743,726 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Unrealized Increases (Decreases) by Adjustment	Total
1. U.S. Government bonds	(160,016)			(160,016)
1.1 Bonds exempt from U.S. tax				
1.2 Other bonds (unaffiliated)	(40,773)			(40,773)
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	(62,481)		96,394	33,913
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	356,707		714,363	1,071,070
2.21 Common stocks of affiliates			14,528,864	14,528,864
3. Mortgage loans				
4. Real estate				
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets				
9. Aggregate write-ins for capital gains (losses)				
10. Total capital gains (losses)	93,437		15,339,621	15,433,058
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)				

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	162,226	182,740	20,514
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)	391,522	391,522	
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Line 1 to Line 9)	553,748	574,262	20,514
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	845,468	995,973	150,505
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset			
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	6,274,565	5,018,483	(1,256,082)
19. Furniture and equipment, including health care delivery assets	650,024	731,285	81,261
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivable from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	142,160		(142,160)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 10 to Line 23)	8,465,965	7,320,003	(1,145,962)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Line 24 and Line 25)	8,465,965	7,320,003	(1,145,962)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)			
2301. Intangible assets	142,160		(142,160)
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above)	142,160		(142,160)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Donegal Mutual Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Pennsylvania Insurance Department.

The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of the prescribed or permitted practices by the Commonwealth of Pennsylvania.

B. Use of Estimates in the Preparation of Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by the daily pro-rata method.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Bonds and short-term investments are stated at amortized cost.
- (2) Unaffiliated preferred and common stocks are stated at fair market value; the Company's affiliated investment in Donegal Group Inc. common stock is valued at the Company's proportionate share of the underlying audited statutory equity of the Donegal Group Inc. insurance subsidiaries and adjusted GAAP underlying equity of the holding company.
- (3) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors

None

3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

5. Investments

Mortgage loans are carried at unpaid principal balance. Interest rates on new loans in 2006 were 6.00%.

6. Joint Ventures, Partnerships and Limited Liability Companies

None

7. Investment Income

No investment income was excluded from surplus.

8. Derivative Instruments

None

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

	<u>12/31/06</u>	<u>12/31/05</u>
(1) Total of all deferred tax assets (admitted and nonadmitted)	10,956,958	12,351,818
(2) Total of all deferred tax liabilities	30,576,635	25,404,156
(3) Total deferred tax assets nonadmitted in accordance w/ SSAP No. 10, Income Taxes	0	0
(4) Total admitted deferred tax assets (liabilities)	(19,619,677)	(13,052,338)
(4) Increase (decrease) in deferred tax assets nonadmitted	0	0

B. There are no temporary differences as of December 31, 2006, which would give rise to the recognition of a DTL for amounts described in paragraph 31 of FAS 109.

C. Current income taxes incurred consist of the following major components:

	<u>12/31/06</u>	<u>12/31/05</u>
(1) Current year expense	3,259,696	2,621,600
(2) Foreign taxes paid	0	0
(3) Prior year accrual variance	(75,702)	(381)
Total current income taxes incurred	3,183,994	2,621,219

NOTES TO FINANCIAL STATEMENTS

The main components of the December 31 deferred tax amounts are as follows:

Deferred Tax Assets:	Statutory	Tax	Difference	Tax Effect
Unearned premium reserve	40,766,022	32,135,999	8,630,023	2,934,208
Loss discounting	58,886,720	52,578,487	6,308,233	2,144,799
Salvage recoverable	0	2,025,388	2,025,388	688,632
Guaranty fund liability	1,980,894	0	1,980,894	673,504
Non-admitted assets	0	8,323,805	8,323,805	2,830,094
Minimum tax credit carryover				1,628,385
Other				57,336
Total DTA's				10,956,958
DTA's non-admitted				0
Deferred Tax Liabilities:	Statutory	Tax	Difference	Tax Effect
Unrealized gains	85,759,488	0	85,759,488	29,158,226
Depreciation	31,683,487	29,238,301	2,445,186	831,363
Premium tax recoverable	1,095,000	0	1,095,000	372,300
Other				214,746
Total DTL's				30,576,635

The changes in main components of DTA's and DTL's are as follows:

DTA's resulting from book/tax differences in	<u>12/31/06</u>	<u>12/31/05</u>	<u>Change</u>
Unearned premium reserve	2,934,208	2,768,115	166,093
Loss discounting	2,144,799	2,462,512	(317,713)
Salvage recoverable	688,632	749,665	(61,033)
Guaranty fund liability	673,504	666,440	7,064
Non-admitted assets	2,830,094	2,488,801	341,293
Minimum tax credit carryover	1,628,385	3,216,285	(1,587,900)
Other	57,336	57,336	57,336
Total DTAs	10,956,958	12,351,818	(1,394,860)
DTA's non-admitted	0	0	0
DTL's resulting from book/tax differences in	<u>12/31/06</u>	<u>12/31/05</u>	<u>Change</u>
Unrealized gains	29,158,226	23,942,755	5,215,471
Depreciation	831,363	1,047,511	(216,148)
Premium tax recoverable	372,300	355,980	16,320
Other	214,746	57,910	156,836
Total DTL's	30,576,635	25,404,156	5,172,479

- D. The following is a reconciliation of significant items that account for the differences between pre-tax net income at the federal statutory rate of 34 percent and the sum of current income tax incurred and the change in DTA's and DTL's:

	<u>Amount</u>	<u>Tax Effect</u>
Pre-tax net income	16,912,450	5,750,233
Reconciling items:		
Dividends received deduction	(3,084,671)	(1,048,788)
Tax exempt interest income	(12,635)	(4,296)
Proration adjustment	451,936	153,658
Nondeductible expenses	78,700	26,758
Change in non-admitted assets	(1,145,962)	(389,627)
Other		47,924
Total		4,535,862
Current income tax expense incurred		3,183,994
Change in deferred income tax		1,351,868
Total		4,535,862

- E. (1) At December 31, 2006, the Company did not have any operating loss carryforwards. The Company had a minimum tax credit carryforward of \$1,628,385 as of December 31, 2006.
- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future losses:

Current year (2006)	2,933,700
Prior year (2005)	2,291,300

- F. The Company's federal income tax return is consolidated with Commonwealth Insurance Services and Darke County Insurance Agency. The Company and these affiliates are parties to a Tax Sharing Agreement pursuant to which the current income tax expense or benefit is allocated on the basis of the calculated tax liability or benefit of each member. Intercompany tax balances are settled annually after the consolidated tax return is finalized.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. The Company owns 47% of Donegal Group Inc., an insurance holding company domiciled in the State of Delaware.
- B. The Company has no direct subsidiaries.

NOTES TO FINANCIAL STATEMENTS

- C. The Company and Atlantic States are parties to an Expense Sharing Agreement that generally results in the sharing of their expenses according to their proportionate share of pooled business. The Company and Donegal Group Inc., Southern Insurance Company of Virginia and Le Mars Insurance Company are parties to a Services Allocation Agreement whereby the Company provides facilities, management, employees and other services to these affiliates. During 2006, the Company's affiliates reimbursed the Company a total of \$48,828,587 related to these agreements. Amounts due from affiliates related to these agreements totaled \$3,367,292 as of December 31, 2006. Such amounts are customarily reimbursed on a monthly basis.

11. Debt

The Company has an approved line of credit in the amount of \$25 million with Manufacturers and Traders Trust Company. At December 31, 2006, the Company had unsecured borrowed money on this line of \$5,000,000. The principal amount is due September 22, 2010. At the option of the Company, it may prepay the principal in whole or in part at any time without penalty. Interest accrues at LIBOR plus 1.5% and is payable not less frequently than quarterly.

12. Retirement Plans, Deferred Compensation, Postretirement Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. The Company has a 401(k) plan whereby the Company matches voluntary employee contributions at a rate of 100% of amounts up to 3% of an employee's compensation and 50% of amounts from 3% to 9% of an employee's compensation.
- B. The Company does not have a deferred compensation plan.
- C. The Company does not have any other postretirement benefit plans.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

The Company is a mutual insurance company. The company does not issue participating policies. The Company has no surplus debentures outstanding.

14. Contingencies

The Company has received notification of the insolvencies of several insurance companies. It is expected that the insolvencies will result in substantial guaranty fund assessments against the Company. At this time, the Company is carrying liabilities of \$2,077,000 offset by premium tax offsets receivable of \$1,095,000 related to these assessments.

15. Leases

None

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

None

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

None

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

None

20. September 11 Events

None

21. Other Items

None

22. Events Subsequent

None

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The following schedule shows reinsurers for whom the unsecured aggregate recoverable for losses, paid and unpaid, including IBNR, loss adjustment expenses and unearned premium exceeds 3% of the Company's unassigned funds (surplus) as of December 31, 2004:

NAME OF REINSURER	NAIC#	FEDERAL IDENTIFICATION NUMBER	UNSECURED AGGREGATE RECOVERABLE
Atlantic States Insurance Company	22586	23-2430426	\$213,988,000
Partner RE	38636	13-3031176	5,407,000
XL Reinsurance America Inc	20583	13-1290712	4,915,000
Dorinco Reinsurance Company	33499	38-2145898	4,915,000
Odyssey RE	25364	13-1675535	3,608,000

The Company has retrocession reinsurance agreements with Le Mars Insurance Company and Southern Insurance Company of Virginia. Because these agreements do not transfer insurance risk, they do not qualify for accounting as reinsurance in accordance with SSAP No. 62, Reinsurance. During 2006, the Company changed its method of presenting such amounts in its Annual Statement. Starting with calendar year 2006, assumed and ceded transactions are no longer included in the various exhibits and schedules in the Company's Annual Statement. These agreements have had no impact on the net financial results of the Company.

NOTES TO FINANCIAL STATEMENTS

- B. The following schedule shows the maximum amount of return commission which would have been due reinsurers if they or the Company had cancelled all of the Company's reinsurance or insurance assumed as of the end of the period covered by this annual statement with the return of the unearned premium reserve:

	ASSUMED		CEDED		NET	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	42,444,546	4,780,655	96,892,135	11,492,896	(54,447,589)	(6,712,241)
All Other	-0-	-0-	3,210,852	857,233	(3,210,852)	(857,233)
Total	42,444,546	4,780,655	100,102,987	12,350,129	(57,658,441)	(7,569,474)

Direct Unearned Premium Reserve \$98,424,463

- C. Additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements are accrued as follows:

	DIRECT	REINSURANCE		NET
		Assumed	Ceded	
Contingent Commission	9,320,000			9,320,000
Sliding Scale Adjustments	-0-	-0-	-0-	-0-
Other Profit Commission Adjustments	-0-	-0-	-0-	-0-
Total	9,320,000			9,320,000

- D. There are no reinsurance recoverables in dispute, uncollectible reinsurance, commutation of ceded reinsurance or retroactive reinsurance.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

None

25. Change in Incurred Losses and Loss Adjustment Expense

Incurred losses and loss adjustment expenses attributable to insured events of prior years decreased by \$4,236,000 as a result of individual claim settlements and reestimation of unpaid losses and loss adjustment expenses. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements

The Company and Atlantic States Insurance Company are parties to an Intercompany Pooling Agreement whereby Atlantic States currently cedes 100% of its insurance business to the Company and assumes back 70% of the pooled business of the two companies.

27. Structured Settlements

None

28. Health Care Receivables

None

29. Participating Policies

None

30. Premium Deficiency Reserves

None

31. High Deductibles

None

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjusting Expenses

None

33. Asbestos/Environmental Reserves

None

34. Subscriber Savings Accounts

None

35. Multiple Peril Crop Insurance

None

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	11,615,836	4.945	11,615,836	4.956
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies				
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	10,074	0.004	10,074	0.004
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	205,056	0.087	205,056	0.087
1.43 Revenue and assessment obligations	4,663,514	1.985	4,663,514	1.990
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA				
1.512 Issued or guaranteed by FNMA and FHLMC	17,805,528	7.580	17,805,528	7.598
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA				
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	4,546,231	1.935	4,546,231	1.940
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated	1,205,455	0.513	1,205,455	0.514
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	137,218,060	58.412	137,218,060	58.550
3.32 Unaffiliated	10,444,866	4.446	10,444,866	4.457
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated	8,026,082	3.417	8,026,082	3.425
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties	3,814,700	1.624	3,652,474	1.558
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company	22,708,019	9.667	22,708,019	9.689
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)	518,609	0.221	518,609	0.221
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)				
6. Contract loans				
7. Receivables for securities				
8. Cash, cash equivalents and short-term investments	11,104,951	4.727	11,104,951	4.738
9. Other invested assets	1,026,446	0.437	634,924	0.271
10. Total invested assets	234,913,427	100.000	234,359,679	100.000

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes (X) No ()
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes () No (X) N/A ()
- 1.3 State Regulating? Pennsylvania
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes (X) No ()
- 2.2 If yes, date of change: 10/19/2006
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2004
- 3.2 State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2004
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/14/2006
- 3.4 By what department or departments?
 Pennsylvania Insurance Department
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes () No (X)
 4.12 renewals? Yes () No (X)
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes () No (X)
 4.22 renewals? Yes () No (X)
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes () No (X)
- 5.2 If yes, provide name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes () No (X)
- 6.2 If yes, give full information:

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes () No (X)
- 7.2 If yes,%
- 7.21 State the percentage of foreign control;
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g. individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....
.....

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes () No (X)
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes (X) No ()
- 8.4 If response to 8.3 is yes, please provide the names and location (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i. e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
Province Bank	Marietta, PA .....	.....	.....	X.....	.....	.....
.....
.....

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP
1601 Market Street, Philadelphia, PA 19103
- 10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Kevin C. McAllister, KPMG LLP
100 Matsonford Road, Radnor, PA 19087-4568
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes () No (X)
 - 11.11 Name of real estate holding company
.....
.....
 - 11.12 Number of parcels involved
 - 11.13 Total book/adjusted carrying value \$
- 11.2 If yes, provide explanation
.....
.....
- 12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
 - 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
.....
 - 12.2 Does this statement contain all business transacted for the reporting entity through its United States branch on risks wherever located? Yes () No ()
 - 12.3 Have there been any changes made to any of the trust indentures during the year? Yes () No ()
 - 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes () No () N/A (X)

BOARD OF DIRECTORS

- 13. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes (X) No ()
- 14. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes (X) No ()
- 15. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes (X) No ()

FINANCIAL

- 16.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 - 16.11 To directors or other officers \$
 - 16.12 To stockholders not officers \$
 - 16.13 Trustees, supreme or grand (Fraternal only) \$
- 16.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
 - 16.21 To directors or other officers \$
 - 16.22 To stockholders not officers \$
 - 16.23 Trustees, supreme or grand (Fraternal only) \$
- 17.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes () No (X)
- 17.2 If yes, state the amount thereof at December 31 of the current year:
 - 17.21 Rented from others \$
 - 17.22 Borrowed from others \$
 - 17.23 Leased from others \$
 - 17.24 Other \$

Disclose in Notes to Financial Statements the nature of each obligation.
- 18.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes () No (X)
- 18.2 If answer is yes:
 - 18.21 Amount paid as losses or risk adjustment \$
 - 18.22 Amount paid as expenses \$
 - 18.23 Other amounts paid \$
- 19.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes (X) No ()
- 19.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

GENERAL INTERROGATORIES

INVESTMENT

20.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 3 - Special Deposits? Yes (X) No ()

20.2 If no, give full and complete information relating thereto:

21.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on the Schedule E - Part 3 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 17.1) Yes () No (X)

21.2 If yes, state the amount thereof at December 31 of the current year:	21.21 Loaned to others	\$
	21.22 Subject to repurchase agreements	\$
	21.23 Subject to reverse repurchase agreements	\$
	21.24 Subject to dollar repurchase agreements	\$
	21.25 Subject to reverse dollar repurchase agreements	\$
	21.26 Pledged as collateral	\$
	21.27 Placed under option agreements	\$
	21.28 Letter stock or securities restricted as to sale	\$
	21.29 Other	\$

21.3 For category (22.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....
.....
.....

22.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes () No (X)

22.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes () No () N/A (X)
 If no, attach a description with this statement.

23.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes () No (X)

23.2 If yes, state the amount thereof at December 31 of the current year. \$

GENERAL INTERROGATORIES

INVESTMENT

24. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV. J-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes (X) No ()

24.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian (s)	2 Custodian's Address
M & T Bank	Buffalo, NY.....
.....
.....

24.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....
.....
.....

24.03 Have there been any changes, including name changes, in the custodian(s) identified in 24.01 during the current year? Yes (X) No ()

24.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Wachovia Bank	M & T Bank	09/22/2006	Enhanced business relationship and cost savings
.....
.....

24.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number (s)	2 Name	3 Address
.....
.....
.....

25.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes () No (X)

25.2 If yes, complete the following schedule:

1 CUSIP#	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
.....
.....
Line 25.2998 from Overflow page
Line 25.2999 TOTAL (9999999)

25.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....
.....
.....

GENERAL INTERROGATORIES

26. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value of statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
26.1 Bonds	\$ 54,812,943	\$ 54,364,604	\$ (448,339)
26.2 Preferred stocks	\$ 1,205,455	\$ 1,205,455	\$
26.3 Totals	\$ 56,018,398	\$ 55,570,059	\$ (448,339)

26.4 Describe the sources or methods utilized in determining the fair values:
NAIC Valuation of Securities

.....

27.1 Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securities Valuation Office been followed? Yes (X) No ()

27.2 If no, list exceptions:

.....

OTHER

28.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,961,793

28.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office	\$ 619,776
.....	\$
.....	\$
.....	\$

29.1 Amount of payments for legal expenses, if any? \$ 522,246

29.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Duane Morris LLP	\$ 497,443
.....	\$
.....	\$
.....	\$

30.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$

30.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies officers or department of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$
.....	\$

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes () No (X)
- 1.2 If yes, indicate premium earned on U.S. business only. \$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Line (1.2) above. \$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$

- 1.6 Individual policies:
 - Most current three years:
 - 1.61 Total premium earned \$
 - 1.62 Total incurred claims \$
 - 1.63 Number of covered lives
 - All years prior to most current three years:
 - 1.64 Total premium earned \$
 - 1.65 Total incurred claims \$
 - 1.66 Number of covered lives

- 1.7 Group policies:
 - Most current three years:
 - 1.71 Total premium earned \$
 - 1.72 Total incurred claims \$
 - 1.73 Number of covered lives
 - All years prior to most current three years:
 - 1.74 Total premium earned \$
 - 1.75 Total incurred claims \$
 - 1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	\$	\$
2.2 Premium Denominator	\$	\$
2.3 Premium Ratio (Line 2.1/Line 2.2)
2.4 Reserve Numerator	\$	\$
2.5 Reserve Denominator	\$	\$
2.6 Reserve Ratio (Line 2.4/Line 2.5)

- 3.1 Does the reporting entity issue both participating and non-participating policies? Yes () No (X)
- 3.2 If yes, state the amount of calendar year premiums written on:
 - 3.21 Participating \$
 - 3.22 Non-participating policies \$

4. For Mutual Reporting Entities and Reciprocal Exchange only:

- 4.1 Does the reporting entity issue assessable policies? Yes () No ()
- 4.2 Does the reporting entity issue non-assessable policies? Yes () No ()
- 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %
- 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$

5. For Reciprocal Exchanges only:

- 5.1 Does the exchange appoint local agents? Yes () No ()
- 5.2 If yes, is the commission paid:
 - 5.21 Out of Attorney's-in-fact compensation Yes () No () N/A (X)
 - 5.22 As a direct expense of the exchange Yes () No () N/A (X)

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

- 5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes () No ()

5.5 If yes, give full information.

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
 Various reinsurance agreements in place through 12/31/2006.

- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
 RMS Hurricane Risk assessment utilized to estimate probable loss.

- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
 Catastrophe reinsurance program is in place based upon maximum probable loss.

- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes (X) No ()
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.

- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurers's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes () No (X)
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes () No (X)
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes () No (X)
- 8.2 If yes, give full information.

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 3% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 3% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) An unconditional or unilateral right by either party to commute the reinsurance contract except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes () No (X)
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates. Yes () No (X)
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 30 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes () No (X)
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original reporting entity would have been required to charge had it retained the risks. Has this been done? Yes () No () N/A (X)
- 11.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes () No (X)
- 11.2 If yes, give full information.

- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- | | | |
|---|--|----------|
| 12.11 Unpaid losses | | \$ |
| 12.12 Unpaid underwriting expenses (including loss adjustment expenses) | | \$ |
- 12.2 Of the amount on Line 13.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds: \$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes () No () N/A (X)
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- | | | |
|------------|--|---------|
| 12.41 From | | % |
| 12.42 To | | % |
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes () No (X)
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|----------------------------------|--|----------|
| 12.61 Letters of credit | | \$ |
| 12.62 Collateral and other funds | | \$ |
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 120,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes () No (X)
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 3
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes () No (X)
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes () No (X)
- 14.4 If the answer to 14.3 is no, are the methods described in 14.2 entirely contained in written agreements? Yes () No (X)
- 14.5 If the answer to 14.4 is no, please explain:

- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes () No (X)
- 15.2 If yes, give full information.

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

16.1 Does the reporting entity write any warranty business? Yes () No (X)

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	\$	\$	\$	\$	\$
16.12 Products	\$	\$	\$	\$	\$
16.13 Automobile	\$	\$	\$	\$	\$
16.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes () No (X)

Incurred but not reported losses on contracts not in force on July 1, 1984 or subsequently renewed are exempt from inclusion in Schedule F - Part 5.
 Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$
17.12	Unfunded portion of Interrogatory 17.11	\$
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$
17.14	Case reserves portion of Interrogatory 17.11	\$
17.15	Incurred but not reported portion of Interrogatory 17.11	\$
17.16	Unearned premium portion of Interrogatory 17.11	\$
17.17	Contingent commission portion of Interrogatory 17.11	\$

Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above.

