

SECURITIES AND EXCHANGE COMMISSION

FORM 5

Annual statement of changes in beneficial ownership of securities

Filing Date: **2001-02-02** | Period of Report: **2000-12-31**

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SUBJECT COMPANY

ZENITH NATIONAL INSURANCE CORP

CIK: **109261** | IRS No.: **952702776** | State of Incorporation: **DE** | Fiscal Year End: **1231**

Type: **5** | Act: **34** | File No.: **001-09627** | Film No.: **1521957**

SIC: **6331** Fire, marine & casualty insurance

Business Address

21255 CALIFA ST
WOODLAND HILLS CA 91367
8187131000

REPORTING OWNER

SILBERT HARVEY L

CIK: **1124824**

Type: **5**

Mailing Address

LOEB & LOEB LLP
10100 SANTA MONICA BLVD
SUITE 2200
LOS ANGELES CA 90067

Business Address

10100 SANTA MONICA BLVD
SUITE 2200
LOS ANGELES CA 90067
8187131000

U.S. SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
ANNUAL STATEMENT OF
CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL
OMB NUMBER: 3235-0362
EXPIRES: DECEMBER 31, 2001
ESTIMATED AVERAGE BURDEN HOURS PER RESPONSE.....1.0

Filed pursuant to Section 16(a) of the
Securities Exchange Act of 1934,
Section 17(a) of the Public Utility
Holding Company Act of 1935
or Section 30(f) of the Investment
Company Act of 1940

1. Name and Address of Reporting Person

Silbert	Harvey	L.
-----	-----	-----
(Last)	(First)	(Middle)

2121 Avenue of the Stars, 18th Floor

(Street)

Los Angeles	California	90067
-----	-----	-----
(City)	(State)	(Zip)

2. Issuer Name and Ticker or Trading Symbol
ZENITH NATIONAL INSURANCE CORP. - ZNT

3. IRS or Social Security Number of Reporting Person, if an entity
(Voluntary)

4. Statement of Month/Year
3/2000 and 4/2000

5. If amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

<input checked="" type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
<input type="checkbox"/> Officer (give title below)	<input type="checkbox"/> Other (specify below)

7. Individual or Joint/Group Reporting (check applicable line)

X Form Filed by One Reporting Person

___Form Filed by More than one Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)

(a) Common Stock; (b) Common Stock; (c) Common Stock; (d) Common Stock;
(e) Common Stock; (f) Common Stock; (g) Common Stock

2. Transaction Date (Month/Day/Year)

(a) 3/02/00; (b) 3/30/00; (c) 3/31/00; (d) 4/03/00; (e) 4/04/00; (f) 4/05/00;
(g) 4/06/00

3. Transaction Code (Instr. 8)

(a) S4(1); (b) S4(1); (c) S4(1); (d) S4(1); (e) S4(1); (f) S4(1); (g) S4(1)

4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)

(a) 1,000	D	\$21.875
-----	-----	-----
Amount	(A) or (D)	Price
(b) 3,100	D	\$21.798
-----	-----	-----
Amount	(A) or (D)	Price
(c) 2,000	D	\$21.891
-----	-----	-----
Amount	(A) or (D)	Price
(d) 