17.18	Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$
17.19	Unfunded portion of Interrogatory 17.18	\$
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$
17.21	Case reserves portion of Interrogatory 17.18	\$
17.22	Incurred but not reported portion of Interrogatory 17.18	\$
17.23	Unearned premium portion of Interrogatory 17.18	\$
17.24	Contingent commission portion of Interrogatory 17.18	\$

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2006	2 2005	3 2004	4 2003	5 2002
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	120,164,478	143,921,004	135,297,061	121,360,944	110,700,133
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	69,737,634	86,472,110	82,804,065	71,229,060	66,755,107
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	108,691,440	135,081,437	128,740,568	103,586,961	91,572,742
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 and 33)					
5. Nonproportional reinsurance lines (Lines 30, 31 and 32)		65,442			
6. Total (Line 34)	298,593,552	365,539,993	346,841,694	296,176,965	269,027,982
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	33,039,458	32,533,843	29,688,968	28,007,506	24,548,709
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	20,740,795	19,509,407	18,082,407	16,690,003	15,084,457
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	32,075,617	31,836,762	29,104,307	24,287,839	21,552,605
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 and 33)					
11. Nonproportional reinsurance lines (Line 30, 31 and 32)					
12. Total (Line 34)	85,855,870	83,880,012	76,875,682	68,985,348	61,185,771
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	10,897,868	7,010,835	1,430,421	(6,455,037)	(8,383,889)
14. Net investment gain (loss) (Line 11)	5,416,376	5,373,931	3,701,553	4,062,736	3,405,836
15. Total other income (Line 15)	1,157,859	1,058,197	920,380	815,853	794,854
16. Dividends to policyholders (Line 17)	578,340	602,935	531,702	398,423	328,298
17. Federal and foreign income taxes incurred (Line 19)	3,165,307	2,531,894	648,000		(1,069,332)
18. Net income (Line 20)	13,728,456	10,308,134	4,872,652	(1,974,871)	(3,442,165)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Column 3)	296,517,465	268,883,522	235,377,352	214,551,474	192,066,638
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 13.1)	7,685,355	7,527,791	10,114,657	6,484,650	7,125,734
20.2 Deferred and not yet due (Line 13.2)	35,453,196	34,572,394	30,771,662	30,415,671	24,651,738
20.3 Accrued retrospective premiums (Line 13.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 24)	160,432,098	154,152,931	142,533,279	129,659,968	116,452,768
22. Losses (Page 3, Line 1)	47,774,720	55,631,872	57,008,981	55,385,424	54,951,524
23. Loss adjustment expenses (Page 3, Line 3)	11,112,000	11,805,000	12,070,000	11,136,000	10,555,000
24. Unearned premiums (Page 3, Line 9)	40,766,022	38,724,475	36,149,997	33,335,291	29,660,560
25. Capital paid up (Page 3, Line 28 and Line 29)					
26. Surplus as regards policyholders (Page 3, Line 35)	136,085,367	114,730,591	92,844,073	84,891,506	75,613,870
Risk-Based Capital Analysis					
27. Total adjusted capital	136,085,367	114,730,591	92,844,073	84,891,506	75,613,870
28. Authorized control level risk-based capital	13,525,911	13,476,111	12,497,437	10,971,986	10,578,574
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 10, Column 3) x 100.0					
29. Bonds (Line 1)	16.6	21.2	16.5	15.3	14.9
30. Stocks (Line 2.1 and Line 2.2)	66.9	65.0	63.0	60.3	56.4
31. Mortgage loans on real estate (Line 3.1 and Line 3.2)	1.6	1.6	2.3	2.7	4.5
32. Real estate (Lines 4.1, 4.2 and 4.3)	9.9	11.3	13.1	15.0	17.4
33. Cash, cash equivalents and short-term investments (Line 5)	4.7	0.5	4.6	3.9	3.3
34. Contact loans (Line 6)					XXX
35. Other invested assets (Line 7)	0.3	0.3	0.4	2.9	3.4
36. Receivables for securities (Line 8)		0.1			
37. Aggregate write-ins for invested assets (Line 9)					
38. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
39. Affiliated bonds (Schedule D, Summary, Line 25, Column 1)					
40. Affiliated preferred stocks (Schedule D, Summary, Line 39, Column 1)					
41. Affiliated common stocks (Schedule D, Summary, Line 53, Column 2)	145,244,142	125,108,846	101,549,663	88,989,517	71,066,763
42. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Column 5 Line 11)					
43. Affiliated mortgage loans on real estate					
44. All other affiliated					
45. Total of above Line 39 through Line 44	145,244,142	125,108,846	101,549,663	88,989,517	71,066,763
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 45 above divided by Page 3, Column 1, Line 35 x 100.0)	106.7	109.0	109.4	104.8	94.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2006	2 2005	3 2004	4 2003	5 2002
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains (losses) (Line 24).....	10,124,150	11,401,525	2,681,312	13,959,090	8,673,351
48. Dividends to stockholders (Line 35).....					
49. Change in surplus as regards policyholders for the year (Line 38).....	21,354,776	21,886,518	7,952,567	9,277,636	3,166,583
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
50. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4).....	70,716,833	80,354,263	68,725,785	66,298,708	66,990,755
51. Property lines (Lines 1, 2, 9, 12, 21 and 26).....	25,213,698	34,814,299	34,952,114	33,667,329	31,803,645
52. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27).....	40,975,865	52,053,783	47,904,551	51,929,154	44,497,485
53. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 and 33).....					
54. Nonproportional reinsurance lines (Lines 30, 31, and 32).....		60,096			
55. Total (Line 34).....	136,906,396	167,282,441	151,582,450	151,895,191	143,291,885
Net Losses Paid (Page 9, Part 2, Column 4)					
56. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4).....	20,497,342	19,928,100	18,228,071	17,557,802	18,174,592
57. Property lines (Lines 1, 2, 9, 12, 21 and 26).....	7,491,572	7,805,417	7,871,755	7,905,429	7,318,656
58. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27).....	12,283,261	12,175,311	11,831,487	13,526,507	10,429,493
59. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 and 33).....					
60. Nonproportional reinsurance lines (Lines 30, 31, and 32).....					
61. Total (Line 34).....	40,272,175	39,908,828	37,931,313	38,989,738	35,922,741
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
62. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
63. Losses incurred (Line 2).....	44.2	47.2	53.1	63.8	69.0
64. Loss expenses incurred (Line 3).....	9.9	11.3	13.0	13.9	14.9
65. Other underwriting expenses incurred (Line 4).....	32.9	32.9	32.0	32.3	30.3
66. Net underwriting gain (loss) (Line 8).....	13.0	8.6	1.9	(9.9)	(14.3)
Other Percentages					
67. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 34 x 100.0).....	30.8	30.6	29.6	29.3	27.9
68. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0).....	54.1	58.5	66.1	77.7	83.9
69. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 34 divided by Page 3, Line 35, Column 1 x 100.0).....	63.1	73.1	82.8	81.3	79.0
One Year Loss Development (000 omitted)					
70. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11).....	(4,236)	(3,110)	(2,964)	521	3,271
71. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 70 above divided by Page 4, Line 21, Column 1 x 100.0).....	(3.7)	(3.3)	(3.5)	0.7	4.5
Two Year Loss Development (000 omitted)					
72. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12).....	(6,057)	(5,941)	(1,792)	3,326	5,104
73. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 72 above divided by Page 4, Line 21, Column 2 x 100.0).....	(6.5)	(7.0)	(2.4)	4.6	7.0



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	65,103	72,515		35,275	7,435	7,435					12,505	500
2.1 Allied lines	381	435		118				(15)	(15)		73	3
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	419,970	405,786		228,152	113,696	89,196	3,500	291	(452)	47	80,374	3,226
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	2,445,750	2,417,508		1,209,638	399,628	425,593	612,322	67,402	55,164	76,170	482,682	18,788
5.2 Commercial multiple peril (liability portion)	611,437	604,377		302,410	99,907	106,398	153,080	16,850	13,791	19,042	120,670	4,697
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	99,142	99,754		42,918	35,315	36,315	1,000	691	714	23	19,640	762
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation	3,257,758	3,353,298	132,475	1,556,972	1,569,139	1,977,928	4,495,175	117,279	178,143	388,397	221,945	25,026
17. Other liability	746,708	706,480		367,915		24,000	624,000	1,955	(107,161)	201,809	120,455	5,736
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	239,590	238,533		101,090	215,740	197,735	60,714	1,378	(183)	5,386	34,586	1,841
19.2 Other private passenger auto liability	1,353,470	1,349,983		564,338	1,082,082	469,308	1,297,606	54,542	(1,998)	104,002	208,164	10,397
19.3 Commercial auto no-fault (personal injury protection)	114,900	124,887		59,134	22,129	22,068	9,000	888	857	649	20,980	883
19.4 Other commercial auto liability	1,023,771	1,100,196		520,225	324,200	306,578	2,122,063	28,643	4,966	126,851	188,445	7,865
21.1 Private passenger auto physical damage	834,613	811,195		348,392	400,323	416,088	24,765	5,554	5,715	240	122,426	6,412
21.2 Commercial auto physical damage	312,308	352,948		164,211	142,291	141,691	2,400	5,514	5,381		58,067	2,399
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	24,875	19,845		12,155							3,807	191
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	11,549,776	11,657,740	132,475	5,512,943	4,411,885	4,220,333	9,405,625	300,972	154,922	922,616	1,694,819	88,726
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

20DE

(a) Finance and service charges not included in Line 1 to Line 34 \$ 168,101

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

2011

(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

201N



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	151,595	146,639		74,809	86,994	237,994	151,000	927	3,136	2,209	29,118	1,165
2.1 Allied lines	34,649	34,644		18,937	16,914	16,914					6,659	266
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	296,461	289,121		151,211	147,730	106,398	39,168	1,728	(21)	523	56,737	2,277
4. Homeowners multiple peril	3,856,385	3,811,852		2,077,839	1,291,000	1,440,988	838,734	100,646	105,630	23,950	804,132	29,625
5.1 Commercial multiple peril (non-liability portion)	1,986,216	2,121,932		983,046	531,514	(30,762)	694,846	147,373	46,314	70,201	391,990	15,258
5.2 Commercial multiple peril (liability portion)	496,554	530,483		245,761	132,878	(7,690)	173,711	36,843	11,579	17,550	97,997	3,815
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	225,680	242,895		108,578	75,577	59,977	1,000	727	(68)	23	44,707	1,734
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	528	510		326							107	4
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation	2,057,125	1,987,030	31,434	898,141	1,071,030	1,396,863	3,322,522	126,803	171,994	267,695	140,148	15,803
17. Other liability	725,616	725,432		376,285		504,300	510,300	2,025	104,261	105,967	117,053	5,574
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	274,837	289,953		114,144	200,382	251,276	87,637	206	4,738	7,774	39,674	2,111
19.2 Other private passenger auto liability	2,357,805	2,484,227		999,360	1,337,146	1,051,692	2,610,329	127,309	110,327	228,867	362,631	18,113
19.3 Commercial auto no-fault (personal injury protection)	24,134	25,526		11,283	16,938	16,476	1,538	469	430	111	4,407	185
19.4 Other commercial auto liability	1,003,517	1,109,857		439,589	344,217	592,783	1,058,066	71,191	79,736	59,909	184,717	7,709
21.1 Private passenger auto physical damage	2,580,011	2,672,970		1,074,045	1,008,949	995,959	33,300	12,117	12,035	323	378,450	19,820
21.2 Commercial auto physical damage	258,230	299,904		118,957	169,842	155,441	2,401	5,274	4,529		48,012	1,984
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	1,708	1,689		694							325	13
27. Boiler and machinery	25,048	25,662		12,173							3,833	192
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	16,356,099	16,800,326	31,434	7,705,178	6,431,111	6,788,609	9,524,552	633,638	654,620	785,102	2,710,697	125,648
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 238,056

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

20MD



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

20NY

(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	(2,402)	(73)									(461)	(18)
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	57,096	36,542		20,554	15,995	15,995		1,012	1,012		11,268	438
5.2 Commercial multiple peril (liability portion)	14,274	9,136		5,138	3,999	3,999		253	253		2,817	110
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation	157,942	90,916		74,391	4,704	31,995	27,291	497	3,085	2,588	10,760	1,213
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	38,637	28,202		14,507	1,614	1,614					7,112	297
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	10,722	7,859		4,041	2,486	2,486					1,994	82
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	655	563		92							100	5
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	276,924	173,145		118,723	28,798	56,089	27,291	1,762	4,350	2,588	33,590	2,127
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

20NC

(a) Finance and service charges not included in Line 1 to Line 34 \$ 4,031
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	53,941	50,611		21,817							10,361	414
2.1 Allied lines	(103)	(156)									(20)	(1)
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	260	340		101							50	2
4. Homeowners multiple peril	188,394	107,965		121,913	32,698	41,198	8,500	349	663	314	39,284	1,447
5.1 Commercial multiple peril (non-liability portion)	2,337,284	2,534,634		1,186,441	787,738	922,550	646,005	82,567	88,058	82,166	461,275	17,955
5.2 Commercial multiple peril (liability portion)	584,321	633,658		296,610	196,934	230,638	161,501	20,642	22,015	20,541	115,319	4,489
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	38,818	35,066		17,788							7,690	298
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	3,534	1,806		2,128							719	27
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability	652,690	737,779		317,247		499,000	500,000		101,187	101,809	105,289	5,014
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	1,260,344	1,437,404		369,550	1,048,970	1,480,255	1,153,048	38,313	86,832	109,782	193,841	9,682
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	889,821	1,004,772		458,024	261,594	645,009	1,170,600	44,695	67,374	71,994	163,789	6,836
21.1 Private passenger auto physical damage	1,332,109	1,504,993		388,496	715,250	722,659	24,909	5,503	5,592	242	195,401	10,233
21.2 Commercial auto physical damage	215,015	249,910		109,587	106,287	120,140	16,353	1,981	1,870		39,977	1,652
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	250	262		84							48	2
27. Boiler and machinery	40,741	44,279		19,633							6,235	313
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	7,597,419	8,343,323		3,309,419	3,149,471	4,661,449	3,680,916	194,050	373,591	386,848	1,339,258	58,363
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 110,577

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

200H



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,912,067	2,854,787		1,536,143	406,720	163,337	35,580	18,170	11,430	228	559,344	22,370
2.1 Allied lines	867,134	810,455		457,602	292,673	201,066	40,501	375	(1,625)	1,000	166,648	6,661
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	2,194,987	2,175,031		1,145,013	390,284	441,198	332,140	28,412	24,903	4,429	420,074	16,863
4. Homeowners multiple peril	39,640,319	37,774,881		20,830,200	13,920,506	14,612,111	7,886,039	585,808	619,402	266,628	8,265,788	304,519
5.1 Commercial multiple peril (non-liability portion)	19,800,283	20,543,516		9,425,929	8,423,746	6,605,477	12,974,643	1,281,061	704,689	1,545,463	3,907,687	152,107
5.2 Commercial multiple peril (liability portion)	4,950,071	5,135,879		2,356,482	2,105,937	1,651,369	3,243,661	320,265	176,172	386,366	976,922	38,027
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,594,940	1,563,653		808,364	458,844	583,817	350,200	4,711	5,483	5,954	315,958	12,252
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	80,735	70,688		44,486							16,422	620
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation	18,943,584	19,552,341	1,192,752	8,290,443	8,748,725	8,630,397	27,402,837	931,941	882,531	1,916,087	1,290,590	145,526
17. Other liability	5,550,218	5,568,150		2,561,654	976,731	290,786	2,173,931	110,795	(418,294)	472,011	895,333	42,637
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	5,546,064	3,254,891		2,291,173	224,439	139,018	1,238,276	14,535	7,564	109,840	800,607	42,605
19.2 Other private passenger auto liability	24,027,859	24,295,898		9,953,318	22,317,569	20,220,326	31,317,489	1,298,223	1,348,299	2,983,422	3,695,486	184,583
19.3 Commercial auto no-fault (personal injury protection)	416,364	433,590		190,423	63,685	102,443	72,639	11,891	14,588	5,240	76,027	3,199
19.4 Other commercial auto liability	7,866,741	8,186,140		3,535,220	6,674,074	7,867,963	8,968,538	435,341	428,757	615,347	1,448,027	60,432
21.1 Private passenger auto physical damage	30,450,231	28,293,152		12,455,375	10,700,216	10,877,830	697,669	96,913	97,593	3,043	4,466,609	233,919
21.2 Commercial auto physical damage	3,941,312	4,207,829		1,800,172	1,629,699	1,626,428	93,929	24,682	23,698		732,801	30,276
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	3,052	3,684		884							580	24
27. Boiler and machinery	247,390	248,816		120,758							37,860	1,901
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	169,033,351	164,973,381	1,192,752	77,803,639	77,333,848	74,013,566	96,828,072	5,163,123	3,925,190	8,315,058	28,072,763	1,298,521
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

20PA

(a) Finance and service charges not included in Line 1 to Line 34 \$ 2,460,206

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

20SD

(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

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(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	106,169	98,295		54,107	52,507	90,007	38,500	869	1,400	563	20,393	816
2.1 Allied lines	(674)	(682)		8							(130)	(5)
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	1,160,655	682,816		686,902	179,319	182,232	2,913	1,442	1,550	108	242,019	8,916
5.1 Commercial multiple peril (non-liability portion)	2,067,930	2,196,922		896,067	1,012,130	630,369	274,666	32,151	(33,271)	30,801	408,117	15,886
5.2 Commercial multiple peril (liability portion)	516,982	549,230		224,017	253,033	157,592	68,667	8,038	(8,318)	7,700	102,029	3,971
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	84,746	77,532		34,849							16,788	651
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	529	379		272							108	4
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation	1,857,052	1,897,481	65,515	809,438	946,399	367,451	1,118,524	13,873	(32,360)	70,233	126,517	14,266
17. Other liability	113,631	111,023		58,204			1,000		(218)	404	18,330	873
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	1,026,757	462,838		563,919	106,440	201,664	95,224	1,870	11,797	9,927	157,962	7,890
19.3 Commercial auto no-fault (personal injury protection)	12,948	13,052		5,847	9,000	(26,000)			(2,627)		2,364	99
19.4 Other commercial auto liability	201,418	220,885		89,761	203,118	63,619	11,501	909	(12,054)	899	37,075	1,547
21.1 Private passenger auto physical damage	929,938	418,382		511,556	221,598	237,298	15,700	1,012	1,164	152	136,408	7,144
21.2 Commercial auto physical damage	60,549	68,766		29,260	29,788	30,388	1,200	745	718		11,258	465
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	1,709	1,709		471							325	13
27. Boiler and machinery	24,330	24,985		9,883							3,723	187
28. Credit												
33. Aggregate write-ins for other lines of business	306	306										
34. TOTALS (a)	8,164,975	6,823,919	65,515	3,974,561	3,013,332	1,934,620	1,627,895	60,909	(72,219)	120,787	1,283,286	62,723
DETAILS OF WRITE-INS												
3301. Uninsured Motorists Fund	306	306										
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	306	306										

(a) Finance and service charges not included in Line 1 to Line 34 \$ 118,838

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2006

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	3,286,473	3,222,774		1,722,151	553,656	498,773	225,080	19,966	15,966	3,000	631,260	25,247
2.1 Allied lines	901,387	844,696		476,665	309,587	217,980	40,501	360	(1,640)	1,000	173,230	6,924
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	2,911,678	2,870,278		1,524,477	651,710	636,792	374,808	30,431	24,430	4,999	557,235	22,368
4. Homeowners multiple peril	44,845,753	42,377,514		23,716,854	15,423,523	16,276,529	8,736,186	688,245	727,245	291,000	9,351,223	344,507
5.1 Commercial multiple peril (non-liability portion)	28,694,559	29,851,054		13,721,675	11,170,751	8,569,222	15,202,482	1,611,566	861,966	1,804,801	5,663,019	220,432
5.2 Commercial multiple peril (liability portion)	7,173,639	7,462,763		3,430,418	2,792,688	2,142,306	3,800,620	402,891	215,492	451,199	1,415,754	55,109
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,043,326	2,018,900		1,012,497	569,736	680,109	352,200	6,129	6,129	6,000	404,783	15,697
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	85,326	73,383		47,212							17,356	655
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 All other A and H (b)												
15.7 Federal employees health benefits program premium (b)												
16. Workers' compensation	26,273,461	26,881,066	1,422,176	11,629,385	12,339,997	12,404,634	36,366,349	1,190,393	1,203,393	2,645,000	1,789,960	201,834
17. Other liability	7,788,863	7,848,864		3,681,305	976,731	1,318,086	3,809,231	114,775	(320,225)	882,000	1,256,460	59,834
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	6,060,491	3,783,377		2,506,407	640,561	588,029	1,386,627	16,119	12,119	123,000	874,867	46,557
19.2 Other private passenger auto liability	30,026,235	30,030,350		12,450,485	25,892,207	23,423,245	36,473,696	1,520,257	1,555,257	3,436,000	4,618,084	230,665
19.3 Commercial auto no-fault (personal injury protection)	568,346	597,055		266,687	111,752	114,987	83,177	13,248	13,248	6,000	103,778	4,366
19.4 Other commercial auto liability	11,023,905	11,650,052		5,057,326	7,808,817	9,477,566	13,330,768	580,779	568,779	875,000	2,029,165	84,686
21.1 Private passenger auto physical damage	36,126,902	33,700,692		14,777,864	13,046,336	13,249,834	796,343	121,099	122,099	4,000	5,299,294	277,528
21.2 Commercial auto physical damage	4,798,136	5,187,216		2,226,228	2,080,393	2,076,574	116,283	38,196	36,196		892,109	36,858
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	6,719	7,344		2,133							1,278	52
27. Boiler and machinery	363,039	364,150		174,694							55,558	2,789
28. Credit												
33. Aggregate write-ins for other lines of business	306	306										
34. TOTALS (a)	212,978,544	208,771,834	1,422,176	98,424,463	94,368,445	91,674,666	121,094,351	6,354,454	5,040,454	10,532,999	35,134,413	1,636,108
DETAILS OF WRITE-INS												
3301. Uninsured Motorists Fund	306	306										
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	306	306										

(a) Finance and service charges not included in Line 1 to Line 34 \$ 3,099,809

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

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SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31, prior year	23,523,516
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	(743,726)
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14	446,837
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 13	
8. Book/adjusted carrying value at end of current period	23,226,627
9. Total valuation allowance	
10. Subtotal (Line 8 plus Line 9)	23,226,627
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets column)	23,226,627

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	3,523,876
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	180,000
2.2 Additional investment made after acquisitions	407,800
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	296,976
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	3,814,700
10. Total valuation allowance	
11. Subtotal (Line 9 plus Line 10)	3,814,700
12. Total nonadmitted amounts	162,226
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column)	3,652,474

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Long-Term Invested Assets

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	1,083,401
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	53,000
2.2 Additional investment made after acquisitions	60,000
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	169,955
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	1,026,446
10. Total valuation allowance	
11. Subtotal (Line 9 plus Line 10)	1,026,446
12. Total nonadmitted amounts	391,522
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	634,924

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	11,615,836	11,474,255	11,644,219	11,500,000
	2. Canada				
	3. Other Countries				
	4. Totals	11,615,836	11,474,255	11,644,219	11,500,000
States, Territories and Possessions (Direct and guaranteed)	5. United States	10,074	10,020	10,301	10,000
	6. Canada				
	7. Other Countries				
	8. Totals	10,074	10,020	10,301	10,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	205,056	205,647	204,554	205,000
	10. Canada				
	11. Other Countries				
	12. Totals	205,056	205,647	204,554	205,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	22,469,039	22,037,112	22,439,561	22,595,946
	14. Canada				
	15. Other Countries				
	16. Totals	22,469,039	22,037,112	22,439,561	22,595,946
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	4,546,231	4,670,866	4,541,389	4,550,000
	22. Canada				
	23. Other Countries				
	24. Totals	4,546,231	4,670,866	4,541,389	4,550,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	38,846,236	38,397,900	38,840,024	38,860,946
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	1,115,655	1,115,655	1,100,000	
	32. Canada				
	33. Other Countries				
	34. Totals	1,115,655	1,115,655	1,100,000	
Industrial and Miscellaneous (unaffiliated)	35. United States	89,800	89,800	100,000	
	36. Canada				
	37. Other Countries				
	38. Totals	89,800	89,800	100,000	
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks	1,205,455	1,205,455	1,200,000	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	109,000	109,000	119,350	
	42. Canada				
	43. Other Countries				
	44. Totals	109,000	109,000	119,350	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	3,930,582	3,930,582	3,564,640	
	46. Canada				
	47. Other Countries				
	48. Totals	3,930,582	3,930,582	3,564,640	
Industrial and Miscellaneous (unaffiliated)	49. United States	6,405,284	6,405,284	2,663,557	
	50. Canada				
	51. Other Countries				
	52. Totals	6,405,284	6,405,284	2,663,557	
Parent, Subsidiaries and Affiliates	53. Totals	145,244,142	145,244,142	63,586,423	
	54. Total Common Stocks	155,689,008	155,689,008	69,933,970	
	55. Total Stocks	156,894,463	156,894,463	71,133,970	
	56. Total Bonds and Stocks	195,740,699	195,292,363	109,973,994	

SCHEDULE D - VERIFICATION BETWEEN YEARS
Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	179,515,119	7. Amortization of premium	18,852
2. Cost of bonds and stocks acquired, Column 7, Part 3	22,455,371	8. Foreign Exchange Adjustment:	
3. Accrual of discount	58,671	8.1 Column 15, Part 1	
4. Increase (decreased) by adjustment:		8.2 Column 19, Part 2, Section 1	
4.1 Column 12 minus Column 14, Part 1		8.3 Column 16, Part 2, Section 2	
4.2 Column 15 minus Column 17, Part 2, Section 1	4,995	8.4 Column 15, Part 4	
4.3 Column 15, Part 2, Section 2	15,289,626	9. Book/adjusted carrying value at end of current period	195,740,699
4.4 Column 11 minus Column 13, Part 4	45,001	10. Total valuation allowance	
5. Total gain (loss), Column 19, Part 4	93,437	11. Subtotal (Line 9 plus Line 10)	195,740,699
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	21,702,669	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	195,740,699

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1	2,000,647	2,495,426	5,048,487	514,603	1,556,673	11,615,836	21.2	15,642,456	31.4	11,615,836	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	2,000,647	2,495,426	5,048,487	514,603	1,556,673	11,615,836	21.2	15,642,456	31.4	11,615,836	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1		10,074				10,074		10,100		10,074	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		10,074				10,074		10,100		10,074	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Class 1	20,000	185,056				205,056	0.4	205,105	0.4	205,056	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	20,000	185,056				205,056	0.4	205,105	0.4	205,056	
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1	2,704,892	13,023,884	5,207,296	1,532,967		22,469,039	41.0	23,830,585	47.8	22,469,039	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	2,704,892	13,023,884	5,207,296	1,532,967		22,469,039	41.0	23,830,585	47.8	22,469,039	

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Class 1	16,666,769	3,597,074				20,263,843	37.0	10,206,580	20.5	20,263,843	
7.2 Class 2			249,092			249,092	0.5			249,092	
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	16,666,769	3,597,074	249,092			20,512,935	37.4	10,206,580	20.5	20,512,935	
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	21,392,308	19,311,514	10,255,783	2,047,570	1,556,673	54,563,848	99.5	XXX	XXX	54,563,848	
10.2 Class 2			249,092			249,092	0.5	XXX	XXX	249,092	
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5								XXX	XXX		
10.6 Class 6								XXX	XXX		
10.7 Totals	21,392,308	19,311,514	10,504,875	2,047,570	1,556,673	54,812,940	100.0	XXX	XXX	54,812,940	
10.8 Line 10.7 as a % of Column 6	39.0	35.2	19.2	3.7	2.8	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Class 1	9,489,955	21,074,142	15,238,009	2,019,637	2,073,083	XXX	XXX	49,894,826	100.0	49,894,826	
11.2 Class 2						XXX	XXX				
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	9,489,955	21,074,142	15,238,009	2,019,637	2,073,083	XXX	XXX	49,894,826	100.0	49,894,826	
11.8 Line 11.7 as a % of Column 8	19.0	42.2	30.5	4.0	4.2	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	21,392,308	19,311,514	10,255,783	2,047,570	1,556,673	54,563,848	99.5	49,894,826	100.0	54,563,848	XXX
12.2 Class 2			249,092			249,092	0.5			249,092	XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	21,392,308	19,311,514	10,504,875	2,047,570	1,556,673	54,812,940	100.0	49,894,826	100.0	54,812,940	XXX
12.8 Line 12.7 as a % of Column 6	39.0	35.2	19.2	3.7	2.8	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	39.0	35.2	19.2	3.7	2.8	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
 (c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$ current year, \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	2,000,647	2,495,426	5,048,487	514,603	1,556,673	11,615,836	21.2	15,642,456	31.4	11,615,836	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals	2,000,647	2,495,426	5,048,487	514,603	1,556,673	11,615,836	21.2	15,642,456	31.4	11,615,836	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations		10,074				10,074		10,100		10,074	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals		10,074				10,074		10,100		10,074	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations	20,000	185,056				205,056	0.4	205,105	0.4	205,056	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals	20,000	185,056				205,056	0.4	205,105	0.4	205,056	
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations		4,663,514				4,663,514	8.5	4,672,610	9.4	4,663,514	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,704,892	8,360,370	5,207,296	1,532,967		17,805,525	32.5	19,157,975	38.4	17,805,525	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined											
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	2,704,892	13,023,884	5,207,296	1,532,967		22,469,039	41.0	23,830,585	47.8	22,469,039	

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Issuer Obligations											
6.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals											
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Issuer Obligations	16,666,769	3,597,074	249,092			20,512,935	37.4	10,206,580	20.5	20,512,936	
7.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals	16,666,769	3,597,074	249,092			20,512,935	37.4	10,206,580	20.5	20,512,936	
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	18,687,416	10,951,144	5,297,579	514,603	1,556,673	37,007,415	67.5	X X X	X X X	37,007,416	
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,704,892	8,360,370	5,207,296	1,532,967		17,805,525	32.5	X X X	X X X	17,805,525	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	21,392,308	19,311,514	10,504,875	2,047,570	1,556,673	54,812,940	100.0	X X X	X X X	54,812,941	
10.8 Line 10.7 as a % of Column 6	39.0	35.2	19.2	3.7	2.8	100.0	X X X	X X X	X X X	100.0	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	6,760,026	12,083,816	9,819,926		2,073,083	X X X	X X X	30,736,851	61.6	30,736,850	
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,729,929	8,990,326	5,418,083	2,019,637		X X X	X X X	19,157,975	38.4	19,157,975	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	9,489,955	21,074,142	15,238,009	2,019,637	2,073,083	X X X	X X X	49,894,826	100.0	49,894,825	
11.8 Line 11.7 as a % of Column 8	19.0	42.2	30.5	4.0	4.2	X X X	X X X	100.0	X X X	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	18,687,416	10,951,144	5,297,579	514,603	1,556,673	37,007,415	67.5	30,736,851	61.6	37,007,416	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,704,892	8,360,370	5,207,296	1,532,967		17,805,525	32.5	19,157,975	38.4	17,805,525	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	21,392,308	19,311,514	10,504,875	2,047,570	1,556,673	54,812,940	100.0	49,894,826	100.0	54,812,941	X X X
12.8 Line 12.7 as a % of Column 6	39.0	35.2	19.2	3.7	2.8	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	39.0	35.2	19.2	3.7	2.8	100.0	X X X	X X X	X X X	100.0	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Securities										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Column 6								X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10								X X X	X X X	X X X	

SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	5,761,248	5,761,248			
2. Cost of short-term investments acquired	183,529,093	183,529,093			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	173,323,638	173,323,638			
7. Book/adjusted carrying value, current year	15,966,703	15,966,703			
8. Total valuation allowance					
9. Subtotal (Line 7 plus Line 8)	15,966,703	15,966,703			
10. Total nonadmitted amounts					
11. Statement value (Line 9 minus Line 10)	15,966,703	15,966,703			
12. Income collected during year	242,299	242,299			
13. Income earned during year	259,946	259,946			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors and Insurance Futures Options Owned

1. Book value, December 31, prior year (Line 8, prior year)	_____
2. Cost/Option Premium (Section 2, Column 7)	_____
3. Increase/ (Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	_____
4. Gain/ (Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	_____
4.2 Used to Adjust Basis of Hedged Item (Secti	_____
5. Consideration Received on Terminations (Section	_____
6. Used to Adjust Basis on Open Contracts (Section	_____
7. Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1 Recognized	_____
7.2 Used to Adjust Basis of Hedged Item	_____
8. Book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 minus Line 6 minus Line 7)	=====

NONE

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Options, Caps, Floors and Insurance Futures Options Written

1. Book value, December 31, prior year (Line 8, prior year)	_____
2. Consideration received (Section 2, Column 7)	_____
3. Increase/ (Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	_____
4. Gain/ (Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	_____
4.2 Used to Adjust Basis (Section 3, Column 14	_____
5. Consideration Paid on Terminations (Section 3, C	_____
6. Used to Adjust Basis on Open Contracts (Section	_____
7. Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1 Recognized	_____
7.2 Used to Adjust Basis	_____
8. Book value, December 31, Current Year	=====

NONE

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Swaps and Forwards

1.	Book value, December 31, prior year (Line 8, prior year)	.....		.....
2.	Cost or (Consideration Received) (Section 2, Column 7)	.....		.....
3.	Increase/ (Decrease) by Adjustment (Section 1,	.....		.....
4.	Gain/ (Loss) on Termination:		NONE	
4.1	Recognized (Section 3, Column 14)	.....	
4.2	Used to Adjust Basis of Hedged Item (Se	.....	
5.	Consideration Received (or Paid) on Terminator	.....	
6.	Used to Adjust Basis on Hedged Item on Open Contracts (Section 1, Column 13)	.....		.....
7.	Disposition of Deferred Amount on Contracts Terminated in Prior Year:			
7.1	Recognized	.....		.....
7.2	Used to Adjust Basis of Hedged Item	.....		.....
8.	Book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 minus Line 6 minus Line 7)	.....		.....

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

Futures Contracts and Insurance Futures Contracts

1.	Book value, December 31, prior year (Line 8, prior year)	.....		.....
2.	Change in total Variation Margin on Open Contracts (Difference between years-Section 1, Column 6)	.....		.....
3.1	Change in Variation Margin on Open Contracts Used to Adjust Basis of Hedged Item (Section 1, Column 11)	.....		.....
3.2	Change in Variation Margin on Open Contracts Recognized (Difference between years-Section 1, Column 10)	.....		.....
4.1	Variation Margin on Contracts Terminated During	.....		.....
4.2	Less:		NONE	
4.21	Gain/ (Loss) Recognized in Current Year	.....	
4.22	Gain/ (Loss) Used to Adjust Basis of Her	.....	
4.3	Subtotal (Line 4.1 minus Line 4.2)	.....	
5.1	Net Additions to Cash Deposits (Section 2, Column 8)	.....		.....
5.2	Less: Net Reductions to Cash Deposits (Section 3, Column 9)	.....		.....
6.	Subtotal (Line 1 minus Line 2 plus Line 3.1 plus Line 3.2 minus Line 4.3 plus Line 5.2)	.....		.....
7.	Disposition of Gain/ (Loss) on Contracts Terminated in Prior Year:			
7.1	Recognized	.....		.....
7.2	Used to Adjust Basis of Hedged Item	.....		.....
8.	Book value, December 31, Current Year (Line 6 plus Line 7.1 plus Line 7.2)	.....		.....

SCHEDULE DB - PART E - VERIFICATION

Statement Value and Fair Value of Open Contracts

				Statement Value	
1.	Part A, Section 1, Column 10	.....		.....
2.	Part B, Section 1, Column 10	.....		.....
3.	Part C, Section 1, Column 10	.....		.....
4.	Part D, Section 1, Column 9 minus Column 12	.....		.....
5.	Line 1 minus Line 2 plus Line 3 plus Line 4	.....		.....
6.	Part E, Section 1, Column 4	.....		.....
7.	Part E, Section 1, Column 5	.....	NONE	.....
8.	Line 5 minus Line 6 minus Line 7
9.	Part A, Section 1, Column 11
10.	Part B, Section 1, Column 11
11.	Part C, Section 1, Column 11	.....		.....
12.	Part D, Section 1, Column 9	.....		.....
13.	Line 9 minus Line 10 plus Line 11 plus Line 12	.....		.....
14.	Part E, Section 1, Column 7	.....		.....
15.	Part E, Section 1, Column 8	.....		.....
16.	Line 13 minus Line 14 minus Line 15	.....		.....
				Fair Value	

SCHEDULE DB - PART F - SECTION 1

Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1	2	3	4	5	Derivative Instruments Open			Cash Instrument(s) Held			
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	6	7	8	9	10	11	12
					Description	Fair Value	CUSIP	Description	Statement Value	Fair Value	NAIC Designation or Other Description

NONE

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value	XXX						XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX						XXX		XXX	
7. Ending Inventory										

NONE

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Column 6 plus Column 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
Affiliates - U. S. Intercompany Pooling														
23-2430426	22586	ATLANTIC STATES INSURANCE COMPANY	PA	81,294	4,506	37,488	41,994		5,866	42,311				
0199999 - Subtotal - Affiliates - U. S. Intercompany Pooling				81,294	4,506	37,488	41,994		5,866	42,311				
Affiliates - U. S. Non-Pool														
54-0386765	26867	SOUTHERN INSURANCE COMPANY OF VIRGINIA	VA	3,790	238	3,255	3,493		140					
0299999 - Subtotal - Affiliates - U. S. Non-Pool				3,790	238	3,255	3,493		140					
0499999 - Subtotal - Affiliates				85,084	4,744	40,743	45,487		6,006	42,311				
9999999 - TOTAL - Schedule F, Part 1				85,084	4,744	40,743	45,487		6,006	42,311				

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Cancelled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
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NONE

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On								Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable			17 Other Amounts Due to Reinsurers
Authorized - Affiliates - U.S. Intercompany Pooling																	
23-2430426	22586	ATLANTIC STATES INSURANCE COMPANY	PA		188,094	9,792	691	86,385		14,169	7,830	95,121		213,988	13,608		200,380
0199999		Subtotal - Authorized - Affiliates - U.S. Intercompany Pooling			188,094	9,792	691	86,385		14,169	7,830	95,121		213,988	13,608		200,380
Authorized - Affiliates - U.S. Non-Pool																	
54-0386765	26867	SOUTHERN INSURANCE COMPANY OF VIRGINIA	VA		3,135			114				1,771		1,885			1,885
0299999		Subtotal - Authorized - Affiliates - U.S. Non-Pool			3,135			114				1,771		1,885			1,885
0499999		Subtotal - Authorized - Affiliates			191,229	9,792	691	86,499		14,169	7,830	96,892		215,873	13,608		202,265
Authorized - Other U.S. Unaffiliated Insurers																	
13-4924125	10227	AMERICAN REINSURANCE COMPANY	DE		678	11		848				335		1,194	64		1,130
37-0533080	25143	STATE FARM FIRE AND CASUALTY	IL				54	604						658			658
38-2145898	33499	DORINCO REINSURANCE COMPANY	MI		3,661	40	37	3,138		999	701			4,915	(805)		5,720
13-1290712	20583	XL REINSURANCE AMERICA INC	NY		3,661	40	37	3,138		999	701			4,915	(805)		5,720
13-3031176	38636	PARTNER RE	NY		4,027	45	40	3,452		1,099	771			5,407	(886)		6,293
23-1641984	10219	QBE REINSURANCE CORP	PA		1,464	20	11	1,255		399	281			1,966	(322)		2,288
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY		5,695	5		957				2,646		3,608	276		3,332
13-6101875	60607	IOA RE	NY					198						198			198
0599998		Other U.S. Unaffiliated Insurers (Under \$100,000)			493	19						230		249	25		224
0599999		Subtotal - Authorized - Other U.S. Unaffiliated Insurers			19,679	234	125	13,590		3,496	2,454	3,211		23,110	(2,453)		25,563

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

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

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premium	4 Affiliated
1) ATLANTIC STATES INSURANCE COMPANY	213,988	188,094	Yes (X) No ()
2) PARTNER RE	5,407	4,027	Yes () No (X)
3) XL REINSURANCE AMERICA INC	4,915	3,661	Yes () No (X)
4) DORINCO RE	4,915	3,661	Yes () No (X)
5) SWISS REINSURANCE AMERICA CORP	3,608	5,695	Yes () No (X)

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
Authorized - Other Non-U. S. Insurers																		
AA-1340125		HANNOVER RUCKVERSICHERUNGS-AG	OT		1,830	20	19	1,569		499	351				2,458	(403)		2,861
0899999		Subtotal - Authorized - Other Non-U. S. Insurers			1,830	20	19	1,569		499	351				2,458	(403)		2,861
0999999		Subtotal - Authorized			212,738	10,046	835	101,658		18,164	10,635		100,103		241,441	10,752		230,689
1999999		Subtotal - Authorized and Unauthorized			212,738	10,046	835	101,658		18,164	10,635		100,103		241,441	10,752		230,689
9999999		TOTAL - Schedule F, Part 3			212,738	10,046	835	101,658		18,164	10,635		100,103		241,441	10,752		230,689

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11	
				5 Current	Overdue							11 Total Due Column 5 plus Column 10
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Columns 6 + 7 + 8 + 9			
Authorized - Affiliates - U. S. Intercompany Pooling												
23-2430426	22586	ATLANTIC STATES INSURANCE COMPANY	PA	10,483						10,483		
0199999 - Subtotal - Authorized - Affiliates - U. S. Intercompany Pooling				10,483						10,483		
0499999 - Subtotal - Authorized - Affiliates				10,483						10,483		
Authorized - Other U. S. Unaffiliated Insurers												
13-4924125	10227	AMERICAN REINSURANCE COMPANY	DE	11						11		
37-0533080	25143	STATE FARM FIRE AND CASUALTY	IL	54						54		
38-2145898	33499	DORINCO REINSURANCE COMPANY	MI	77						77		
13-1290712	20583	XL REINSURANCE AMERICA INC	NY	77						77		
13-3031176	38636	PARTNER RE	NY	85						85		
23-1641984	10219	QBE REINSURANCE CORP	PA	31						31		
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY	24						24		
0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers				359						359		
Authorized - Other Non-U. S. Insurers												
AA-1340125		HANNOVER RUCKVERSICHERUNGS-AG	OT									
0899999 - Subtotal - Authorized - Other Non-U. S. Insurers												
0999999 - Subtotal - Authorized				10,842						10,842		
1999999 - Subtotal - Authorized and Unauthorized				10,842						10,842		
9999999 - TOTAL - Schedule F, Part 4				10,842						10,842		

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount in Dispute Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 6

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Column 4 divided by (Column 5 plus Column 6)	Amounts in Column 4 for Companies Reporting less than 20% in Column 7	Amounts in Dispute Excluded from Column 4 for Companies Reporting less than 20% in Column 7	20% of Amount in Column 9	Amount Reported in Column 8 x 20% plus Column 10

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 7

Provision for Overdue Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable All Items	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Other Miscellaneous Balances	Other Allowed Offset Items	Sum of Column 5 through Column 9 but not in Excess of Column 4	Column 4 minus Column 10	Greater of Column 11 or Schedule F - Part 4 Column 8 plus Column 9

NONE

-
- 1. Total
 - 2. Line 1 x .20
 - 3. Schedule F - Part 6 Column 11
 - 4. Provision for Overdue Authorized Reinsurance (Line 2 plus Line 3)
 - 5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Column 17 x 1000)
 - 6. Provision for Reinsurance (sum Line 4 plus Line 5) (Enter this amount on Page 3, Line 16)

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 10)	234,359,679		234,359,679
2. Premiums and considerations (Line 13)	43,138,551		43,138,551
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14.1)	10,880,804	(10,880,804)	
4. Funds held by or deposited with reinsured companies (Line 14.2)			
5. Other assets	8,138,431		8,138,431
6. Net amount recoverable from reinsurers		248,494,870	248,494,870
7. Protected cell assets (Line 25)			
8. Totals (Line 26)	296,517,465	237,614,066	534,131,531
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Line 1 through Line 3)	63,630,404	148,263,045	211,893,449
10. Taxes, expenses, and other obligations (Line 4 through Line 8)	43,384,052		43,384,052
11. Unearned premiums (Line 9)	40,766,022	100,102,987	140,869,009
12. Advance premiums (Line 10)			
13. Dividends declared and unpaid (Line 11.1 and Line 11.2)	1,055,000		1,055,000
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	10,751,966	(10,751,966)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	727,947		727,947
17. Provision for reinsurance (Line 16)			
18. Other liabilities (Line 15 and Line 17 through Line 23)	116,707		116,707
19. Total liabilities excluding protected cell business (Line 26 minus Line 25)	160,432,098	237,614,066	398,046,164
20. Protected cell liabilities (Line 25)			
21. Surplus as regards policyholders (Line 35)	136,085,367	X X X	136,085,367
22. Totals (Line 36)	296,517,465	237,614,066	534,131,531

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes (X) No ()

If yes, give full explanation:

The Company participates in a pooling agreement with Atlantic States Insurance Company.

.....

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancellable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims																		
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)																		
6. Increase in contract reserves																		
7. Commissions (a)																		
8. Other general insurance expenses																		
9. Taxes, licenses and fees																		
10. Total other expenses incurred																		
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds																		
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds																		

NONE

DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)																		

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancellable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

PART 2 - RESERVES AND LIABILITIES

A. Premium Reserves:									
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits, (deferred maternity and other similar benefits)									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									

NONE

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims paid during the year:									
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Line 1.1 plus Line 2.1									
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2									

NONE

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

NONE

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Claims incurred				
2. Beginning claim reserve				
3. Ending claim reserve				
4. Claims paid				
B. Assumed Reinsurance:				
5. Claims incurred				
6. Beginning claim reserve				
7. Ending claim reserve				
8. Claims paid				
C. Ceded Reinsurance:	NONE			
9. Claims incurred				
10. Beginning claim reserve				
11. Ending claim reserve				
12. Claims paid				
D. Net:				
13. Claims incurred				
14. Beginning claim reserve				
15. Ending claim reserve				
16. Claims paid				
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses				
18. Beginning reserves and liabilities				
19. Ending reserves and liabilities				
20. Paid claims and cost containment expenses				

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,693	1,324	153	116	92	15	17	483	XXX
2. 1997	166,983	117,405	49,578	88,694	61,637	8,719	5,992	4,250	327	1,568	33,707	XXX
3. 1998	173,180	121,846	51,334	96,826	63,867	7,426	4,873	4,700	402	1,589	39,810	XXX
4. 1999	184,729	129,752	54,977	110,747	75,828	7,385	4,984	5,679	830	1,985	42,169	XXX
5. 2000	198,887	144,358	54,529	116,995	83,306	6,833	4,760	7,142	2,341	1,766	40,563	XXX
6. 2001	232,865	177,104	55,761	129,067	96,446	7,877	5,687	7,562	2,498	1,634	39,875	XXX
7. 2002	254,494	195,673	58,821	135,557	100,976	6,725	4,721	7,331	2,225	1,926	41,691	XXX
8. 2003	282,850	217,539	65,311	144,813	107,980	5,954	3,805	8,312	2,908	2,186	44,386	XXX
9. 2004	323,559	249,498	74,061	140,746	107,202	4,910	2,881	7,898	2,533	1,917	40,938	XXX
10. 2005	354,552	273,246	81,306	122,250	92,958	2,793	1,515	7,257	2,146	1,798	35,681	XXX
11. 2006	290,274	206,460	83,814	75,069	52,575	829	347	5,005	1,592	1,035	26,389	XXX
12. Totals	XXX	XXX	XXX	1,162,457	844,099	59,604	39,681	65,228	17,817	17,421	385,692	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	4,293	3,567										726	XXX
2.	598	447					48	36	78	58		183	XXX
3.	1,897	1,219					162	104	257	166		827	XXX
4.	3,289	2,227					208	142	426	287		1,267	XXX
5.	4,185	3,005					223	162	602	429		1,414	XXX
6.	6,047	4,447					404	301	872	644		1,931	XXX
7.	8,431	5,935					660	465	1,184	835		3,040	XXX
8.	11,546	8,062					1,022	720	1,685	1,190		4,281	XXX
9.	21,320	15,347	946	741			2,421	1,738	3,182	2,293		7,750	XXX
10.	35,428	25,405	4,025	3,058			4,283	3,162	5,847	4,284		13,674	XXX
11.	45,826	31,998	19,766	14,365			5,299	3,805	10,690	7,620		23,793	XXX
12.	142,860	101,659	24,737	18,164			14,730	10,635	24,823	17,806		58,886	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter - Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	726	
2.	102,387	68,497	33,890	61.3	58.3	68.4			35.0	151	32
3.	111,268	70,631	40,637	64.2	58.0	79.2			35.0	678	149
4.	127,734	84,298	43,436	69.1	65.0	79.0			35.0	1,062	205
5.	135,980	94,003	41,977	68.4	65.1	77.0			30.0	1,180	234
6.	151,829	110,023	41,806	65.2	62.1	75.0			30.0	1,600	331
7.	159,888	115,157	44,731	62.8	58.9	76.0			30.0	2,496	544
8.	173,332	124,665	48,667	61.3	57.3	74.5			30.0	3,484	797
9.	181,423	132,735	48,688	56.1	53.2	65.7			30.0	6,178	1,572
10.	181,883	132,528	49,355	51.3	48.5	60.7			30.0	10,990	2,684
11.	162,484	112,302	50,182	56.0	54.4	59.9			30.0	19,229	4,564
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	47,774	11,112

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT		
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year	
1. Prior								1,132	1,132	1,132			
2. 1997	29,939	30,930	31,130	31,198	30,385	29,994	30,107	29,930	29,974	29,947	(27)	17	
3. 1998	XXX	33,868	35,399	35,992	36,858	36,920	36,593	36,535	36,321	36,248	(73)	(287)	
4. 1999	XXX	XXX	35,569	37,735	39,269	39,586	38,831	38,505	38,577	38,448	(129)	(57)	
5. 2000	XXX	XXX	XXX	34,433	37,018	38,370	38,841	37,870	37,180	37,003	(177)	(867)	
6. 2001	XXX	XXX	XXX	XXX	35,369	37,701	38,442	38,136	36,919	36,514	(405)	(1,622)	
7. 2002	XXX	XXX	XXX	XXX	XXX	40,349	40,869	40,427	39,872	39,276	(596)	(1,151)	
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	44,486	43,908	43,504	42,768	(736)	(1,140)	
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,384	43,317	42,434	(883)	(950)	
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,891	42,681	(1,210)	XXX	
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,699	XXX	XXX	
											12. Totals	(4,236)	(6,057)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0									406	XXX	XXX
2. 1997	16,236	21,818	24,103	26,304	28,027	28,995	29,273	27,570	29,716	29,784	XXX	XXX
3. 1998	XXX	19,384	25,607	28,520	31,080	33,042	34,152	34,699	35,081	35,512	XXX	XXX
4. 1999	XXX	XXX	19,938	26,714	30,167	33,277	35,073	36,292	37,059	37,320	XXX	XXX
5. 2000	XXX	XXX	XXX	19,428	26,320	29,699	32,248	34,025	35,232	35,762	XXX	XXX
6. 2001	XXX	XXX	XXX	XXX	18,425	24,809	28,585	31,566	33,565	34,811	XXX	XXX
7. 2002	XXX	XXX	XXX	XXX	XXX	21,341	28,233	31,725	34,938	36,585	XXX	XXX
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	24,957	32,872	36,280	38,982	XXX	XXX
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,016	30,984	35,573	XXX	XXX
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,251	30,570	XXX	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,976	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior										
2. 1997	3,870	1,483	1,180	769	259	112	100	28	21	12
3. 1998	XXX	3,892	1,638	1,180	818	430	258	150	95	58
4. 1999	XXX	XXX	4,364	1,859	1,402	873	402	172	120	66
5. 2000	XXX	XXX	XXX	4,521	1,836	1,322	899	330	159	61
6. 2001	XXX	XXX	XXX	XXX	5,684	1,982	1,465	647	288	103
7. 2002	XXX	XXX	XXX	XXX	XXX	5,503	1,976	941	425	195
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	5,919	1,521	847	302
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,303	2,343	888
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,467	2,088
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,895

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(3)						1	(3)	XXX
2. 1997	31,740	22,800	8,940	17,691	12,116	1,298	928	764	18	249	6,691	8,538
3. 1998	34,834	24,914	9,920	22,134	13,992	1,057	689	1,132	41	115	9,601	10,239
4. 1999	37,491	26,690	10,801	23,491	15,906	1,176	826	1,381	191	293	9,125	9,264
5. 2000	39,850	29,006	10,844	22,544	16,066	979	753	1,743	631	183	7,816	7,467
6. 2001	44,587	33,787	10,800	21,761	16,033	756	552	1,485	531	115	6,886	8,319
7. 2002	47,959	36,544	11,415	25,069	18,205	442	343	1,714	618	91	8,059	8,222
8. 2003	54,286	42,040	12,246	38,346	28,114	1,027	539	2,719	1,190	327	12,249	9,895
9. 2004	63,204	48,743	14,461	28,512	21,593	402	276	2,155	874	139	8,326	7,472
10. 2005	69,090	53,107	15,983	27,781	21,350	292	214	1,903	713	114	7,699	5,816
11. 2006	56,611	39,584	17,027	17,186	11,994	114	80	1,298	479	47	6,045	6,507
12. Totals	XXX	XXX	XXX	244,512	175,369	7,543	5,200	16,294	5,286	1,674	82,494	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.	38	24					1	1	6	4		16	2
4.	85	55					3	2	13	9		35	2
5.	704	508					22	16	105	76		231	17
6.	450	280					15	10	67	42		200	8
7.	253	177					8	6	38	27		89	7
8.	792	624					25	19	118	93		199	17
9.	664	447					21	14	99	66		257	27
10.	1,710	1,082					54	33	256	162		743	66
11.	5,436	3,640	1,166	972			215	152	987	689		2,351	541
12.	10,132	6,837	1,166	972			364	253	1,689	1,168		4,121	687

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	19,753	13,062	6,691	62.2	57.3	74.8			35.0		
3.	24,368	14,751	9,617	70.0	59.2	96.9			35.0	14	2
4.	26,149	16,989	9,160	69.7	63.7	84.8			35.0	30	5
5.	26,097	18,050	8,047	65.5	62.2	74.2			30.0	196	35
6.	24,534	17,448	7,086	55.0	51.6	65.6			30.0	170	30
7.	27,524	19,376	8,148	57.4	53.0	71.4			30.0	76	13
8.	43,027	30,579	12,448	79.3	72.7	101.6			30.0	168	31
9.	31,853	23,270	8,583	50.4	47.7	59.4			30.0	217	40
10.	31,996	23,554	8,442	46.3	44.4	52.8			30.0	628	115
11.	26,402	18,006	8,396	46.6	45.5	49.3			30.0	1,990	361
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,489	632

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	614	467	43	47	37	4	2	176	XXX
2. 1997	34,808	24,203	10,605	20,683	14,038	2,232	1,389	1,192	67	64	8,613	8,577
3. 1998	36,797	25,652	11,145	22,778	15,445	1,946	1,252	1,120	113	56	9,034	9,396
4. 1999	38,458	26,777	11,681	25,639	17,606	1,931	1,192	1,299	203	76	9,868	8,201
5. 2000	39,439	28,298	11,141	25,397	17,423	1,816	1,150	1,430	330	45	9,740	7,353
6. 2001	49,120	37,984	11,136	34,511	25,997	2,333	1,652	1,698	429	68	10,464	10,064
7. 2002	54,267	42,256	12,011	38,796	28,354	2,395	1,441	1,643	350	79	12,689	8,953
8. 2003	57,846	44,611	13,235	34,181	25,844	1,622	886	1,348	297	87	10,124	10,439
9. 2004	61,819	48,249	13,570	37,028	28,316	1,622	710	1,411	274	89	10,761	10,290
10. 2005	64,695	50,525	14,170	29,309	21,983	1,146	370	1,404	267	70	9,239	10,344
11. 2006	50,667	35,940	14,727	15,058	10,573	168	44	820	183	30	5,246	10,416
12. Totals	XXX	XXX	XXX	283,994	206,046	17,254	10,133	13,402	2,517	666	95,954	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ...	1,453	1,093										360	34
2. ...	35	23					3	2	5	4		14	1
3. ...	517	353					45	31	75	51		202	6
4. ...	100	65					9	6	15	10		43	2
5. ...	332	258					29	23	48	37		91	11
6. ...	1,662	1,364					145	119	241	198		367	20
7. ...	2,505	1,776					219	155	364	258		899	45
8. ...	3,658	2,567					320	225	531	372		1,345	114
9. ...	7,676	5,686					848	628	1,115	826		2,499	207
10. ...	12,177	8,383					1,068	735	1,769	1,218		4,678	469
11. ...	19,093	13,391	4,820	3,484			1,583	1,117	4,268	3,012		8,760	2,156
12. ...	49,208	34,959	4,820	3,484			4,269	3,041	8,431	5,986		19,258	3,065

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ...	XXX	XXX	XXX	XXX	XXX	XXX			XXX	360	
2. ...	24,150	15,523	8,627	69.4	64.1	81.3			35.0	12	2
3. ...	26,481	17,245	9,236	72.0	67.2	82.9			35.0	164	38
4. ...	28,993	19,082	9,911	75.4	71.3	84.8			35.0	35	8
5. ...	29,052	19,221	9,831	73.7	67.9	88.2			30.0	74	17
6. ...	40,590	29,759	10,831	82.6	78.3	97.3			30.0	298	69
7. ...	45,922	32,334	13,588	84.6	76.5	113.1			30.0	729	170
8. ...	41,660	30,191	11,469	72.0	67.7	86.7			30.0	1,091	254
9. ...	49,700	36,440	13,260	80.4	75.5	97.7			30.0	1,990	509
10. ...	46,873	32,956	13,917	72.5	65.2	98.2			30.0	3,794	884
11. ...	45,810	31,804	14,006	90.4	88.5	95.1			30.0	7,038	1,722
12. ...	XXX	XXX	XXX	XXX	XXX	XXX			XXX	15,585	3,673

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	13	(1)			1			15	XXX
2. 1997	10,449	6,984	3,465	6,672	4,481	662	438	281	35	12	2,661	2,067
3. 1998	11,122	7,461	3,661	8,931	6,080	928	619	358	57	38	3,461	2,428
4. 1999	12,493	8,394	4,099	10,040	6,895	777	538	418	87	105	3,715	2,197
5. 2000	14,359	10,007	4,352	9,250	6,501	581	414	350	122	30	3,144	2,032
6. 2001	15,679	11,297	4,382	10,187	7,799	669	514	538	153	15	2,928	2,460
7. 2002	16,592	12,347	4,245	7,210	5,174	642	461	416	87	15	2,546	1,738
8. 2003	17,568	13,099	4,469	7,620	5,670	536	401	461	100	29	2,446	1,603
9. 2004	20,397	15,455	4,942	7,300	5,360	279	181	397	72	16	2,363	1,797
10. 2005	22,996	17,430	5,566	4,866	3,615	61	27	292	54	13	1,523	1,822
11. 2006	18,633	13,156	5,477	2,524	1,767	65	8	111	26	8	899	1,622
12. Totals	XXX	XXX	XXX	74,613	53,341	5,200	3,601	3,623	793	281	25,701	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.	162	105					12	8	22	14		69	2
3.	450	292					34	22	60	39		191	6
4.	334	204					25	15	44	27		157	3
5.	654	430					50	33	87	57		271	6
6.	527	369					40	28	70	49		191	10
7.	1,435	1,110					110	85	190	147		393	12
8.	1,051	760					90	65	140	101		355	15
9.	3,633	2,640					327	238	482	350		1,214	50
10.	5,716	4,138	410	332			522	381	813	593		2,017	118
11.	3,763	2,634	2,705	1,899			435	305	1,026	719		2,372	336
12.	17,725	12,682	3,115	2,231			1,645	1,180	2,934	2,096		7,230	558

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	7,811	5,081	2,730	74.8	72.8	78.8			35.0	57	12
3.	10,761	7,109	3,652	96.8	95.3	99.8			35.0	158	33
4.	11,638	7,766	3,872	93.2	92.5	94.5			35.0	130	27
5.	10,972	7,557	3,415	76.4	75.5	78.5			30.0	224	47
6.	12,031	8,912	3,119	76.7	78.9	71.2			30.0	158	33
7.	10,003	7,064	2,939	60.3	57.2	69.2			30.0	325	68
8.	9,898	7,097	2,801	56.3	54.2	62.7			30.0	291	64
9.	12,418	8,841	3,577	60.9	57.2	72.4			30.0	993	221
10.	12,680	9,140	3,540	55.1	52.4	63.6			30.0	1,656	361
11.	10,629	7,358	3,271	57.0	55.9	59.7			30.0	1,935	437
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,927	1,303

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	674	516	56	39	32	3	1	204	XXX
2. 1997	25,138	17,692	7,446	10,499	7,347	1,011	727	545	38	110	3,943	2,755
3. 1998	22,283	15,789	6,494	11,614	7,420	969	617	475	47	108	4,974	2,664
4. 1999	23,808	16,951	6,857	16,868	11,630	1,214	850	749	125	74	6,226	2,487
5. 2000	25,733	19,402	6,331	16,945	11,614	1,180	825	664	160	77	6,190	2,156
6. 2001	28,403	21,709	6,694	16,888	11,623	1,255	881	727	153	47	6,213	2,898
7. 2002	29,014	21,921	7,093	15,276	10,751	1,086	805	747	141	83	5,412	2,699
8. 2003	34,280	25,753	8,527	14,779	10,658	1,116	820	695	126	57	4,986	2,951
9. 2004	39,050	29,232	9,818	14,536	10,455	1,015	675	752	114	66	5,059	3,273
10. 2005	43,376	32,276	11,100	11,852	8,720	747	480	622	86	18	3,935	3,327
11. 2006	39,878	28,427	11,451	5,400	3,780	247	111	238	25	1	1,969	3,051
12. Totals	XXX	XXX	XXX	135,331	94,514	9,896	6,830	6,246	1,018	642	49,111	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ...	2,632	2,355										277	74
2. ...	331	273					24	20	39	32		69	8
3. ...	723	438					52	30	86	53		340	21
4. ...	2,363	1,637					171	119	282	195		865	48
5. ...	1,505	1,143					109	82	179	136		432	46
6. ...	1,959	1,359					142	98	234	162		716	35
7. ...	3,094	2,071					224	149	369	246		1,221	43
8. ...	3,207	1,960					233	143	382	234		1,485	56
9. ...	5,169	3,721	946	741			444	324	730	534		1,969	108
10. ...	8,718	6,322	3,053	2,196			1,062	769	1,403	1,014		3,935	200
11. ...	9,513	6,608	7,573	5,271			1,462	1,017	2,037	1,416		6,273	417
12. ...	39,214	27,887	11,572	8,208			3,923	2,751	5,741	4,022		17,582	1,056

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ...	XXX	XXX	XXX	XXX	XXX	XXX			XXX	277	
2. ...	12,449	8,437	4,012	49.5	47.7	53.9			35.0	58	11
3. ...	13,919	8,605	5,314	62.5	54.5	81.8			35.0	285	55
4. ...	21,647	14,556	7,091	90.9	85.9	103.4			35.0	726	139
5. ...	20,582	13,960	6,622	80.0	72.0	104.6			30.0	362	70
6. ...	21,205	14,276	6,929	74.7	65.8	103.5			30.0	600	116
7. ...	20,796	14,163	6,633	71.7	64.6	93.5			30.0	1,023	198
8. ...	20,412	13,941	6,471	59.5	54.1	75.9			30.0	1,247	238
9. ...	23,592	16,564	7,028	60.4	56.7	71.6			30.0	1,653	316
10. ...	27,457	19,587	7,870	63.3	60.7	70.9			30.0	3,253	682
11. ...	26,470	18,228	8,242	66.4	64.1	72.0			30.0	5,207	1,066
12. ...	XXX	XXX	XXX	XXX	XXX	XXX			XXX	14,691	2,891

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	132	82	41	23	13	4	2	77	XXX
2. 1997	28,510	20,110	8,400	15,138	10,920	2,746	1,982	885	160	146	5,707	4,449
3. 1998	28,584	20,083	8,501	11,691	7,836	2,246	1,509	717	140	145	5,169	4,097
4. 1999	29,609	20,595	9,014	13,409	9,259	1,933	1,325	828	180	182	5,406	3,697
5. 2000	32,339	23,235	9,104	13,981	10,044	2,010	1,418	1,270	537	169	5,262	3,246
6. 2001	36,408	26,961	9,447	16,453	12,651	2,547	1,844	1,386	627	83	5,264	3,916
7. 2002	38,353	29,063	9,290	15,925	12,621	1,781	1,331	1,055	461	225	4,348	2,859
8. 2003	43,070	32,768	10,302	14,880	10,723	1,428	1,033	1,256	537	249	5,271	3,163
9. 2004	53,395	40,166	13,229	18,317	14,409	1,333	874	1,521	696	109	5,192	3,074
10. 2005	61,262	46,217	15,045	14,099	10,627	372	269	1,206	521	38	4,260	2,800
11. 2006	49,792	35,186	14,606	9,955	6,933	123	73	896	360	41	3,608	2,409
12. Totals	XXX	XXX	XXX	143,980	106,105	16,560	11,681	11,033	4,223	1,389	49,564	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	108	69										39	7
2.	60	39					9	6	12	8		28	2
3.	170	111					30	20	30	19		80	5
4.	407	265							72	46		168	9
5.	955	642							172	116		369	16
6.	1,449	1,074					62	46	260	193		458	20
7.	1,009	706					48	34	181	127		371	36
8.	2,802	2,127					341	259	503	382		878	72
9.	4,113	2,805					763	520	738	503		1,786	174
10.	5,749	4,197					1,175	858	1,031	753		2,147	225
11.	6,351	4,401	1,853	1,317			1,196	833	1,687	1,176		3,360	533
12.	23,173	16,436	1,853	1,317			3,624	2,576	4,686	3,323		9,684	1,099

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	39	
2.	18,850	13,115	5,735	66.1	65.2	68.3			35.0	21	7
3.	14,884	9,635	5,249	52.1	48.0	61.7			35.0	59	21
4.	16,649	11,075	5,574	56.2	53.8	61.8			35.0	142	26
5.	18,388	12,757	5,631	56.9	54.9	61.9			30.0	313	56
6.	22,157	16,435	5,722	60.9	61.0	60.6			30.0	375	83
7.	19,999	15,280	4,719	52.1	52.6	50.8			30.0	303	68
8.	21,210	15,061	6,149	49.2	46.0	59.7			30.0	675	203
9.	26,785	19,807	6,978	50.2	49.3	52.7			30.0	1,308	478
10.	23,632	17,225	6,407	38.6	37.3	42.6			30.0	1,552	595
11.	22,061	15,093	6,968	44.3	42.9	47.7			30.0	2,486	874
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,273	2,411

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997												
3. 1998												
4. 1999												
5. 2000												
6. 2001												
7. 2002												
8. 2003												
9. 2004												
10. 2005												
11. 2006												
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

**SCHEDULE P - PART 1F - SECTION 2
MEDICAL MALPRACTICE - CLAIMS-MADE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997												
3. 1998												
4. 1999												
5. 2000												
6. 2001												
7. 2002												
8. 2003												
9. 2004												
10. 2005												
11. 2006												
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997	139	143	(4)	2	2							XXX
3. 1998	174	179	(5)									XXX
4. 1999	208	213	(5)	65	42	5	3	46	28		43	XXX
5. 2000	242	245	(3)									XXX
6. 2001	250	243	7									XXX
7. 2002	243	240	3					2			2	XXX
8. 2003	266	264	2					9	6		3	XXX
9. 2004	303	301	2									XXX
10. 2005	373	369	4									XXX
11. 2006	370	366	4									XXX
12. Totals	XXX	XXX	XXX	67	44	5	3	57	34		48	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	2	2		1.4	1.4				35.0		
3.									35.0		
4.	116	73	43	55.8	34.3	(860.0)			35.0		
5.									30.0		
6.									30.0		
7.	2		2	0.8		66.7			30.0		
8.	9	6	3	3.4	2.3	150.0			30.0		
9.									30.0		
10.									30.0		
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	285	273	5	3	7	3		18	XXX
2. 1997	3,252	2,783	469	1,076	1,054	24	17	19	7		41	87
3. 1998	3,357	2,956	401	222	177	9	6	8			56	80
4. 1999	3,655	3,223	432	354	295	62	41	12	2	1	90	72
5. 2000	4,231	3,795	436	4,226	4,133	99	74	32	12		138	55
6. 2001	4,671	4,242	429	657	544	93	75	13	6		138	65
7. 2002	5,392	4,968	424	1,610	1,527	110	99	33	12		115	55
8. 2003	6,681	6,199	482	965	953	(61)	(62)	19	11		21	41
9. 2004	7,751	7,200	551	(6)	(18)	11	(20)				43	40
10. 2005	8,665	8,047	618	61	47	26	1	1			40	50
11. 2006	7,934	7,300	634	8	6	26					28	34
12. Totals	XXX	XXX	XXX	9,458	8,991	404	234	144	53	1	728	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	100	50										50	1
2.													
3.													
4.													
5.	35	23					13	8	11	7		21	2
6.	1	1											1
7.	135	95					51	36	42	30		67	2
8.	35	25					13	9	11	8		17	1
9.	56	44					18	14	17	13		20	6
10.	1,222	1,187	562	530			399	384	549	529		102	11
11.	601	571	1,063	996			395	372	512	482		150	13
12.	2,185	1,996	1,625	1,526			889	823	1,142	1,069		427	37

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	50	
2.	1,119	1,078	41	34.4	38.7	8.7			35.0		
3.	239	183	56	7.1	6.2	14.0			35.0		
4.	428	338	90	11.7	10.5	20.8			35.0		
5.	4,416	4,257	159	104.4	112.2	36.5			30.0	12	9
6.	764	626	138	16.4	14.8	32.2			30.0		
7.	1,981	1,799	182	36.7	36.2	42.9			30.0	40	27
8.	982	944	38	14.7	15.2	7.9			30.0	10	7
9.	96	33	63	1.2	0.5	11.4			30.0	12	8
10.	2,820	2,678	142	32.5	33.3	23.0			30.0	67	35
11.	2,605	2,427	178	32.8	33.2	28.1			30.0	97	53
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	288	139

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997												
3. 1998												
4. 1999												
5. 2000												
6. 2001												
7. 2002												
8. 2003												
9. 2004												
10. 2005												
11. 2006												
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED
LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(40)	(28)	18	13	1	52	15	(6)	XXX
2. 2005	9,027	6,960	2,067	2,721	2,149	24	19	156	52	11	681	XXX
3. 2006	7,224	5,048	2,176	1,414	990	6	4	96	35	5	487	XXX
4. Totals	XXX	XXX	XXX	4,095	3,111	48	36	253	87	31	1,162	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	100	70					3	2	16	11		36	5
3.	398	279	142	115			7	5	95	69		174	37
4.	498	349	142	115			10	7	111	80		210	42

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	3,020	2,303	717	33.5	33.1	34.7			30.0	30	6
3.	2,158	1,497	661	29.9	29.7	30.4			30.0	146	28
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	176	34

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(240)	(162)	74	50			95	(54)	XXX
2. 2005	75,022	58,260	16,762	31,552	24,460	122	134	1,670	450	1,535	8,300	16,384
3. 2006	59,166	41,453	17,713	23,523	16,533	81	26	1,547	485	903	8,107	16,228
4. Totals	XXX	XXX	XXX	54,835	40,831	277	210	3,217	935	2,533	16,353	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	20	13							1	1		7	6
2.	37	26							10	4		17	8
3.	671	474	444	311			6	4	78	57		353	482
4.	728	513	444	311			6	4	89	62		377	496

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7	
2.	33,391	25,074	8,317	44.5	43.0	49.6			30.0	11	6
3.	26,350	17,890	8,460	44.5	43.2	47.8			30.0	330	23
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	348	29

SCHEDULE P - PART 1K - FIDELITY / SURETY

(\$000 Omitted)

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

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

NONE

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

**SCHEDULE P - PART 1L - OTHER
(INCLUDING CREDIT, ACCIDENT AND HEALTH)**

(\$000 Omitted)

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

	Losses Unpaid			Defense and Cost Containment Unpaid		Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR	Case Basis	Bulk + IBNR	21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed				Ceded			
1.										
2.										
3.										
4.										

NONE

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

SCHEDULE P - PART 1M - INTERNATIONAL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997												XXX
3. 1998												XXX
4. 1999												XXX
5. 2000												XXX
6. 2001												XXX
7. 2002												XXX
8. 2003												XXX
9. 2004												XXX
10. 2005												XXX
11. 2006												XXX
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

SCHEDULE P - PART 1N - REINSURANCE

Nonproportional Assumed Property (\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997												XXX
3. 1998												XXX
4. 1999												XXX
5. 2000												XXX
6. 2001												XXX
7. 2002												XXX
8. 2003												XXX
9. 2004												XXX
10. 2005												XXX
11. 2006												XXX
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

SCHEDULE P - PART 10 - REINSURANCE

Nonproportional Assumed Liability (\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997				(8)	(8)							XXX
3. 1998				(6)	(6)							XXX
4. 1999				(10)	(10)	1	1					XXX
5. 2000				(7)	(7)	1	1					XXX
6. 2001				(26)	(26)	1	1					XXX
7. 2002				(44)	(44)	3	3					XXX
8. 2003				(10)	(10)							XXX
9. 2004	58	58		14	14							XXX
10. 2005	66	66		8	8	2	2					XXX
11. 2006												XXX
12. Totals	XXX	XXX	XXX	(89)	(89)	8	8					XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	(8)	(8)									
3.	(6)	(6)									
4.	(9)	(9)									
5.	(6)	(6)									
6.	(25)	(25)									
7.	(41)	(41)									
8.	(10)	(10)									
9.	14	14		24.1	24.1						
10.	10	10		15.2	15.2						
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1P - REINSURANCE

Nonproportional Assumed Financial Lines (\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997												XXX
3. 1998												XXX
4. 1999												XXX
5. 2000												XXX
6. 2001												XXX
7. 2002												XXX
8. 2003												XXX
9. 2004												XXX
10. 2005												XXX
11. 2006												XXX
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 1997	219	151	68									1	
3. 1998	175	121	54	1								1	
4. 1999	143	99	44										
5. 2000	53	38	15	132	109						23	1	
6. 2001	5	4	1						3			1	
7. 2002													
8. 2003	(3)	(2)	(1)										
9. 2004	13	13											
10. 2005	(22)	(11)	(11)										
11. 2006													
12. Totals	XXX	XXX	XXX	133	109				3			27	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									35.0		
3.	1		1	0.6		1.9			35.0		
4.									35.0		
5.	132	109	23	249.1	286.8	153.3			30.0		
6.	3		3	60.0		300.0			30.0		
7.									30.0		
8.									30.0		
9.									30.0		
10.									30.0		
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P - PART 1R - SECTION 2
PRODUCTS LIABILITY - CLAIMS-MADE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1997												
3. 1998												
4. 1999												
5. 2000												
6. 2001												
7. 2002												
8. 2003												
9. 2004												
10. 2005												
11. 2006												
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$000 Omitted)

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

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$ 000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior								(3)	(3)	(3)		
2. 1997	5,880	6,097	6,066	6,024	6,021	6,001	5,989	5,944	5,941	5,945	4	1
3. 1998	XXX	7,964	8,468	8,532	8,673	8,621	8,582	8,540	8,524	8,524		(16)
4. 1999	XXX	XXX	7,801	8,238	8,141	8,067	7,996	7,988	7,982	7,966	(16)	(22)
5. 2000	XXX	XXX	XXX	6,988	6,894	6,958	7,024	6,919	6,833	6,906	73	(13)
6. 2001	XXX	XXX	XXX	XXX	6,233	6,580	6,280	6,141	6,128	6,107	(21)	(34)
7. 2002	XXX	XXX	XXX	XXX	XXX	6,977	7,183	7,065	7,044	7,041	(3)	(24)
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	11,453	11,157	10,869	10,894	25	(263)
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,114	7,302	7,269	(33)	155
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,163	7,158	(5)	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,279	XXX	XXX
12. Totals											24	(216)

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

1. Prior								503	503	503		
2. 1997	7,756	8,227	7,997	7,816	7,647	7,515	7,563	7,500	7,538	7,501	(37)	1
3. 1998	XXX	8,435	8,693	8,535	8,641	8,458	8,310	8,228	8,175	8,205	30	(23)
4. 1999	XXX	XXX	8,650	9,465	9,688	9,469	9,151	8,944	8,810	8,810	(111)	(134)
5. 2000	XXX	XXX	XXX	7,943	9,055	9,179	9,044	8,883	8,787	8,720	(67)	(163)
6. 2001	XXX	XXX	XXX	XXX	8,996	10,569	10,439	10,061	9,453	9,519	66	(542)
7. 2002	XXX	XXX	XXX	XXX	XXX	13,768	13,875	12,850	12,517	12,189	(328)	(661)
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	11,323	10,831	10,451	10,259	(192)	(572)
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,814	12,768	11,834	(934)	(980)
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,032	12,229	197	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,113	XXX	XXX
12. Totals											(1,376)	(3,074)

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

1. Prior								14	14	14		
2. 1997	2,152	2,512	2,684	2,671	2,542	2,506	2,454	2,461	2,433	2,476	43	15
3. 1998	XXX	2,832	3,179	3,310	3,387	3,480	3,463	3,415	3,383	3,330	(53)	(85)
4. 1999	XXX	XXX	3,027	3,347	3,662	3,668	3,520	3,466	3,533	3,524	(9)	58
5. 2000	XXX	XXX	XXX	2,682	3,154	3,311	3,278	3,205	3,152	3,157	5	(48)
6. 2001	XXX	XXX	XXX	XXX	3,007	2,907	2,911	2,800	2,716	2,713	(3)	(87)
7. 2002	XXX	XXX	XXX	XXX	XXX	2,664	2,635	2,721	2,677	2,567	(110)	(154)
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	2,684	2,848	2,695	2,401	(294)	(447)
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,024	2,955	3,120	165	96
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,098	3,082	(16)	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,879	XXX	XXX
12. Totals											(272)	(652)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior								452	452	452		
2. 1997	3,362	3,611	3,680	3,677	3,472	3,411	3,436	3,508	3,529	3,498	(31)	(10)
3. 1998	XXX	3,311	3,931	4,232	4,753	4,840	4,824	4,929	4,913	4,853	(60)	(76)
4. 1999	XXX	XXX	4,340	4,917	5,601	6,373	6,185	6,349	6,320	6,380	60	31
5. 2000	XXX	XXX	XXX	4,233	5,401	6,297	6,734	6,437	6,190	6,075	(115)	(362)
6. 2001	XXX	XXX	XXX	XXX	5,368	5,627	6,271	6,970	6,427	6,283	(144)	(687)
7. 2002	XXX	XXX	XXX	XXX	XXX	4,863	5,256	6,097	5,876	5,904	28	(193)
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	4,673	5,345	5,856	5,754	(102)	409
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,225	6,373	6,194	(179)	(31)
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,420	6,945	(475)	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,408	XXX	XXX
12. Totals											(1,018)	(919)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior								107	107	107		
2. 1997	5,236	4,921	5,138	5,507	5,198	5,044	5,144	5,000	5,014	5,006	(8)	6
3. 1998	XXX	4,482	4,384	4,693	4,719	4,837	4,731	4,742	4,648	4,661	13	(81)
4. 1999	XXX	XXX	4,627	4,862	5,282	5,134	5,082	4,885	4,947	4,900	(47)	15
5. 2000	XXX	XXX	XXX	5,166	5,144	5,278	5,399	5,049	4,910	4,842	(68)	(207)
6. 2001	XXX	XXX	XXX	XXX	4,591	4,848	5,394	5,107	5,157	4,896	(261)	(211)
7. 2002	XXX	XXX	XXX	XXX	XXX	4,330	4,432	4,234	4,287	4,071	(216)	(163)
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	4,860	5,475	5,475	5,309	(165)	(166)
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,893	5,820	5,918	98	25
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,050	5,444	(606)	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,921	XXX	XXX
12. Totals											(1,260)	(782)

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX									XXX
11. 2006	XXX	XXX	XXX						X		XXX	XXX
NONE												
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX									XXX
11. 2006	XXX	XXX	XXX						X		XXX	XXX
NONE												
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX					37	25	25	25		
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX	XXX								
7. 2002	XXX	XXX	XXX	XXX	XXX							
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997	97	63	88	30	29	29	29	64	64	64		
3. 1998	XXX	157	81	54	48	48	48	48	48	48		
4. 1999	XXX	XXX	106	71	92	85	80	80	80	80		
5. 2000	XXX	XXX	XXX	72	165	168	183	199	135	135		(64)
6. 2001	XXX	XXX	XXX	XXX	78	227	243	158	151	131	(20)	(27)
7. 2002	XXX	XXX	XXX	XXX	XXX	55	103	103	114	149	35	46
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	83	96	28	27	(1)	(69)
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138	28	59	31	(79)
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	121	(28)	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	148	XXX	XXX
										12. Totals	17	(193)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX									XXX
11. 2006	XXX	XXX	XXX						X		XXX	XXX
NONE												
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(7)	(7)	(7)		
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	644	608	(36)	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	574	XXX	XXX
4. Totals											(36)	

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	24	(47)	(71)	(221)
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,335	7,091	(244)	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,377	XXX	XXX
4. Totals											(315)	(221)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	NONE	X	XXX	XXX		XXX
4. Totals												

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	NONE	X	XXX	XXX		XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX									XXX
11. 2006	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX									XXX
11. 2006	XXX	XXX	XXX								XXX	XXX
NONE												
										12. Totals		

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX									XXX
11. 2006	XXX	XXX	XXX								XXX	XXX
NONE												
										12. Totals		

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

1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX									XXX
11. 2006	XXX	XXX	XXX								XXX	XXX
NONE												
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997												
3. 1998	XXX	1	1	1	1	1	1	1	1	1		
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX	24	23	23	23	23	23	23		
6. 2001	XXX	XXX	XXX	XXX								
7. 2002	XXX	XXX	XXX	XXX	XXX							
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Totals												

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

1. Prior												
2. 1997												
3. 1998	XXX											
4. 1999	XXX	XXX										
5. 2000	XXX	XXX	XXX									
6. 2001	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX									
8. 2003	XXX	XXX	XXX									
9. 2004	XXX	XXX	XXX									
10. 2005	XXX	XXX	XXX								XXX	XXX
11. 2006	XXX	XXX	XXX								XXX	XXX
12. Totals												

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
4. Totals												

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	0 0 0									(3)	1	
2. 1997	4,438	5,545	5,674	5,833	5,946	5,956	5,957	5,944	5,941	5,945	5,650	2,967
3. 1998	XXX	6,261	7,759	7,957	8,234	8,315	8,388	8,499	8,511	8,510	6,960	3,369
4. 1999	XXX	XXX	5,600	7,372	7,698	7,724	7,782	7,883	7,951	7,935	7,461	1,803
5. 2000	XXX	XXX	XXX	4,719	6,353	6,519	6,583	6,625	6,687	6,704	6,987	561
6. 2001	XXX	XXX	XXX	XXX	4,164	5,647	5,811	5,867	5,881	5,932	5,446	3,109
7. 2002	XXX	XXX	XXX	XXX	XXX	5,103	6,653	6,734	6,904	6,963	4,978	3,346
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	8,005	10,316	10,571	10,720	6,719	3,279
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,042	6,846	7,045	4,995	2,578
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,243	6,509	3,988	1,824
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,226	4,000	1,966

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

1. Prior	0 0 0									143	9	
2. 1997	2,883	4,720	5,628	6,302	6,869	7,160	7,243	7,352	7,449	7,488	6,148	2,800
3. 1998	XXX	2,936	4,817	6,015	6,826	7,491	7,892	7,950	8,004	8,027	6,460	3,131
4. 1999	XXX	XXX	3,264	5,094	6,555	7,541	8,189	8,505	8,625	8,772	6,461	1,241
5. 2000	XXX	XXX	XXX	3,574	5,363	6,631	7,630	8,122	8,518	8,640	6,167	957
6. 2001	XXX	XXX	XXX	XXX	3,522	5,643	6,950	8,178	8,713	9,195	6,308	2,471
7. 2002	XXX	XXX	XXX	XXX	XXX	5,327	7,925	9,646	10,810	11,396	6,639	3,179
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	4,314	6,773	8,191	9,073	7,311	3,396
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,686	7,624	9,624	7,209	3,214
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,691	8,102	6,982	3,160
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,609	5,734	2,518

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

1. Prior	0 0 0									14		
2. 1997	718	1,097	1,341	1,681	1,936	2,255	2,300	2,400	2,410	2,415	1,462	695
3. 1998	XXX	809	1,399	1,779	2,235	2,611	2,738	2,891	2,955	3,160	1,726	748
4. 1999	XXX	XXX	906	1,580	2,006	2,750	2,957	3,205	3,380	3,384	1,779	512
5. 2000	XXX	XXX	XXX	993	1,585	2,012	2,412	2,695	2,840	2,916	1,795	827
6. 2001	XXX	XXX	XXX	XXX	823	1,321	1,582	1,895	2,274	2,543	1,726	834
7. 2002	XXX	XXX	XXX	XXX	XXX	628	1,042	1,496	2,021	2,217	1,191	612
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	623	1,100	1,579	2,085	1,102	533
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	765	1,567	2,038	1,234	554
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	767	1,285	1,191	544
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	814	903	383

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	0 0 0									175	13	
2. 1997	871	1,741	2,326	2,698	2,980	3,255	3,340	3,386	3,423	3,436	2,466	1,419
3. 1998	XXX	1,013	2,040	2,704	3,378	3,767	4,088	4,213	4,429	4,546	2,026	706
4. 1999	XXX	XXX	1,326	2,616	3,471	4,289	4,884	5,210	5,511	5,602	2,045	502
5. 2000	XXX	XXX	XXX	1,166	2,537	3,584	4,312	5,060	5,406	5,686	1,763	787
6. 2001	XXX	XXX	XXX	XXX	1,003	2,354	3,857	4,763	5,509	5,639	2,250	861
7. 2002	XXX	XXX	XXX	XXX	XXX	1,264	2,914	3,731	4,520	4,806	2,105	744
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	1,457	2,750	3,683	4,417	2,369	728
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,452	3,115	4,421	2,462	841
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,697	3,399	2,288	944
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,756	1,573	761

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0									68	2	4
2. 1997	2,323	3,232	3,661	4,308	4,808	4,861	4,921	4,974	4,976	4,982	2,440	2,043
3. 1998	XXX	2,203	2,933	3,382	3,720	4,175	4,364	4,466	4,504	4,592	2,220	1,835
4. 1999	XXX	XXX	2,333	3,228	3,619	4,146	4,408	4,615	4,717	4,758	2,595	1,311
5. 2000	XXX	XXX	XXX	2,185	3,262	3,678	4,034	4,237	4,494	4,529	2,625	1,841
6. 2001	XXX	XXX	XXX	XXX	2,237	2,922	3,420	3,847	4,174	4,505	2,244	1,772
7. 2002	XXX	XXX	XXX	XXX	XXX	1,890	2,319	2,736	3,288	3,754	1,556	1,333
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	2,744	3,780	4,115	4,552	1,770	1,393
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,388	3,766	4,367	1,638	1,344
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,375	3,575	1,499	1,126
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,072	1,151	725

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0												
2. 1997													
3. 1998	XXX												
4. 1999	XXX	XXX											
5. 2000	XXX	XXX	XXX										
6. 2001	XXX	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX	XXX	XXX								
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0												
2. 1997													
3. 1998	XXX												
4. 1999	XXX	XXX											
5. 2000	XXX	XXX	XXX										
6. 2001	XXX	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX	XXX	XXX								
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0											XXX	XXX
2. 1997												XXX	XXX
3. 1998	XXX											XXX	XXX
4. 1999	XXX	XXX						25	25	25		XXX	XXX
5. 2000	XXX	XXX	XXX									XXX	XXX
6. 2001	XXX	XXX	XXX	XXX								XXX	XXX
7. 2002	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0											14	5
2. 1997		15		21	29	29	29	29	29	29	29	29	43
3. 1998	XXX		5	46	46	48	48	48	48	48	48	48	41
4. 1999	XXX	XXX		14	21	30	46	80	80	80	80	80	43
5. 2000	XXX	XXX	XXX		6	17	95	100	109	114	118	118	28
6. 2001	XXX	XXX	XXX	XXX		6	12	65	123	130	131	131	24
7. 2002	XXX	XXX	XXX	XXX	XXX		1	8	26	38	94	94	14
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX		9	10	10	13	13	11
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3	14	43	43	14
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	39	39	16
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	28	5

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0												
2. 1997													
3. 1998	XXX												
4. 1999	XXX	XXX											
5. 2000	XXX	XXX	XXX										
6. 2001	XXX	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX	XXX	XXX								
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0		(7)	XXX	XXX
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	456	577	XXX	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	426	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0		(54)	13	5
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,015	7,080	14,255	2,164
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,045	13,452	2,294

SCHEDULE P - PART 3K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0			XXX	XXX
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0			XXX	XXX
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	0 0 0										XXX	XXX
2. 1997											XXX	XXX
3. 1998	XXX										XXX	XXX
4. 1999	XXX	XXX									XXX	XXX
5. 2000	XXX	XXX	XXX								XXX	XXX
6. 2001	XXX	XXX	XXX								XXX	XXX
7. 2002	XXX	XXX	XXX								XXX	XXX
8. 2003	XXX	XXX	XXX								XXX	XXX
9. 2004	XXX	XXX	XXX								XXX	XXX
10. 2005	XXX	XXX	XXX								XXX	XXX
11. 2006	XXX	XXX	XXX								XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0											XXX	XXX
2. 1997												XXX	XXX
3. 1998	XXX											XXX	XXX
4. 1999	XXX	XXX										XXX	XXX
5. 2000	XXX	XXX	XXX									XXX	XXX
6. 2001	XXX	XXX	XXX									XXX	XXX
7. 2002	XXX	XXX	XXX									XXX	XXX
8. 2003	XXX	XXX	XXX									XXX	XXX
9. 2004	XXX	XXX	XXX									XXX	XXX
10. 2005	XXX	XXX	XXX									XXX	XXX
11. 2006	XXX	XXX	XXX						XXX			XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0											XXX	XXX
2. 1997												XXX	XXX
3. 1998	XXX											XXX	XXX
4. 1999	XXX	XXX										XXX	XXX
5. 2000	XXX	XXX	XXX									XXX	XXX
6. 2001	XXX	XXX	XXX									XXX	XXX
7. 2002	XXX	XXX	XXX									XXX	XXX
8. 2003	XXX	XXX	XXX									XXX	XXX
9. 2004	XXX	XXX	XXX									XXX	XXX
10. 2005	XXX	XXX	XXX									XXX	XXX
11. 2006	XXX	XXX	XXX						XXX			XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0											XXX	XXX
2. 1997												XXX	XXX
3. 1998	XXX											XXX	XXX
4. 1999	XXX	XXX										XXX	XXX
5. 2000	XXX	XXX	XXX									XXX	XXX
6. 2001	XXX	XXX	XXX									XXX	XXX
7. 2002	XXX	XXX	XXX									XXX	XXX
8. 2003	XXX	XXX	XXX									XXX	XXX
9. 2004	XXX	XXX	XXX									XXX	XXX
10. 2005	XXX	XXX	XXX									XXX	XXX
11. 2006	XXX	XXX	XXX						XXX			XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006			
1. Prior	0 0 0												
2. 1997													
3. 1998	XXX	1	1	1	1	1	1	1	1	1	1	1	1
4. 1999	XXX	XXX											
5. 2000	XXX	XXX	XXX		23	23	23	23	23	23	23	1	
6. 2001	XXX	XXX	XXX	XXX									
7. 2002	XXX	XXX	XXX	XXX	XXX								
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

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

1. Prior	0 0 0												
2. 1997													
3. 1998	XXX												
4. 1999	XXX	XXX											
5. 2000	XXX	XXX	XXX										
6. 2001	XXX	XXX	XXX										
7. 2002	XXX	XXX	XXX										
8. 2003	XXX	XXX	XXX										
9. 2004	XXX	XXX	XXX										
10. 2005	XXX	XXX	XXX										
11. 2006	XXX	XXX	XXX							XXX			

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior										
2. 1997	335	80	54	20	7	4	4			
3. 1998	XXX	324	119	72	41	30	23	2		
4. 1999	XXX	XXX	379	136	58	33	26	3	1	1
5. 2000	XXX	XXX	XXX	657	98	59	53	9	4	6
6. 2001	XXX	XXX	XXX	XXX	553	137	71	9	7	5
7. 2002	XXX	XXX	XXX	XXX	XXX	480	94	11	4	2
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	746	28	9	6
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428	14	7
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	21
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257

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

1. Prior										
2. 1997	1,127	508	377	217	75	35	32	12	7	1
3. 1998	XXX	1,104	567	384	245	96	42	23	14	14
4. 1999	XXX	XXX	1,318	637	443	261	96	37	24	3
5. 2000	XXX	XXX	XXX	993	544	377	203	64	22	6
6. 2001	XXX	XXX	XXX	XXX	1,138	668	469	188	59	26
7. 2002	XXX	XXX	XXX	XXX	XXX	1,831	760	329	137	64
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	1,806	431	332	95
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,795	564	220
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,188	333
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,802

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

1. Prior										
2. 1997	386	209	177	121	56	24	14	5	2	4
3. 1998	XXX	506	260	194	142	82	67	42	30	12
4. 1999	XXX	XXX	536	258	214	122	52	21	11	10
5. 2000	XXX	XXX	XXX	379	239	178	111	41	22	17
6. 2001	XXX	XXX	XXX	XXX	806	241	175	73	31	12
7. 2002	XXX	XXX	XXX	XXX	XXX	629	226	129	46	25
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	643	202	79	25
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	634	248	89
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	764	219
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	936

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

1. Prior										
2. 1997	674	308	212	150	48	14	7	8	7	4
3. 1998	XXX	731	323	224	203	96	55	48	33	22
4. 1999	XXX	XXX	968	429	305	257	96	77	55	52
5. 2000	XXX	XXX	XXX	1,111	499	331	241	93	53	27
6. 2001	XXX	XXX	XXX	XXX	2,036	434	264	209	62	44
7. 2002	XXX	XXX	XXX	XXX	XXX	1,388	300	250	92	75
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	1,407	520	252	90
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,244	1,240	325
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,842	1,150
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,747

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

1. Prior										
2. 1997	1,120	349	329	261	73	35	43	3	5	3
3. 1998	XXX	954	341	300	187	126	71	35	18	10
4. 1999	XXX	XXX	935	378	363	188	130	34	29	
5. 2000	XXX	XXX	XXX	1,108	414	352	264	103	52	
6. 2001	XXX	XXX	XXX	XXX	935	427	427	160	123	16
7. 2002	XXX	XXX	XXX	XXX	XXX	959	559	205	125	14
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	1,098	275	170	82
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	940	258	243
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,131	317
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	899

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						X		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX						2		
5. 2000	XXX	XXX	XXX							
6. 2001	XXX	XXX	XXX	XXX						
7. 2002	XXX	XXX	XXX	XXX	XXX					
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						X		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135
3. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3. 2006	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3. 2006	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 1997										
3. 1998										
4. 1999	XXX									
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX						XXX	XXX	

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX										XX				
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX										X				
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX										X				
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX						XXX	XXX	

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

1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX						XXX	XXX	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2006	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										1
2. 1997	4,982	5,577	5,618	5,633	5,642	5,646	5,648	5,650	5,650	5,650
3. 1998	XXX	5,755	6,872	6,920	6,938	6,943	6,951	6,957	6,960	6,960
4. 1999	XXX	XXX	6,442	7,344	7,407	7,436	7,447	7,455	7,459	7,461
5. 2000	XXX	XXX	XXX	5,637	6,902	6,955	6,973	6,980	6,985	6,987
6. 2001	XXX	XXX	XXX	XXX	4,655	5,388	5,421	5,436	5,439	5,446
7. 2002	XXX	XXX	XXX	XXX	XXX	4,128	4,919	4,952	4,970	4,978
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	5,800	6,664	6,706	6,719
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,284	4,955	4,995
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,489	3,988
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,000

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	666	97	48	32	14	11	7			
3. 1998	XXX	837	97	53	30	21	11	7	2	2
4. 1999	XXX	XXX	902	128	56	26	15	7	4	2
5. 2000	XXX	XXX	XXX	1,228	124	56	38	28	18	17
6. 2001	XXX	XXX	XXX	XXX	603	94	53	23	16	8
7. 2002	XXX	XXX	XXX	XXX	XXX	841	85	41	11	7
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	994	91	32	17
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	692	63	27
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	518	66
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	541

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	8,125	8,498	8,524	8,531	8,536	8,538	8,538	8,538	8,538	8,538
3. 1998	XXX	9,477	10,209	10,228	10,234	10,236	10,236	10,239	10,239	10,239
4. 1999	XXX	XXX	8,892	9,217	9,252	9,255	9,260	9,264	9,264	9,264
5. 2000	XXX	XXX	XXX	6,865	7,412	7,451	7,459	7,462	7,465	7,467
6. 2001	XXX	XXX	XXX	XXX	7,858	8,296	8,314	8,317	8,317	8,319
7. 2002	XXX	XXX	XXX	XXX	XXX	7,816	8,195	8,219	8,222	8,222
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	9,558	9,873	9,890	9,895
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,156	7,450	7,472
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,521	5,816
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,507

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	4,257	5,710	5,964	6,042	6,098	6,127	6,134	6,143	6,147	6,148
3. 1998	XXX	4,485	5,979	6,263	6,366	6,419	6,442	6,451	6,457	6,460
4. 1999	XXX	XXX	4,620	6,027	6,245	6,352	6,407	6,442	6,453	6,461
5. 2000	XXX	XXX	XXX	4,640	5,744	5,972	6,066	6,122	6,153	6,167
6. 2001	XXX	XXX	XXX	XXX	4,203	5,746	6,071	6,202	6,276	6,308
7. 2002	XXX	XXX	XXX	XXX	XXX	4,291	6,172	6,468	6,573	6,639
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	5,274	6,896	7,207	7,311
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,305	6,900	7,209
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,327	6,982
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,734

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										34
2. 1997	2,088	546	229	137	62	28	20	7	2	1
3. 1998	XXX	2,238	591	237	109	54	30	17	8	6
4. 1999	XXX	XXX	2,355	629	311	141	87	33	16	2
5. 2000	XXX	XXX	XXX	2,230	536	229	115	60	27	11
6. 2001	XXX	XXX	XXX	XXX	2,403	605	258	124	52	20
7. 2002	XXX	XXX	XXX	XXX	XXX	2,692	659	290	134	45
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	2,335	589	219	114
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,274	557	207
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,348	469
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,156

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	8,137	8,513	8,557	8,572	8,575	8,576	8,577	8,577	8,577	8,577
3. 1998	XXX	8,911	9,337	9,378	9,389	9,394	9,395	9,396	9,396	9,396
4. 1999	XXX	XXX	7,708	8,110	8,179	8,192	8,198	8,200	8,201	8,201
5. 2000	XXX	XXX	XXX	6,870	7,336	7,336	7,348	7,351	7,353	7,353
6. 2001	XXX	XXX	XXX	XXX	9,630	9,985	10,045	10,057	10,061	10,064
7. 2002	XXX	XXX	XXX	XXX	XXX	8,497	8,894	8,942	8,952	8,953
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	10,008	10,367	10,425	10,439
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,873	10,249	10,290
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,965	10,344
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,416

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	1,048	1,306	1,382	1,407	1,421	1,449	1,455	1,459	1,460	1,462
3. 1998	XXX	1,194	1,569	1,646	1,680	1,700	1,710	1,720	1,723	1,726
4. 1999	XXX	XXX	1,272	1,603	1,684	1,739	1,759	1,772	1,777	1,779
5. 2000	XXX	XXX	XXX	1,317	1,637	1,722	1,763	1,778	1,792	1,795
6. 2001	XXX	XXX	XXX	XXX	1,262	1,596	1,658	1,683	1,706	1,726
7. 2002	XXX	XXX	XXX	XXX	XXX	849	1,090	1,148	1,175	1,191
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	808	1,017	1,070	1,102
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	682	1,183	1,234
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	950	1,191
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	903

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	431	188	98	64	44	23	16	8	4	2
3. 1998	XXX	583	225	124	72	38	25	14	9	6
4. 1999	XXX	XXX	578	199	107	49	28	13	4	3
5. 2000	XXX	XXX	XXX	548	191	93	46	26	12	6
6. 2001	XXX	XXX	XXX	XXX	514	169	96	57	29	10
7. 2002	XXX	XXX	XXX	XXX	XXX	401	143	70	37	12
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	356	130	54	15
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362	115	50
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	118
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	1,897	2,027	2,056	2,063	2,064	2,067	2,067	2,067	2,067	2,067
3. 1998	XXX	2,249	2,405	2,421	2,425	2,427	2,428	2,428	2,428	2,428
4. 1999	XXX	XXX	2,036	2,153	2,188	2,193	2,196	2,196	2,196	2,197
5. 2000	XXX	XXX	XXX	1,865	2,005	2,025	2,029	2,030	2,031	2,032
6. 2001	XXX	XXX	XXX	XXX	2,306	2,435	2,449	2,459	2,460	2,460
7. 2002	XXX	XXX	XXX	XXX	XXX	1,645	1,724	1,736	1,738	1,738
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	1,503	1,584	1,598	1,603
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,719	1,788	1,797
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,736	1,822
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,622

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											13
2. 1997	1,274	2,306	2,377	2,409	2,422	2,446	2,456	2,460	2,462	2,466	2,466
3. 1998	XXX	1,306	1,857	1,943	1,978	1,999	2,010	2,012	2,019	2,026	2,026
4. 1999	XXX	XXX	1,274	1,836	1,916	1,967	1,996	2,019	2,038	2,045	2,045
5. 2000	XXX	XXX	XXX	1,097	1,495	1,619	1,682	1,715	1,742	1,763	1,763
6. 2001	XXX	XXX	XXX	XXX	1,212	1,987	2,129	2,194	2,233	2,250	2,250
7. 2002	XXX	XXX	XXX	XXX	XXX	1,317	1,919	2,018	2,075	2,105	2,105
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	1,548	2,182	2,302	2,369	2,369
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,727	2,312	2,462	2,462
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,640	2,288	2,288
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,573	1,573

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											74
2. 1997	685	161	98	59	44	23	13	10	10	10	8
3. 1998	XXX	618	175	102	57	37	26	24	19	19	21
4. 1999	XXX	XXX	816	200	128	84	69	52	38	38	48
5. 2000	XXX	XXX	XXX	822	215	134	80	60	49	49	46
6. 2001	XXX	XXX	XXX	XXX	802	210	117	73	42	42	35
7. 2002	XXX	XXX	XXX	XXX	XXX	620	164	104	63	63	43
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	653	194	108	108	56
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	684	206	206	108
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	752	752	200
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											2,755
2. 1997	2,451	2,725	2,746	2,750	2,751	2,755	2,755	2,755	2,755	2,755	2,755
3. 1998	XXX	2,434	2,646	2,658	2,662	2,663	2,663	2,664	2,664	2,664	2,664
4. 1999	XXX	XXX	2,271	2,454	2,477	2,483	2,485	2,485	2,485	2,485	2,487
5. 2000	XXX	XXX	XXX	1,919	2,111	2,141	2,153	2,156	2,156	2,156	2,156
6. 2001	XXX	XXX	XXX	XXX	2,624	2,857	2,885	2,893	2,895	2,895	2,898
7. 2002	XXX	XXX	XXX	XXX	XXX	2,495	2,678	2,692	2,696	2,699	2,699
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	2,752	2,932	2,947	2,951	2,951
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,071	3,256	3,273	3,273
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,106	3,327	3,327
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,051	3,051

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										2
2. 1997	1,839	2,244	2,327	2,365	2,406	2,419	2,429	2,436	2,438	2,440
3. 1998	XXX	1,600	2,033	2,123	2,165	2,186	2,201	2,213	2,216	2,220
4. 1999	XXX	XXX	1,934	2,428	2,499	2,548	2,573	2,587	2,591	2,595
5. 2000	XXX	XXX	XXX	1,864	2,458	2,533	2,581	2,608	2,620	2,625
6. 2001	XXX	XXX	XXX	XXX	1,682	2,068	2,164	2,203	2,232	2,244
7. 2002	XXX	XXX	XXX	XXX	XXX	1,145	1,437	1,492	1,529	1,556
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	1,270	1,672	1,727	1,770
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,176	1,566	1,638
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,166	1,499
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,151

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										7
2. 1997	753	297	159	99	47	27	15	6	8	2
3. 1998	XXX	703	276	162	80	45	28	16	10	5
4. 1999	XXX	XXX	981	283	156	75	52	26	15	9
5. 2000	XXX	XXX	XXX	863	286	164	89	44	19	16
6. 2001	XXX	XXX	XXX	XXX	651	288	183	100	47	20
7. 2002	XXX	XXX	XXX	XXX	XXX	510	222	130	66	36
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	616	224	120	72
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687	279	174
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	633	225
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	533

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	3,986	4,336	4,413	4,426	4,435	4,438	4,439	4,441	4,448	4,449
3. 1998	XXX	3,640	4,005	4,060	4,086	4,089	4,090	4,097	4,097	4,097
4. 1999	XXX	XXX	3,310	3,564	3,656	3,677	3,688	3,694	3,697	3,697
5. 2000	XXX	XXX	XXX	2,727	3,139	3,201	3,230	3,241	3,243	3,246
6. 2001	XXX	XXX	XXX	XXX	3,476	3,772	3,772	3,873	3,898	3,909
7. 2002	XXX	XXX	XXX	XXX	XXX	2,489	2,757	2,821	2,847	2,859
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	2,774	3,063	3,137	3,163
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,700	2,999	3,074
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,523	2,800
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,409

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										5
2. 1997	28	35	38	43	43	43	43	43	43	43
3. 1998	XXX	24	36	37	38	41	41	41	41	41
4. 1999	XXX	XXX	23	38	41	42	43	43	43	43
5. 2000	XXX	XXX	XXX	13	20	25	25	27	28	28
6. 2001	XXX	XXX	XXX	XXX	13	17	20	22	23	24
7. 2002	XXX	XXX	XXX	XXX	XXX	7	11	13	13	14
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	5	10	11	11
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	13	14
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	16
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										1
2. 1997	12	10	12	1						
3. 1998	XXX	22	4	2						
4. 1999	XXX	XXX	25	12	4	2	1			
5. 2000	XXX	XXX	XXX	23	16	12	11	7	3	2
6. 2001	XXX	XXX	XXX	XXX	14	12	9	4	3	1
7. 2002	XXX	XXX	XXX	XXX	XXX	13	9	8	4	2
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	15	8	3	1
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	4	6
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	11
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	66	80	86	86	87	87	87	87	87	87
3. 1998	XXX	63	75	77	78	79	79	79	79	80
4. 1999	XXX	XXX	60	69	72	72	72	72	72	72
5. 2000	XXX	XXX	XXX	36	44	50	54	55	55	55
6. 2001	XXX	XXX	XXX	XXX	49	57	61	63	63	65
7. 2002	XXX	XXX	XXX	XXX	XXX	40	49	53	54	55
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	33	38	41	41
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	37	40
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	50
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX		1	1	1	1	1	1	1	1
4. 1999	XXX	XXX								
5. 2000	XXX	XXX	XXX		1	1	1	1	1	1
6. 2001	XXX	XXX	XXX	XXX						
7. 2002	XXX	XXX	XXX	XXX	XXX					
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	1									
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX	XXX		1					
6. 2001	XXX	XXX	XXX	XXX						
7. 2002	XXX	XXX	XXX	XXX	XXX					
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997	1									
3. 1998	XXX	1	1	1	1	1	1	1	1	1
4. 1999	XXX	XXX								
5. 2000	XXX	XXX	XXX		1	1	1	1	1	1
6. 2001	XXX	XXX	XXX	XXX						
7. 2002	XXX	XXX	XXX	XXX	XXX					
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	XXX									
4. 1999	XXX	XXX								
5. 2000	XXX	XXX								
6. 2001	XXX	XXX								
7. 2002	XXX	XXX								
8. 2003	XXX	XXX								
9. 2004	XXX	XXX								
10. 2005	XXX	XXX						XXX		
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior												
2. 1997	10,449	10,449	10,449	10,449	10,449	10,449	10,449	10,449	10,449	10,449	10,449	10,449
3. 1998	XXX	11,122	11,122	11,122	11,122	11,122	11,122	11,122	11,122	11,122	11,122	11,122
4. 1999	XXX	XXX	12,493	12,493	12,493	12,493	12,493	12,493	12,493	12,493	12,493	12,493
5. 2000	XXX	XXX	XXX	14,359	14,359	14,359	14,359	14,359	14,359	14,359	14,359	14,359
6. 2001	XXX	XXX	XXX	XXX	15,679	15,679	15,679	15,679	15,679	15,679	15,679	15,679
7. 2002	XXX	XXX	XXX	XXX	XXX	16,592	16,592	16,592	16,592	16,592	16,592	16,592
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	17,568	17,568	17,568	17,568	17,568	17,568
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,397	20,397	20,397	20,397	20,397
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,996	22,996	22,996	22,996
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,633	18,633	18,633
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,633	18,633
13. Earned Premiums (Sc P-Pt 1)	10,449	11,122	12,493	14,359	15,679	16,592	17,568	20,397	22,996	18,633	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior												
2. 1997	6,984	6,984	6,984	6,984	6,984	6,984	6,984	6,984	6,984	6,984	6,984	6,984
3. 1998	XXX	7,461	7,461	7,461	7,461	7,461	7,461	7,461	7,461	7,461	7,461	7,461
4. 1999	XXX	XXX	8,394	8,394	8,394	8,394	8,394	8,394	8,394	8,394	8,394	8,394
5. 2000	XXX	XXX	XXX	10,007	10,007	10,007	10,007	10,007	10,007	10,007	10,007	10,007
6. 2001	XXX	XXX	XXX	XXX	11,297	11,297	11,297	11,297	11,297	11,297	11,297	11,297
7. 2002	XXX	XXX	XXX	XXX	XXX	12,347	12,347	12,347	12,347	12,347	12,347	12,347
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	13,099	13,099	13,099	13,099	13,099	13,099
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,455	15,455	15,455	15,455	15,455
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,430	17,430	17,430	17,430
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,156	13,156	13,156
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,156	13,156
13. Earned Premiums (Sc P-Pt 1)	6,984	7,461	8,394	10,007	11,297	12,347	13,099	15,455	17,430	13,156	XXX	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior												
2. 1997	25,138	25,138	25,138	25,138	25,138	25,138	25,138	25,138	25,138	25,138	25,138	25,138
3. 1998	XXX	22,283	22,283	22,283	22,283	22,283	22,283	22,283	22,283	22,283	22,283	22,283
4. 1999	XXX	XXX	23,808	23,808	23,808	23,808	23,808	23,808	23,808	23,808	23,808	23,808
5. 2000	XXX	XXX	XXX	25,733	25,733	25,733	25,733	25,733	25,733	25,733	25,733	25,733
6. 2001	XXX	XXX	XXX	XXX	28,403	28,403	28,403	28,403	28,403	28,403	28,403	28,403
7. 2002	XXX	XXX	XXX	XXX	XXX	29,014	29,014	29,014	29,014	29,014	29,014	29,014
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	34,280	34,280	34,280	34,280	34,280	34,280
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,050	39,050	39,050	39,050	39,050
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,376	43,376	43,376	43,376
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,878	39,878	39,878
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,878	39,878
13. Earned Premiums (Sc P-Pt 1)	25,138	22,283	23,808	25,733	28,403	29,014	34,280	39,050	43,376	39,878	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior												
2. 1997	17,692	17,692	17,692	17,692	17,692	17,692	17,692	17,692	17,692	17,692	17,692	17,692
3. 1998	XXX	15,789	15,789	15,789	15,789	15,789	15,789	15,789	15,789	15,789	15,789	15,789
4. 1999	XXX	XXX	16,951	16,951	16,951	16,951	16,951	16,951	16,951	16,951	16,951	16,951
5. 2000	XXX	XXX	XXX	19,402	19,402	19,402	19,402	19,402	19,402	19,402	19,402	19,402
6. 2001	XXX	XXX	XXX	XXX	21,709	21,709	21,709	21,709	21,709	21,709	21,709	21,709
7. 2002	XXX	XXX	XXX	XXX	XXX	21,921	21,921	21,921	21,921	21,921	21,921	21,921
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	25,753	25,753	25,753	25,753	25,753	25,753
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,232	29,232	29,232	29,232	29,232
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,276	32,276	32,276	32,276
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,427	28,427	28,427
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,427	28,427
13. Earned Premiums (Sc P-Pt 1)	17,692	15,789	16,951	19,402	21,709	21,921	25,753	29,232	32,276	28,427	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	28,510	28,510	28,510	28,510	28,510	28,510	28,510	28,510	28,510	28,510	
3. 1998	XXX	28,584	28,584	28,584	28,584	28,584	28,584	28,584	28,584	28,584	
4. 1999	XXX	XXX	29,609	29,609	29,609	29,609	29,609	29,609	29,609	29,609	
5. 2000	XXX	XXX	XXX	32,339	32,339	32,339	32,339	32,339	32,339	32,339	
6. 2001	XXX	XXX	XXX	XXX	36,408	36,408	36,408	36,408	36,408	36,408	
7. 2002	XXX	XXX	XXX	XXX	XXX	38,353	38,353	38,353	38,353	38,353	
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	43,070	43,070	43,070	43,070	
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,395	53,395	53,395	
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,262	61,262	
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,186	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)	28,510	28,584	29,609	32,339	36,408	38,353	43,070	53,395	61,262	35,186	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	20,110	20,110	20,110	20,110	20,110	20,110	20,110	20,110	20,110	20,110	
3. 1998	XXX	20,083	20,083	20,083	20,083	20,083	20,083	20,083	20,083	20,083	
4. 1999	XXX	XXX	20,595	20,595	20,595	20,595	20,595	20,595	20,595	20,595	
5. 2000	XXX	XXX	XXX	23,235	23,235	23,235	23,235	23,235	23,235	23,235	
6. 2001	XXX	XXX	XXX	XXX	26,961	26,961	26,961	26,961	26,961	26,961	
7. 2002	XXX	XXX	XXX	XXX	XXX	29,063	29,063	29,063	29,063	29,063	
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	32,768	32,768	32,768	32,768	
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,166	40,166	40,166	
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,217	46,217	
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,186	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)	20,110	20,083	20,595	23,235	26,961	29,063	32,768	40,166	46,217	35,186	

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	3,252	3,252	3,252	3,252	3,252	3,252	3,252	3,252	3,252	3,252	
3. 1998	XXX	3,357	3,357	3,357	3,357	3,357	3,357	3,357	3,357	3,357	
4. 1999	XXX	XXX	3,655	3,655	3,655	3,655	3,655	3,655	3,655	3,655	
5. 2000	XXX	XXX	XXX	4,231	4,231	4,231	4,231	4,231	4,231	4,231	
6. 2001	XXX	XXX	XXX	XXX	4,671	4,671	4,671	4,671	4,671	4,671	
7. 2002	XXX	XXX	XXX	XXX	XXX	5,392	5,392	5,392	5,392	5,392	
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	6,681	6,681	6,681	6,681	
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,751	7,751	7,751	
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,665	8,665	
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,934	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)	3,252	3,357	3,655	4,231	4,671	5,392	6,681	7,751	8,665	7,934	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	2,783	2,783	2,783	2,783	2,783	2,783	2,783	2,783	2,783	2,783	
3. 1998	XXX	2,956	2,956	2,956	2,956	2,956	2,956	2,956	2,956	2,956	
4. 1999	XXX	XXX	3,223	3,223	3,223	3,223	3,223	3,223	3,223	3,223	
5. 2000	XXX	XXX	XXX	3,795	3,795	3,795	3,795	3,795	3,795	3,795	
6. 2001	XXX	XXX	XXX	XXX	4,242	4,242	4,242	4,242	4,242	4,242	
7. 2002	XXX	XXX	XXX	XXX	XXX	4,968	4,968	4,968	4,968	4,968	
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	6,199	6,199	6,199	6,199	
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,200	7,200	7,200	
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,047	8,047	
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,300	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)	2,783	2,956	3,223	3,795	4,242	4,968	6,199	7,200	8,047	7,300	

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	XXX										
4. 1999	XXX	XXX									
5. 2000	XXX	XXX									
6. 2001	XXX	XXX									
7. 2002	XXX	XXX									
8. 2003	XXX	XXX									
9. 2004	XXX	XXX									
10. 2005	XXX	XXX									
11. 2006	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	XXX										
4. 1999	XXX	XXX									
5. 2000	XXX	XXX									
6. 2001	XXX	XXX									
7. 2002	XXX	XXX									
8. 2003	XXX	XXX									
9. 2004	XXX	XXX									
10. 2005	XXX	XXX									
11. 2006	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	XXX										
4. 1999	XXX	XXX									
5. 2000	XXX	XXX									
6. 2001	XXX	XXX									
7. 2002	XXX	XXX									
8. 2003	XXX	XXX									
9. 2004	XXX	XXX									
10. 2005	XXX	XXX									
11. 2006	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	XXX										
4. 1999	XXX	XXX									
5. 2000	XXX	XXX									
6. 2001	XXX	XXX									
7. 2002	XXX	XXX									
8. 2003	XXX	XXX									
9. 2004	XXX	XXX									
10. 2005	XXX	XXX									
11. 2006	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6N - REINSURANCE

Nonproportional Assumed Property

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX					

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX					

SCHEDULE P - PART 6O - REINSURANCE

Nonproportional Assumed Liability

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX					

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX					

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY
SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	219	219	219	219	219	219	219	219	219	219	219
3. 1998	XXX	175	175	175	175	175	175	175	175	175	175
4. 1999	XXX	XXX	143	143	143	143	143	143	143	143	143
5. 2000	XXX	XXX	XXX	53	53	53	53	53	53	53	53
6. 2001	XXX	XXX	XXX	XXX	5	5	5	5	5	5	5
7. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	(3)	(3)	(3)	(3)	(3)
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	13	13	13
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(22)	(22)	(22)
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	219	175	143	53	5		(3)	13	(22)		XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	151	151	151	151	151	151	151	151	151	151	151
3. 1998	XXX	121	121	121	121	121	121	121	121	121	121
4. 1999	XXX	XXX	99	99	99	99	99	99	99	99	99
5. 2000	XXX	XXX	XXX	38	38	38	38	38	38	38	38
6. 2001	XXX	XXX	XXX	XXX	4	4	4	4	4	4	4
7. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 2003	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	13	13	13
10. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(11)	(11)	(11)
11. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	151	121	99	38	4		(2)	13	(11)		XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	XXX										
4. 1999	XXX	XXX									
5. 2000	XXX	XXX									
6. 2001	XXX	XXX									
7. 2002	XXX	XXX									
8. 2003	XXX	XXX									
9. 2004	XXX	XXX									
10. 2005	XXX	XXX									
11. 2006	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	XXX										
4. 1999	XXX	XXX									
5. 2000	XXX	XXX									
6. 2001	XXX	XXX									
7. 2002	XXX	XXX									
8. 2003	XXX	XXX									
9. 2004	XXX	XXX									
10. 2005	XXX	XXX									
11. 2006	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	4,120			17,754		
2. Private Passenger Auto Liability/Medical	19,257			15,574		
3. Commercial Auto/Truck Liability/Medical	7,229			5,398		
4. Workers' Compensation	17,580			11,448		
5. Commercial Multiple Peril	9,686			14,317		
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability				4		
9. Other Liability - Occurrence	429			620		
10. Other Liabilities - Claims-made						
11. Special Property	210			2,229		
12. Auto Physical Damage	376			18,512		
13. Fidelity/Surety						
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	58,887			85,856		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	4,120			17,754		
2. Private Passenger Auto Liability/Medical	19,257			15,574		
3. Commercial Auto/Truck Liability/Medical	7,229			5,398		
4. Workers' Compensation	17,580			11,448		
5. Commercial Multiple Peril	9,686			14,317		
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability				4		
9. Other Liability - Occurrence	429			620		
10. Other Liabilities - Claims-made						
11. Special Property						
12. Auto Physical Damage	210			2,229		
13. Fidelity/Surety	376			18,512		
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	58,887			85,856		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)															
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006						
1. Prior																
2. 1997																
3. 1998	XXX		NONE													
4. 1999	XXX	XXX														
5. 2000	XXX	XXX														
6. 2001	XXX	XXX														
7. 2002	XXX	XXX														
8. 2003	XXX	XXX														
9. 2004	XXX	XXX														
10. 2005	XXX	XXX														
11. 2006	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior
1.02 1997
1.03 1998
1.04 1999
1.05 2000
1.06 2001
1.07 2002
1.08 2003
1.09 2004
1.10 2005
1.11 2006
1.12 TOTALS

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes (X) No ()

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes (X) No ()

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes () No (X)

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Column 32 and Column 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$
 (in thousands of dollars) 5.2 Surety \$

6. Claim count information is reported per claim or per claimant. (Indicate which). per Claimant
 If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes (X) No ()

7.2 An extended statement may be attached:
 See Notes To Financial Statements - page 14.2 Note #23 A.

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL No									
2. Alaska	AK No									
3. Arizona	AZ No									
4. Arkansas	AR No									
5. California	CA No									
6. Colorado	CO No									
7. Connecticut	CT No									
8. Delaware	DE Yes	11,549,776	11,657,740	132,475	4,411,885	4,220,333	9,405,625	168,101		
9. Dist. Columbia	DC No									
10. Florida	FL No									
11. Georgia	GA No									
12. Hawaii	HI No									
13. Idaho	ID No									
14. Illinois	IL Yes									
15. Indiana	IN Yes									
16. Iowa	IA No									
17. Kansas	KS No									
18. Kentucky	KY No									
19. Louisiana	LA No									
20. Maine	ME No									
21. Maryland	MD Yes	16,356,099	16,800,326	31,434	6,431,111	6,788,609	9,524,552	238,056		
22. Massachusetts	MA No									
23. Michigan	MI No									
24. Minnesota	MN No									
25. Mississippi	MS No									
26. Missouri	MO No									
27. Montana	MT No									
28. Nebraska	NE No									
29. Nevada	NV No									
30. New Hampshire	NH No									
31. New Jersey	NJ No									
32. New Mexico	NM No									
33. New York	NY Yes									
34. North Carolina	NC Yes	276,924	173,145		28,798	56,089	27,291	4,031		
35. North Dakota	ND No									
36. Ohio	OH Yes	7,597,419	8,343,323		3,149,471	4,661,449	3,680,916	110,577		
37. Oklahoma	OK No									
38. Oregon	OR No									
39. Pennsylvania	PA Yes	169,033,351	164,973,381	1,192,752	77,333,848	74,013,566	96,828,072	2,460,206		
40. Rhode Island	RI No									
41. South Carolina	SC No									
42. South Dakota	SD Yes									
43. Tennessee	TN Yes									
44. Texas	TX No									
45. Utah	UT No									
46. Vermont	VT No									
47. Virginia	VA Yes	8,164,975	6,823,919	65,515	3,013,332	1,934,620	1,627,895	118,838		
48. Washington	WA No									
49. West Virginia	WV No									
50. Wisconsin	WI No									
51. Wyoming	WY No									
52. American Samoa	AS No									
53. Guam	GU No									
54. Puerto Rico	PR No									
55. U. S. Virgin Islands	VI No									
56. Northern Mariana Islands	MP No									
57. Canada	CN No									
58. Aggregate other alien	OT XXX									
59. Totals	(a) 11	212,978,544	208,771,834	1,422,176	94,368,445	91,674,666	121,094,351	3,099,809		
DETAILS OF WRITE-INS										
5801	XXX									
5802	XXX									
5803	XXX									
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX									
5899. Totals (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)	XXX									

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

Location of risk.

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

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Direct Business Only					
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri						
27. Montana						
28. Nebraska						
29. Nevada						
30. New Hampshire						
31. New Jersey						
32. New Mexico						
33. New York						
34. North Carolina						
35. North Dakota						
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U. S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Other Alien	OT					
59. Totals						

NONE

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
13692	23-1336198	DONEGAL MUTUAL INSURANCE COMPANY	3,624,260				6,481,881	1,682,319			11,788,460	(3,875,073)
00000	23-2424711	DONEGAL GROUP INC.	6,375,740								6,375,740	
22586	23-2430426	ATLANTIC STATES INSURANCE COMPANY	(7,000,000)								(7,000,000)	
26867	54-0386765	SOUTHERN INSURANCE COMPANY OF VIRGINIA	(1,000,000)				(4,024,811)	(1,254,946)			(6,279,757)	3,854,110
14389	42-0376770	LE MARS INSURANCE COMPANY	(1,000,000)				(2,457,070)	(287,920)			(3,744,990)	40,891
14958	52-6043587	THE PENINSULA INSURANCE COMPANY	(1,000,000)					616,891			(383,109)	(1,565,000)
39900	52-1675310	PENINSULA INDEMNITY COMPANY						(756,344)			(756,344)	1,545,072
9999999		CONTROL TOTALS										

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	RESPONSES
<p>1. Will an actuarial opinion be filed by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 440:</p>	<p>YES</p>
<p>2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 460:</p>	<p>YES</p>
<p>3. Will the Risk-based Capital Report be filed with the NAIC by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 390:</p>	<p>YES</p>
<p>4. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 390:</p>	<p>YES</p>
<p>5. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 400:</p>	<p>YES</p>
<p>APRIL FILING</p>	
<p>6. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 270:</p>	<p>YES</p>
<p>7. Will Management's Discussion and Analysis be filed by April 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 350:</p>	<p>YES</p>
<p>8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 285:</p>	<p>YES</p>


SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES (Continued)

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.


	MAY FILING	RESPONSES
9. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 201:		


	JUNE FILING	
10. Will an audited financial report be filed by June 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 220:		


The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.


	MARCH FILING	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?		NO
EXPLANATION: Does not apply.		
BARCODE: Document Identifier 420:	1 3 6 9 2 2 0 0 6 4 2 0 0 0 0 0 0	
		

12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?		NO
EXPLANATION: No business transacted.		
BARCODE: Document Identifier 240:	1 3 6 9 2 2 0 0 6 2 4 0 0 0 0 0 0	
		

13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?		NO
EXPLANATION: No business transacted.		
BARCODE: Document Identifier 360:	1 3 6 9 2 2 0 0 6 3 6 0 0 0 0 0 0	
		

14. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?		NO
EXPLANATION:		
BARCODE: Document Identifier 450:	1 3 6 9 2 2 0 0 6 4 5 0 0 0 0 0 0	
		

15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?		NO
EXPLANATION: Does not apply.		
BARCODE: Document Identifier 490:	1 3 6 9 2 2 0 0 6 4 9 0 0 0 0 0 0	
		

16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?		NO
EXPLANATION: No business transacted.		
BARCODE: Document Identifier 385:	1 3 6 9 2 2 0 0 6 3 8 5 0 0 0 0 0	
		

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	RESPONSES
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION: Does not apply.	
BARCODE: Document Identifier 401:	1 3 6 9 2 2 0 0 6 4 0 1 0 0 0 0 0
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION: No business transacted.	
BARCODE: Document Identifier 365:	1 3 6 9 2 2 0 0 6 3 6 5 0 0 0 0 0
19. Will an Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
EXPLANATION:	
BARCODE: Document Identifier 441:	

APRIL FILING

20. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
EXPLANATION: No business transacted.	
BARCODE: Document Identifier 230:	1 3 6 9 2 2 0 0 6 2 3 0 0 0 0 0 0
21. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
EXPLANATION: No business transacted.	
BARCODE: Document Identifier 330:	1 3 6 9 2 2 0 0 6 3 3 0 0 0 0 0 0
22. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
EXPLANATION: No business transacted.	
BARCODE: Document Identifier 210:	1 3 6 9 2 2 0 0 6 2 1 0 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	11 Increase (Decrease) by Adjustment	12 Increase (Decrease) by Foreign Exchange Adjustment	13 Amounts Received During Year	14 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
		3 City	4 State												
Properties occupied by the reporting entity - Administrative															
HOME OFFICE COMPLEX (BUILDING & LAND)		MARIETTA	PA	01/01/1963	05/30/2001	26,050,852		19,091,172	19,997,577	(623,826)			446,837	1,819,300	1,210,796
TRAINING CENTER		MARIETTA	PA	12/31/1998	05/30/2001	4,394,821		3,616,847	3,323,000	(119,900)				23,000	58,581
0299999 - Properties occupied by the reporting entity - Administrative						30,445,673		22,708,019	23,320,577	(743,726)			446,837	1,842,300	1,269,377
0399999 - TOTAL Properties occupied by the reporting entity						30,445,673		22,708,019	23,320,577	(743,726)			446,837	1,842,300	1,269,377
Properties held for the production of income															
35.49 ACRE TRACT OF LAND		MARIETTA	PA	09/11/1985	05/30/2001	518,609		518,609	963,170					5,601	7,884
0499999 - Properties held for the production of income						518,609		518,609	963,170					5,601	7,884
9999999 - TOTALS						30,964,282		23,226,628	24,283,747	(743,726)			446,837	1,847,901	1,277,261

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Year

1	Location		4	5	6	7	8	9
Description of Property	2 City	3 State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements

NONE

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Year , including Payments during the Final Year on "Sales under Contract"

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
Description of Property	2 City	3 State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred

NONE

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Value of Land and Buildings	12 Date of Last Appraisal or Valuation
		3 City	4 State								
Mortgages in good standing - Mortgages in good standing not shown on lines 0199999 through 0699999											
59		MECHANICSBURG	PA		04/01/1986	10.500	40,358			100,000	
141		MARIETTA	PA		12/27/1991	7.500	700,000			1,000,000	
208		HARTFIELD	VA		10/18/1993	7.000	63,726			160,000	
223		MOUNT JOY	PA		10/07/1993	6.750	8,870			73,500	
239		LANDISVILLE	PA		12/13/1993	6.750	10,291			150,000	
246		CAMP HILL	PA		02/24/1994	6.750	17,150			122,000	
259		COLUMBIA	PA		10/31/1994	7.500	58,581			135,000	
270		ELIZABETHTOWN	PA		04/10/1996	7.500	44,294			126,000	
287		COLUMBIA	PA		04/14/1997	7.250	29,053			184,400	
306		MOUNT JOY	PA		07/21/1998	6.750	26,905			90,000	
313		BAINBRIDGE	PA		02/25/1999	6.750	41,320			94,472	
319		MOUNT JOY	PA	E	03/29/1999	6.500	36,841			200,000	
320		LANCASTER	PA		04/13/1999	6.500	77,275			182,000	
323		WRIGHTSVILLE	PA		05/04/1999	6.500	26,625			66,200	
326		CENTERVILLE	OH		06/25/1999	6.875	37,858			315,000	
332		MARIETTA	PA		11/05/1999	6.500	47,754			90,000	
336		MAYTOWN	PA		05/10/2000	6.750	64,328			108,400	
338		STRASBURG	PA	E	06/19/2000	6.500	55,108			115,500	
342		COLUMBIA	PA		07/31/2000	6.500	49,892			143,300	
353		YORK	PA		10/31/2002	6.250	124,568			186,900	
354		GLEN ROCK	PA		10/14/2002	5.750	147,839			194,000	
355		HARRISBURG	PA		11/14/2002	6.000	43,955			117,030	
357		MOUNT JOY	PA		03/14/2003	6.000	123,957			199,000	
358		LITITZ	PA	E	04/21/2003	5.500	70,277			251,000	
359		VINTON	VA		07/11/2003	5.875	116,897			163,000	
360		GREENVILLE	OH		07/17/2003	5.875	108,937			142,000	
361		GLOUCESTER	VA		07/31/2003	5.875	401,507			565,000	
362		HOLTWOOD	PA		08/04/2003	5.750	81,419			130,000	
363		YORK	PA		08/18/2003	5.625	41,823			129,000	
364		MOUNT JOY	PA		09/19/2003	5.750	132,573			220,000	
367		LANCASTER	PA		12/29/2003	6.000	260,650			400,000	
368		COLUMBIA	PA		01/20/2004	5.750	130,337			150,000	
369		GLEN ALLEN	VA		12/17/2004	5.875	236,249			400,000	
370		MANHEIM	PA		12/05/2005	5.875	178,004			241,000	
371		SIoux CITY	IA		09/19/2006	6.000	179,479			225,000	
0799999 - Mortgages in good standing - Mortgages in good standing not shown on lines 0199999 through 0699999							3,814,700			7,168,702	
0899999 - TOTAL Mortgages in good standing							3,814,700			7,168,702	
9999999 - TOTALS							3,814,700			7,168,702	

E04

General Interrogatory:

1. Mortgages in good standing \$ unpaid taxes \$ interest due and unpaid.
2. Restructured mortgages \$ unpaid taxes \$ interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.
4. Mortgages in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
Mortgages closed by repayment												
147	JOHNSTOWN	PA		02/07/1992	612			612	612			
229	LANCASTER	PA		10/29/1993	752			752	752			
245	COLUMBIA	PA		02/08/1994	9,773			9,773	9,773			
352	COLUMBIA	PA		08/19/2002	96,108			96,108	96,108			
0199999 - Mortgages closed by repayment					107,245			107,245	107,245			
9999999 - TOTALS					107,245			107,245	107,245			

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	Location		6 Name of Vendor or General Partner	7 NAIC Designation	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Additional Investment During Year Actual Cost	12 Fair Value	13 Amount of Encumbrances	14 Book/Adjusted Carrying Value Less Encumbrances	15 Increase (Decrease) by Adjustment	16 Increase (Decrease) By Foreign Exchange Adjustment	17 Investment Income	18 Commitment for Additional Investment	19 Percentage of Ownership
			4 City	5 State														
	Surplus Debentures, etc. - Unaffiliated																	
2199999	SURPLUS DRAFTS - AMERICAN MUTUAL REINSURANCE CO		CHICAGO	IL	DIRECT		01/01/1994		618,518		618,518		618,518					
2199999	- Subtotal - Surplus Debentures, etc. - Unaffiliated								618,518		618,518		618,518					
	Collateral Loans - Unaffiliated																	
	MYERS & BELL INSURANCE AGENCY		STEVENS	PA	DIRECT		11/10/2000		214,928		214,928		214,928				14,591	
	CHRISTIAN - BAKER COMPANY		CAMP HILL	PA	DIRECT		02/23/2004		7,500		7,500		7,500					
	LIGHTHOUSE INSURANCE GROUP INC.		MONESSEN	PA	DIRECT		04/29/2004		12,500		12,500		12,500					
	INTERSTATE INSURANCE SERVICES		CINCINNATI	OH	DIRECT		10/25/2004		20,000	20,000	40,000		40,000					
	NICKLAS INSURANCE AGENCY		ST. MARYS	PA	DIRECT		10/12/2005		40,000		40,000		40,000					
	INSURANCE ASSOCIATES AGENCY		WEST CHESTER	OH	DIRECT		03/29/2006		33,000		33,000		33,000					
	AMERICAN HERITAGE INSURANCE GROUP		CINCINNATI	OH	DIRECT		05/25/2006		60,000		60,000		60,000					
2399999	- Subtotal - Collateral Loans - Unaffiliated								387,928	20,000	407,928		407,928				14,591	
3799999	- Subtotal - Unaffiliated								1,006,446	20,000	1,026,446		1,026,446				14,591	
3999999	- TOTALS								1,006,446	20,000	1,026,446		1,026,446				14,591	

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Book / Adjusted Carrying Value Less Encumbrances, Prior Year	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Book / Adjusted Carrying Value Less Encumbrances on Disposal	11 Consideration Received	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Investment Income
		3 City	4 State											
Collateral Loans - Unaffiliated														
.....	COLLATERAL LOAN-MYERS&BELL INSURANCE AGENCY	STEVENS	PA	DIRECT	11/10/2000	17,455			17,455	17,455				14,591
.....	COLLATERAL LOAN - AMERICAN HERITAGE INS GRP	MADERIA	OH	DIRECT	06/22/2001	55,000			55,000	55,000				
.....	COLLATERAL LOAN - CHRISTIAN-BAKER CO	CAMP HILL	PA	DIRECT	02/23/2004	30,000			30,000	30,000				
.....	COLLATERAL LOAN - LIGHTHOUSE INSURANCE GRP	MONESSEN	PA	DIRECT	04/29/2004	62,500			62,500	62,500				
.....	COLLATERAL LOAN - GREG ZARTMAN & ASSOCIATES	LITTLESTOWN	PA	DIRECT	09/29/2004	5,000			5,000	5,000				
2399999	- Subtotal - Collateral Loans - Unaffiliated					169,955			169,955	169,955				14,591
3799999	- Subtotal - Unaffiliated					169,955			169,955	169,955				14,591
3999999	- TOTALS					169,955			169,955	169,955				14,591

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book / Adjusted Carrying Value	Change in Book Adjusted Carrying Value				Interest					Dates	
		3 *	4 Foreign	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B. / A. C. V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due and Accrued	20 Gross Amount Received During Year	21 Acquired	22 Maturity
U.S. Governments - Issuer Obligations																					
912810-EW-4	U. S. TREASURY BONDS				1	517,578	113,414	567,070	500,000	514,603		(411)			6.000	5.829	FA	11,333	30,000	01/16/1998	02/15/2026
912810-FE-3	U. S. TREASURY BONDS				1	1,566,328	108,031	1,620,465	1,500,000	1,556,673		(1,395)			5.500	5.275	FA	31,167	82,500	09/29/1998	08/15/2028
912827-3E-0	U. S. TREASURY NOTES				1	522,422	100,633	503,165	500,000	501,837		(2,819)			6.125	5.593	FA	11,569	30,625	01/08/1998	08/15/2007
912828-AN-0	U. S. TREASURY NOTES				1	497,344	98,285	491,425	500,000	499,492		566			3.000	3.143	MN	1,917	15,000	01/10/2003	11/15/2007
912828-AT-7	U. S. TREASURY NOTES				1	1,006,953	97,852	978,520	1,000,000	1,001,652		(1,428)			3.000	2.870	FA	11,333	28,500	02/20/2003	02/15/2008
912828-AZ-3	U. S. TREASURY NOTES				1	488,672	97,016	485,080	500,000	496,582		2,399			2.625	3.162	MN	1,677	13,125	07/29/2003	05/15/2008
912828-BG-4	U. S. TREASURY NOTES				1	991,875	97,531	975,310	1,000,000	997,191		1,655			3.250	3.459	FA	12,278	32,500	08/28/2003	08/15/2008
912828-DC-1	U. S. TREASURY NOTES				1	2,004,609	97,008	1,940,160	2,000,000	2,003,862		(408)			4.250	4.266	MN	10,861	85,000	02/03/2005	11/15/2014
912828-EE-6	U. S. TREASURY NOTES				1	2,036,875	96,766	1,935,320	2,000,000	2,032,744		(3,120)			4.250	4.064	FA	32,111	85,000	08/31/2005	08/15/2015
912828-EN-6	U. S. TREASURY NOTES				1	1,012,969	98,461	984,610	1,000,000	1,011,880		(1,077)			4.500	4.384	MN	5,750	45,000	12/27/2005	11/15/2015
912828-EP-1	U. S. TREASURY NOTES				1	998,594	99,313	993,130	1,000,000	999,318		716			4.250	4.374	MN	3,542	42,500	12/27/2005	11/30/2007
0199999	U.S. Governments - Issuer Obligations					11,644,219		11,474,255	11,500,000	11,615,836		(5,323)						133,538	489,750		
0399999	Subtotal - U.S. Governments					11,644,219		11,474,255	11,500,000	11,615,836		(5,323)						133,538	489,750		
States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
641458-6X-7	NEVADA STATE MUNI BANK BOND				1FE	10,301	100,202	10,020	10,000	10,074		(26)			6.750	6.529	JJ	338	675	02/14/1995	07/01/2009
1199999	States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					10,301		10,020	10,000	10,074		(26)						338	675		
1799999	Subtotal - States, Territories and Possessions (Direct and Guaranteed)					10,301		10,020	10,000	10,074		(26)						338	675		
Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
196797-RG-1	COLORADO WATER RESOURCES & PWR				1FE	19,756	100,172	20,034	20,000	20,000					6.125	6.219	MS	408	1,225	06/25/1992	09/01/2007
514045-VC-4	LANCASTER, CO. PA HOSP. AUTH. REV.				1FE	145,000	100,014	145,020	145,000	145,000					5.800	5.884	AO	2,103	8,410	08/12/1999	04/01/2008
796253-NR-9	SAN ANTONIO TX EL & GAS REV				1FE	39,798	101,482	40,593	40,000	40,056		(49)			6.000	5.950	FA	1,000	2,400	08/18/1992	02/01/2008
1899999	Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					204,554		205,647	205,000	205,056		(49)						3,511	12,035		
2499999	Subtotal - Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					204,554		205,647	205,000	205,056		(49)						3,511	12,035		
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																					
31339X-2J-2	FEDERAL HOME LOAN BANK				1	1,673,184	97,188	1,691,071	1,740,000	1,695,867		21,313			3.505	4.959	JD	4,405	60,987	12/07/2005	12/05/2008
3133X3-RU-9	FEDERAL HOME LOAN BANK BOND				1	1,953,620	97,906	1,958,120	2,000,000	1,967,646		14,026			4.000	4.871	FA	30,667	80,000	01/05/2006	02/13/2009
3133X6-A6-3	FEDERAL HOME LOAN BANK BONDS				1	1,000,000	98,281	982,810	1,000,000	1,000,000					4.460	4.510	AO	7,805	44,600	04/05/2004	10/28/2009
2599999	Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations					4,626,804		4,632,001	4,740,000	4,663,514		35,339						42,876	185,587		
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																					
31371L-SM-2	FANNIE MAE 255324				1	701,340	96,568	677,694	701,779	700,934		(197)			4.000	4.003	MON	2,339	28,071	09/30/2004	07/01/2011
31371K-C9-0	FANNIE MAE CX 253996				1	4,485	100,550	4,424	4,400	4,413		(17)			6.500	5.750	MON	24	286	07/27/2001	09/01/2008
31371L-FG-9	FANNIE MAE CX 254967				1	451,800	95,606	441,891	462,200	455,973		1,396			3.500	4.355	MON	1,348	16,202	09/23/2003	09/01/2010
(continues)																					

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest					Dates				
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22			
CUSIP Identification	Description	*	Foreign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B. / A. C. V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due and Accrued	Gross Amount Received During Year	Acquired	Maturity			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities (continued)																								
31371L-UM-9	FANNIE MAE CX 255388				1	932,327	98.035	910,876	929,133	930,583		(773)			4.500	4.376	MON	3,484	41,811	07/26/2004	08/01/2011			
31371L-V8-9	FANNIE MAE CX 255439				1	699,983	98.035	684,944	698,673	699,251		(326)			4.500	4.468	MON	2,620	31,520	07/26/2004	09/01/2011			
31282U-Z7-5	FANNIE MAE GOLD POOL #90766				1	81,597	99.616	79,012	79,316	80,363		(224)			5.000	4.439	MON	330	3,966	10/25/2002	11/01/2007			
31371K-U6-6	FANNIE MAE POOL 254505				1	169,009	99.730	164,192	164,636	166,456		(653)			5.000	4.152	MON	686	8,232	11/15/2002	11/01/2009			
3128M1-QK-8	FEDERAL HOME LOAN #12358				1	1,417,326	98.252	1,423,012	1,448,329	1,417,572		246			5.000	5.516	MON	6,035	18,249	09/18/2006	05/01/2021			
312862-YX-5	FEDERAL HOME LOAN 10726F				1	1,203,735	96.611	1,177,289	1,218,587	1,204,328		566			4.500	4.870	MON	4,570	54,836	09/23/2005	11/01/2018			
3128H6-T4-6	FEDERAL HOME LOAN 98671				1	3,662,920	96.611	3,566,648	3,691,762	3,664,814		1,591			4.500	4.752	MON	13,844	166,312	08/30/2005	08/01/2018			
3128H3-XH-9	FEDERAL HOME LOAN E96080F				1	1,535,822	98.467	1,507,566	1,531,037	1,535,505		(333)			5.000	4.967	MON	6,379	76,552	09/23/2005	05/01/2018			
3128H7-GK-2	FEDERAL HOME LOAN E99202				1	2,631,780	98.467	2,564,587	2,604,514	2,629,103		(1,802)			5.000	4.851	MON	10,852	130,226	06/10/2005	09/01/2018			
31282R-4J-0	FHLMC GOLD M80825				1	160,908	97.657	156,331	160,082	160,519		(175)			4.000	3.809	MON	534	6,403	09/10/2004	06/01/2010			
31282R-7E-8	FHLMC GOLD M80893				1	558,957	96.783	538,786	556,695	557,942		(458)			4.000	3.870	MON	1,856	22,268	09/10/2004	01/01/2011			
31385X-ES-2	FNMA 555545				1	1,158,484	98.529	1,141,800	1,158,846	1,158,224		(199)			5.000	5.050	MON	4,829	58,015	08/09/2005	06/01/2018			
31403X-ZG-3	FNMA PL 761343A				1	1,767,720	96.586	1,715,950	1,776,603	1,767,999		191			4.500	4.635	MON	6,662	79,982	07/10/2005	04/01/2019			
31282R-5Z-3	FREDDIE MAC GOLD M80864				1	281,956	96.783	272,885	281,956	281,956					4.000	4.024	MON	940	11,278	10/22/2003	11/01/2010			
31282U-2J-5	FREDDIE MAC GOLD M90777				1	94,275	99.276	91,171	91,836	92,310		(524)			4.500	3.337	MON	344	4,133	01/07/2003	01/01/2008			
31282R-4S-0	FREDDIE MAC GOLD POOL #M80833				1	298,333	96.783	286,054	295,562	297,282		(276)			4.000	3.835	MON	985	11,823	07/29/2003	08/01/2010			
2699999 - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities						17,812,757		17,405,111	17,855,946	17,805,525		(1,967)							68,661	770,165				
3199999 - Subtotal - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						22,439,561		22,037,112	22,595,946	22,469,039		33,372								111,538	955,752			
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																								
026351-BC-9	AMERICAN GENERAL FINANCE CORP.				1FE	496,880	107.299	536,495	500,000	498,599		326			7.500	7.734	FA	14,583	37,500	08/14/2000	08/11/2010			
030955-AL-2	AMERITECH CAPITAL FUNDING CORP.				1FE	498,738	100.464	502,320	500,000	499,830		154			6.150	6.280	JJ	14,179	30,750	02/10/1998	01/15/2008			
36962G-G7-3	GENERAL ELECTRIC CAPITAL CORP.				1FE	495,625	96.963	484,815	500,000	497,121		550			4.000	4.179	MS	6,056	18,750	02/20/2004	09/12/2011			
441812-GK-4	HOUSEHOLD FINANCE CORP GLOBAL NOTE				1FE	507,960	100.380	501,900	500,000	500,257		(1,459)			7.875	7.706	MS	13,125	39,375	08/15/2000	03/01/2007			
441812-GM-0	HOUSEHOLD FINANCE CORP. NOTES				1FE	1,005,400	108.630	1,086,300	1,000,000	1,002,409		(569)			8.000	8.077	JJ	36,889	80,000	08/01/2000	07/15/2010			
694032-BE-2	PACIFIC BELL TELEPHONE NOTES				1FE	498,335	100.686	503,430	500,000	499,759		201			6.125	6.265	FA	11,569	30,625	02/17/1998	02/15/2008			
773903-AA-7	ROCKWELL INTERNATIONAL CORP. NOTES				1FE	495,250	100.401	502,005	500,000	499,357		581			6.150	6.378	JJ	14,179	30,750	01/30/1998	01/15/2008			
79286L-DG-4	ST. PAUL COMPANIES, INC. MTN				1FE	194,586	100.248	200,496	200,000	199,808		991			7.050	7.724	MN	2,115	14,100	08/16/2000	03/07/2007			
46513E-B3-5	STATE OF ISRAEL BOND				1	100,000	100.000	100,000	100,000	100,000					4.800	4.858	MN	613		10/31/2006	11/01/2008			
869099-AD-3	SUSQUEHANNA BANCSHARES, INC.				2FE	248,615	101.242	253,105	250,000	249,092		126			6.050	6.219	MN	2,521	15,125	10/30/2002	11/01/2012			
3999999 - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						4,541,389		4,670,866	4,550,000	4,546,231		901							115,830	296,975				
4599999 - Subtotal - Industrial and Miscellaneous (Unaffiliated)						4,541,389		4,670,866	4,550,000	4,546,231		901								115,830	296,975			
5499999 - Total Bonds - Subtotal - Issuer Obligations						21,027,266		20,992,790	21,005,000	21,040,711		30,842								296,093	985,022			
5599999 - Total Bonds - Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities						17,812,757		17,405,111	17,855,946	17,805,525		(1,967)									68,661	770,165		

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book Adjusted Carrying Value				Interest					Dates		
		3 *	4 Foreign	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B. / A. C. V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due and Accrued	20 Gross Amount Received During Year	21 Acquired	22 Maturity	
6099999 - TOTALS						38,840,023		38,397,901	38,860,946	38,846,236			28,874						364,754	1,755,187		

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number Of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusting Carrying Value	Fair Value		11 Actual Cost	Dividends			Changes in Book/Adjusted Carrying Value					20 NAIC Designation	21 Date Acquired
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization) Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15+16-17)	19 Total Foreign Exchange Change in B./A.C.V.		
Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)																				
09656G-20-1	BANK OF NY CAPITAL TRUST IV 6.875%			2,000,000		25.220	50,440	25.220	50,440	50,000		3,437		140			140		P1L	01/25/1999
06423W-20-4	BANK ONE CAPITAL TRUST VI 7.2%			10,000,000		25.370	253,700	25.370	253,700	250,000	4,500	18,000		(1,700)			(1,700)		P2L	09/21/2001
17307Q-20-5	CITIGROUP CAPITAL TR 6%			5,000,000		24.800	124,000	24.800	124,000	125,000		7,500		1,950			1,950		P1L	09/17/2004
17306N-20-3	CITIGROUP CAPITAL VII 7.125%			5,000,000		25.360	126,800	25.360	126,800	125,000		8,906		(50)			(50)		P1L	07/19/2001
17306R-20-4	CITIGROUP CAPITAL VIII 6.95%			5,000,000		25.180	125,900	25.180	125,900	125,000		8,687		(200)			(200)		P1L	09/06/2001
38144X-50-0	GOLDMAN SACHS			5,000,000		26.120	130,600	26.120	130,600	125,000		7,966		3,100			3,100		P1L	10/21/2005
59021G-20-4	MERRILL LYNCH CAPITAL TRUST 7.12%			2,000,000		25.720	51,440	25.720	51,440	50,000		3,560		(20)			(20)		P1L	06/19/1998
61747N-10-9	MORGAN STANLEY 7.25%			5,000,000		25.355	126,775	25.355	126,775	125,000		9,062		(825)			(825)		P1L	07/12/2001
94976Y-20-7	WELLS FARGO CAP. TRUST IV 7%			5,000,000		25.200	126,000	25.200	126,000	125,000		8,750		(400)			(400)		P1L	08/22/2001
6299999	Subtotal - Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)																			
							1,115,655		1,115,655	1,100,000	4,500	75,869		1,995			1,995			
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)																				
313400-86-3	FEDERAL HOME LOAN MTG. CORP.			2,000,000		44.900	89,800	44.900	89,800	100,000		5,000		3,000			3,000		P1L	03/23/1998
6399999	Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)																			
							89,800		89,800	100,000		5,000		3,000			3,000			
6599999	TOTAL - Preferred Stocks																			
							1,205,455		1,205,455	1,200,000	4,500	80,869		4,995			4,995			

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends			Changes in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 Foreign						10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
Common Stocks - Public Utilities (Unaffiliated)																	
589331-10-7	MERCK & CO., INC.			2,500,000	109,000	43.600	109,000	119,350		4,750		29,475		29,475		L	03/08/2004
71902E-10-9	THE PHOENIX COMPANIES			103,000						16						L	01/01/2002
6699999	- Subtotal - Common Stocks - Public Utilities (Unaffiliated)				109,000		109,000	119,350		4,766		29,475		29,475			
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)																	
869099-10-1	SUSQUEHANNA BANCSHARES			20,000,000	537,600	26.880	537,600	59,151		19,400		64,000		64,000		L	09/01/1993
907647-10-1	UNION NATIONAL FINANCIAL CORP.			188,498,980	3,392,982	18.000	3,392,982	3,505,489		86,081		(543,880)		(543,880)		L	12/28/2006
6799999	- Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)				3,930,582		3,930,582	3,564,640		105,481		(479,880)		(479,880)			
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																	
G04074-10-3	APEX SILVER MINES LTD.			10,000,000	158,900	15.890	158,900	235,181				(100)		(100)		L	03/08/2004
04247X-10-2	ARMSTRONG WORLD INDUSTRIES			1,760,100	74,611	42.390	74,611	113,185				(38,574)		(38,574)		L	10/24/2006
276534-10-4	EASTERN INSURANCE HOLDINGS, INC.			7,268,000	105,822	14.560	105,822	72,680				33,142		33,142		L	06/19/2006
360271-10-0	FULTON FINANCIAL CORP.			13,125,000	219,188	16.700	219,188	221,372	1,936	7,497		(813)		(813)		L	02/15/2005
380956-40-9	GOLDCORP, INC.			5,000,000	142,200	28.440	142,200	90,850		788		30,800		30,800		L	08/11/2005
45806@-10-9	INSURANCE SERVICES OFFICE, INC.			9,781,000	3,667,875	375.000	3,667,875					1,080,311		1,080,311		A	04/01/1997
55376T-41-1	MTB MONEY MARKET FUNDS			1,404,589.100	1,404,589	1.000	1,404,589	1,404,589		1,056						L	11/30/2006
863307-10-4	STREETTRACKS GOLD TRUST			10,000,000	632,100	63.210	632,100	525,700				106,400		106,400		L	01/05/2006
6899999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				6,405,284		6,405,284	2,663,557	1,936	9,340		1,211,167		1,211,167			
Common Stocks - Parent, Subsidiaries, and Affiliates																	
20301*-10-4	COMMONWEALTH INSURANCE SERVICES			1,000,000				4,000								A	01/01/1995
000000-00-0	DARKE COUNTY INSURANCE AGENCY			1,000,000				15,325								A	03/31/1997
010907-00-4	DONEGAL FINANCIAL SERVICES			2,803,000	8,026,082	2,863.390	8,026,082	9,668,000				(191,275)		(191,275)		A	12/28/2006
257701-20-1	DONEGAL GROUP INC., CLASS A			8,132,884.333	93,121,526	11.450	93,121,526	36,560,656	670,963	2,583,098		10,098,744		10,098,744		A	12/21/2006
257701-30-0	DONEGAL GROUP, INC., CLASS B			3,851,225.667	44,096,534	11.450	44,096,534	17,338,442	269,586	1,041,162		4,621,395		4,621,395		A	12/21/2006
6999999	- Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates				145,244,142		145,244,142	63,586,423	940,549	3,624,260		14,528,864		14,528,864			
7299999	- TOTAL - Common Stocks				155,689,008		155,689,008	69,933,970	942,485	3,743,847		15,289,626		15,289,626			
7399999	- TOTAL - Preferred and Common Stocks				156,894,463		156,894,463	71,133,970	946,985	3,824,716		15,294,621		15,294,621			

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

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
3128M1-QK-8	FEDERAL HOME LOAN #12358		09/18/2006	DAIN RAUSCHER		1,468,643	1,500,769.19	4,169
3133X3-RU-9	FEDERAL HOME LOAN BANK BOND		01/05/2006	CITIGROUP		1,953,620	2,000,000.00	31,778
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions					3,422,263	3,500,769.19	35,947
Bonds - Industrial and Miscellaneous (Unaffiliated)								
46513E-B3-5	STATE OF ISRAEL BOND		10/31/2006	DIRECT		100,000	100,000.00	
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					100,000	100,000.00	
6099997	Subtotal - Bonds - Part 3					3,522,263	3,600,769.19	35,947
6099999	Subtotal - Bonds					3,522,263	3,600,769.19	35,947
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)								
907647-10-1	UNION NATIONAL FINANCIAL CORP.		12/28/2006	VARIOUS	77,027.000	1,512,346		
6799999	Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)					1,512,346		
Common Stocks - Industrial and Miscellaneous (Unaffiliated)								
04247X-10-2	ARMSTRONG WORLD INDUSTRIES		10/24/2006	DIRECT	1,760.100	113,185		
276534-10-4	EASTERN INSURANCE HOLDINGS, INC.		06/19/2006	DIRECT	7,268.000	72,680		
55376T-41-1	MTB MONEY MARKET FUNDS		11/30/2006	DIRECT	4,923,703.470	4,923,703		
863307-10-4	STREETTRACKS GOLD TRUST		01/05/2006	OPPENHEIMER & CO.	15,000.000	788,550		
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					5,898,118		
Common Stocks - Parent, Subsidiaries, and Affiliates								
010907-00-4	DONEGAL FINANCIAL SERVICES		12/28/2006	DIRECT	702.990	200,000		
257701-20-1	DONEGAL GROUP INC., CLASS A		12/21/2006	DIRECT	169,448.000	3,344,495		
257701-30-0	DONEGAL GROUP, INC., CLASS B		12/21/2006	VARIOUS	96,824.000	2,061,938		
6999999	Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates					5,606,433		
7299997	Subtotal - Common Stocks - Part 3					13,016,898		
7299998	Summary Item from Part 5 for Common Stocks					5,916,210		
7299999	Subtotal - Common Stocks					18,933,107		
7399999	Subtotal - Preferred and Common Stocks					18,933,107		
7499999	TOTALS					22,455,371		35,947

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 For eig n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	Change In Book/Adjusted Carrying Value						16 Book/Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date
									10 Prior Year Book/ Adjusted Carrying Value	11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amorti- zation) / Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.						
Bonds - U. S. Governments																				
912828-CA-6	U. S. TREASURY BONDS		02/28/2006	CITIGROUP		957,656	1,000,000.00	999,688	999,736		4		4		999,741		(42,084)	(42,084)	21,547	02/15/2014
912828-DV-9	U. S. TREASURY NOTES		02/28/2006	CITIGROUP		2,903,438	3,000,000.00	3,022,500	3,021,561		(191)		(191)		3,021,370		(117,932)	(117,932)	29,399	05/15/2015
0399999 - Subtotal - Bonds - U. S. Governments						3,861,094	4,000,000.00	4,022,188	4,021,297		(187)		(187)		4,021,110		(160,016)	(160,016)	50,946	
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
31371L-SM-2	FANNIE MAE 255324		12/26/2006	PRINCIPAL RECEIPT		111,509	111,509.20	111,440	111,406		103		103		111,509				2,314	07/01/2011
31371K-C9-0	FANNIE MAE CX 253996		12/26/2006	PRINCIPAL RECEIPT		3,762	3,762.24	3,835	3,788		(26)		(26)		3,762				197	09/01/2008
31371L-FG-9	FANNIE MAE CX 254967		12/26/2006	PRINCIPAL RECEIPT		77,447	77,447.22	75,705	76,170		1,277		1,277		77,447				1,471	09/01/2010
31371L-UM-9	FANNIE MAE CX 255388		12/26/2006	PRINCIPAL RECEIPT		142,751	142,750.72	143,241	143,092		(341)		(341)		142,751				3,523	08/01/2011
31371L-V8-9	FANNIE MAE CX 255439		12/26/2006	PRINCIPAL RECEIPT		145,213	145,213.46	145,486	145,401		(188)		(188)		145,213				3,616	09/01/2011
31282U-Z7-5	FANNIE MAE GOLD POOL #90766		12/15/2006	PRINCIPAL RECEIPT		41,677	41,677.33	42,876	42,345		(668)		(668)		41,677				1,080	11/01/2007
3136F6-EE-5	FANNIE MAE NOTES		03/03/2006	BANK ADVISORY GROUP		484,270	500,000.00	498,906	499,278		54		54		499,332		(15,062)	(15,062)	7,681	03/28/2008
31371K-U6-6	FANNIE MAE POOL 254505		12/26/2006	PRINCIPAL RECEIPT		45,595	45,595.35	46,806	46,280		(685)		(685)		45,595				1,167	11/01/2009
3128M1-QK-8	FEDERAL HOME LOAN #12358		12/15/2006	PRINCIPAL RECEIPT		52,440	52,440.18	51,318	51,318		1,123		1,123		52,440				293	05/01/2021
312962-YX-5	FEDERAL HOME LOAN 10728F		12/15/2006	PRINCIPAL RECEIPT		205,665	205,665.22	203,159	203,163		2,502		2,502		205,665				4,738	11/01/2018
3128H6-T4-6	FEDERAL HOME LOAN 98671		12/15/2006	PRINCIPAL RECEIPT		538,221	538,221.27	534,016	534,060		4,161		4,161		538,221				12,778	08/01/2018
31339X-DC-5	FEDERAL HOME LOAN BANK BONDS		06/05/2006	MATURED		500,000	500,000.00	492,700	498,777		1,223		1,223		500,000				5,500	06/05/2006
3128H3-XH-9	FEDERAL HOME LOAN E96080F		12/15/2006	PRINCIPAL RECEIPT		262,438	262,437.98	263,258	263,261		(823)		(823)		262,438				6,873	05/01/2018
3128H7-GK-2	FEDERAL HOME LOAN E99202		12/15/2006	PRINCIPAL RECEIPT		540,249	540,249.25	545,905	545,724		(5,474)		(5,474)		540,249				14,449	09/01/2018
31282U-XB-8	FGM 90674		08/16/2006	PAY DOWN		15,819	15,819.46	16,156			9,146		9,146		9,146		6,674	6,674	543	08/01/2006
31282R-4J-0	FHLMC GOLD M80825		12/15/2006	PRINCIPAL RECEIPT		28,795	28,794.70	28,943	28,905		(110)		(110)		28,795				617	06/01/2010
31282R-7E-8	FHLMC GOLD M80893		12/15/2006	PRINCIPAL RECEIPT		97,893	97,893.03	98,291	98,193		(300)		(300)		97,893				1,982	01/01/2011
31385X-ES-2	FNMA 555545		12/26/2006	PRINCIPAL RECEIPT		228,544	228,544.10	228,473	228,461		84		84		228,544				5,928	06/01/2018
31403X-ZG-3	FNMA PL 761343A		12/26/2006	PRINCIPAL RECEIPT		157,838	157,838.00	157,049	157,057		781		781		157,838				3,825	04/01/2019
31282R-SZ-3	FREDDIE MAC GOLD M80864		12/15/2006	PRINCIPAL RECEIPT		56,098	56,098.37	56,098	56,098						56,098				1,245	11/01/2010
31282U-2J-5	FREDDIE MAC GOLD M90777		12/15/2006	PRINCIPAL RECEIPT		34,203	34,202.99	35,112	34,575		(372)		(372)		34,203				831	01/01/2008
31282R-4S-0	FREDDIE MAC GOLD POOL #M80833		12/15/2006	PRINCIPAL RECEIPT		49,495	49,494.75	49,959	49,829		(334)		(334)		49,495				1,048	08/01/2010
3128X1-SG-8	FREDDIE MAC NOTES		03/03/2006	BANK ADVISORY GROUP		484,762	500,000.00	500,000	500,000						500,000		(15,238)	(15,238)	6,347	05/14/2009
3128X2-KJ-3	FREDDIE MAC NOTES		03/03/2006	BANK ADVISORY GROUP		482,854	500,000.00	500,000	500,000						500,000		(17,147)	(17,147)	12,944	07/13/2009
3199999 - Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						4,787,540	4,835,654.82	4,828,730	4,817,181		11,132		11,132		4,828,313		(40,773)	(40,773)	100,989	
6099997 - Subtotal - Bonds - Part 4						8,648,634	8,835,654.82	8,850,918	8,838,478		10,945		10,945		8,849,423		(200,789)	(200,789)	151,935	
6099999 - Subtotal - Bonds						8,648,634	8,835,654.82	8,850,918	8,838,478		10,945		10,945		8,849,423		(200,789)	(200,789)	151,935	
Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)																				
002920-60-1	ABBAY NATIONAL PLC 7.25%		10/16/2006	CALLED		5,000,000	125,000	125,000	127,000		(2,000)		(2,000)		125,000					8,332
023139-40-5	AMBAC FINANCIAL GROUP 7%		10/23/2006	CALLED		10,000,000	250,000	250,000	252,001		(2,001)		(2,001)		250,000					18,618
33889V-20-7	FLEET CAPITAL TRUST VII 7.20%		09/29/2006	CALLED		10,000,000	250,000	250,000	252,200		(2,200)		(2,200)		250,000					14,200
668031-20-6	NORTHWESTERN CAPITAL FIN. 17.2%		06/07/2006	DIRECT		2,500,000	19	62,500	10,000		52,500		52,500		62,500		(62,481)	(62,481)		
86788B-20-1	SUNTRUST CAPITAL TRUST IV 7.125%		11/13/2006	CALLED		5,000,000	125,000	125,000	126,350		(1,350)		(1,350)		125,000					8,115
6299999 - Subtotal - Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)						750,019		812,500	767,551		44,949		44,949		812,500		(62,481)	(62,481)	49,265	
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)																				
042476-60-6	ARMSTRONG WORLD IND. 7.45%		10/24/2006	DIRECT		6,000,000	150,000	150,000	102,000		48,000		48,000		150,000					
345397-20-2	FORD MOTOR CREDIT CO. 7.375%		12/29/2005																	4,609

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(continues)

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identifi- cation	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	Change In Book/Adjusted Carrying Value						16 Book/Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date
									10 Prior Year Book/ Adjusted Carrying Value	11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amorti- zation) / Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B. /A. C. V. (11+12-13)	15 Total Foreign Exchange Change in B. /A. C. V.						
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) (continued)																				
74460D-68-7	PUBLIC STORAGE INC. 8%		09/28/2006	CALLED	5,000,000	125,000		125,000	126,550	(1,550)			(1,550)		125,000				7,417	
6399999	- Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)					275,000		275,000	228,550	46,450			46,450		275,000				12,026	
6599997	- Subtotal - Preferred Stocks - Part 4					1,025,019		1,087,500	996,101	91,399			91,399		1,087,500		(62,481)	(62,481)	61,291	
6599999	- Subtotal - Preferred Stocks					1,025,019		1,087,500	996,101	91,399			91,399		1,087,500		(62,481)	(62,481)	61,291	
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																				
300237-44-3	EVERGREEN MONEY MARKET		03/31/2006	DIRECT	1,008,782.790	1,008,783		1,008,783	1,008,783						1,008,783				3,558	
30231G-10-2	EXXON MOBIL CORP.		07/28/2006	OPPENHEIMER & CO.	10,000,000	665,196		566,000	561,700	4,300			4,300		566,000		99,196	99,196	6,400	
380956-40-9	GOLDCORP, INC.		05/10/2006	OPPENHEIMER & CO.	5,000,000	203,016		90,850	111,400	(20,550)			(20,550)		90,850		112,166	112,166	338	
590188-10-8	MERRILL LYNCH & CO., INC.		02/03/2006	OPPENHEIMER & CO.	5,000,000	365,773		308,500	338,650	(30,150)			(30,150)		308,500		57,273	57,273	1,250	
55376T-41-1	MTB MONEY MARKET FUNDS		12/31/2006	DIRECT	3,519,114.370	3,519,114		3,519,114	3,519,114						3,519,114				4,651	
863307-10-4	STREETTRACKS GOLD TRUST		05/10/2006	OPPENHEIMER & CO.	5,000,000	350,912		262,850	262,850						262,850		88,062	88,062		
6899999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					6,112,793		5,756,097	5,802,497	(46,400)			(46,400)		5,756,097		356,696	356,696	16,197	
Common Stocks - Parent, Subsidiaries, and Affiliates																				
257701-20-1	DONEGAL GROUP INC., CLASS A		05/25/2006	DIRECT	0.333	7		1	3	(3)			(3)		1		6	6		
257701-30-0	DONEGAL GROUP, INC., CLASS B		05/02/2006	DIRECT	0.334	6		1	3	(3)			(3)		1		5	5		
6999999	- Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates					13		2	6	(6)			(6)		2		11	11		
7299997	- Subtotal - Common Stocks - Part 4					6,112,806		5,756,099	5,802,503	(46,406)			(46,406)		5,756,099		356,707	356,707	16,197	
7299998	- Summary Item from Part 5 for Common Stocks					5,916,210		5,916,210							5,916,210				29,402	
7299999	- Subtotal - Common Stocks					12,029,016		11,672,309	5,802,503	(46,406)			(46,406)		11,672,309		356,707	356,707	45,599	
7399999	- Subtotal - Preferred and Common Stocks					13,054,035		12,759,809	6,798,604	44,993			44,993		12,759,809		294,226	294,226	106,890	
7499999	- TOTALS					21,702,669		21,610,727	15,637,082	44,993	10,945		55,938		21,609,232		93,437	93,437	258,825	

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identifi- cation	2 Description	3 F o r e i g n	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stocks)	9 Actual Cost	10 Consideration	11 Book/Adjusted Carrying Value at Disposal Date						17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends				
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (12+13-14)	16 Total Foreign Exchange Change in B./A.C.V.									
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																								
300237-44-3	EVERGREEN MONEY MARKET		08/31/2006	DIRECT	09/06/2006	DIRECT	5,184,003.290	5,184,003	5,184,003	5,184,003													21,944	
55376T-41-1	MTB MONEY MARKET FUNDS		09/30/2006	DIRECT	12/31/2006	DIRECT	732,206.590	732,207	732,207	732,207													7,459	
6899999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)																					29,402		
7299998	- Subtotal - Common Stocks																					29,402		
7399999	- Subtotal - Preferred and Common Stocks																					29,402		
7499999	- TOTALS																					29,402		

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
Common Stocks - Other Affiliates									
000000-00-0	DARKE COUNTY INSURANCE AGENCY		00000	MV	No			1,000.000	100.000
010907-00-4	DONEGAL FINANCIAL SERVICES		00000	MV	No	8,026,082		2,803.000	51.811
20301*-10-4	COMMONWEALTH INSURANCE SERVICES		00000	MV	No			1,000.000	100.000
257701-20-1	DONEGAL GROUP INC. - CLASS A		02500	NW	No	93,121,526		8,132,884.330	41.300
257701-30-0	DONEGAL GROUP INC. - CLASS B		02500	NW	No	44,096,534		3,851,225.667	69.100
1799999	Subtotal - Common Stocks - Other Affiliates					145,244,142			
1899999	Subtotal - Common Stocks					145,244,142			
1999999	TOTALS					145,244,142			

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 106,001,085
2. Total amount of intangible assets nonadmitted \$ 142,160

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
Common Stocks					
000000-00-0	ATLANTIC STATES INSURANCE COMPANY	DONEGAL GROUP INC.	222,780.000		47.400
000000-00-0	LE MARS INSURANCE COMPANY	DONEGAL GROUP INC.	2,082,158.000		47.400
000000-00-0	SOUTHERN INSURANCE COMPANY OF VIRGINIA	DONEGAL GROUP INC.	891,120.000		47.400
000000-00-0	THE PENINSULA INSURANCE COMPANY	DONEGAL GROUP INC.	296,250.000		47.400
000000-00-0	PENINSULA INDEMNITY COMPANY	DONEGAL GROUP INC.	109,020.000		47.400
0299999	Subtotal - Common Stocks				

ANNUAL STATEMENT FOR THE YEAR 2006 OF THE DONEGAL MUTUAL INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 Description	Codes		4 Date Acquired	5 Name of Vendor	6 Maturity Date	7 Book/Adjusted Carrying Value	Change In Book/Adjusted Carrying Value				12 Par Value	13 Actual Cost	Interest					20 Paid for Accrued Interest	
	2 Code	3 Foreign					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amortization)/ Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Total Foreign Exchange Change in B./A.C.V.			14 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	15 Non-Admitted Due and Accrued	16 Rate of	17 Effective Rate of	18 How Paid		19 Gross Amount Received
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																			
AIG FUNDING INC. C/P			12/21/2006	DIRECT	01/05/2007	2,993,438					3,000,000	2,993,438	4,392		5.270	4.800	MAT		
AMERICAN EXPRESS CREDIT CORP. C/P			12/20/2006	DIRECT	01/04/2007	3,991,217					4,000,000	3,991,217	6,441		5.270	4.800	MAT		
AMERICAN GENERAL FINANCE CORP. C/P			12/18/2006	DIRECT	01/02/2007	3,991,225					4,000,000	3,991,225	7,605		5.265	4.750	MAT		
GENERAL ELECTRIC CAPITAL SVCS. C/P			12/27/2006	DIRECT	01/05/2007	1,997,400					2,000,000	1,997,400	1,156		5.200	4.700	MAT		
TOYOTA MOTOR CREDIT CORP. C/P			12/19/2006	DIRECT	01/03/2007	2,993,425					3,000,000	2,993,425	5,260		5.260	4.750	MAT		
3999999 - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						15,966,704					16,000,000	15,966,704	24,853						
4599999 - Subtotal - Industrial and Miscellaneous (Unaffiliated)						15,966,704					16,000,000	15,966,704	24,853						
5499999 - Total Bonds - Subtotal - Issuer Obligations						15,966,704					16,000,000	15,966,704	24,853						
6099999 - TOTAL - Bonds						15,966,704					16,000,000	15,966,704	24,853						
8299999 - TOTALS						15,966,704					16,000,000	15,966,704	24,853						

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium	Book Value	*	Statement Value	Fair Value	Increase/(Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/Miscellaneous Income

NONE

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Acquired During Current Year

1	2	3	4	5	6	7
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium

NONE

SCHEDULE DB - PART A - SECTION 3

Showing all Owned Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/Option Premium	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received on Terminations	13 Increase/ (Decrease) by Adjustment	Gain/ (Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	

NONE

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force December 31 of Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income
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NONE

SCHEDULE DB - PART B - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Written During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received
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NONE

SCHEDULE DB - PART B - SECTION 3

Showing all Written Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Indicate Exercise, Expiration, Maturity or Closing Purchase Transaction	9 Termination Date	10 Book Value	11 *	12 Consideration Paid on Terminations	13 Increase/ (Decrease) by Adjustment	Gain/ (Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis	16 Deferred	

NONE

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure

NONE

SCHEDULE DB - PART C - SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)

NONE

SCHEDULE DB - PART C - SECTION 3

Showing all Collar, Swap and Forwards Terminated During Current Year

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received or (Paid) on Terminations	13 Increase/ (Decrease) by Adjustment	Gain/ (Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	

NONE

E20

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open December 31 of Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	

NONE

SCHEDULE DB - PART D - SECTION 2

Showing all Futures Contracts and Insurance Futures Contracts Opened During Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Date of Opening Position	6 Exchange or Counterparty	7 Net Additions to Cash Deposits
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NONE

SCHEDULE DB - PART D - SECTION 3

Showing all Futures Contracts and Insurance Futures Contracts Terminated During Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Termination Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Net Reduction to Cash Deposits	10 Termination Date	Variation Margin Information		
										11 Gain / (Loss) Recognized	12 Gain / (Loss) Used to Adjust Basis of Hedged Item	13 Gain / (Loss) Deferred

NONE

SCHEDULE DB - PART E - SECTION 1

Showing Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description Counterparty or Exchange Traded	2 Master Agreement (Y or N)	3 Fair Value of Acceptable Collateral	Statement Value			Fair Value			10 Potential Exposure	11 Off-Balance Sheet Exposure
			4 Contracts Statement Value > 0	5 Contracts Statement Value < 0	6 Exposure Net of Collateral	7 Contracts Fair Value > 0	8 Contracts Fair Value < 0	9 Exposure Net of Collateral		

NONE

SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6	7
Depository		Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Name	Location and Supplemental Information						
Open Depositories							
M & T BANK	HARRISBURG, PA		VARIOUS	95,388		2,763,105	
MELLON BANK	PITTSBURGH, PA					(16,469,335)	
PROVINCE BANK	MARIETTA, PA		VARIOUS	192,946		9,251,612	
SUSQUEHANNA BANK	LITITZ, PA		VARIOUS	20,430		(507,285)	
UNION NATIONAL BANK	MOUNT JOY, PA		4.560	4,564		100,000	
0199999 - TOTAL - Open Depositories				313,328		(4,861,903)	
0399999 - TOTAL Cash on Deposit				313,328		(4,861,903)	
0499999 - Cash in Company's Office						150	
0599999 - TOTAL Cash				313,328		(4,861,753)	

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	260,001	4. April	(6,091,913)	7. July	(4,750,433)	10. October	(5,407,520)
2. February	(4,822,949)	5. May	(2,245,580)	8. August	(2,605,817)	11. November	(4,188,602)
3. March	(2,770,336)	6. June	(1,662,550)	9. September	(3,518,449)	12. December	(4,861,753)

SCHEDULE E - PART 2 - CASH EQUIVALENTS

1 CUSIP Identification	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Gross Investment Income
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NONE

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits with the State of Domicile For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE	B STATUTORY DEPOSIT REQUIREMENT			100,165	97,852
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC	B STATUTORY DEPOSIT REQUIREMENT			651,074	636,038
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA	B STATUTORY DEPOSIT REQUIREMENT	1,497,911	1,479,670		
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B STATUTORY DEPOSIT REQUIREMENT			299,157	292,593
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U. S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Total	XXX	XXX	1,497,911	1,479,670	1,050,396	1,026,483
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Total (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)	XXX	XXX				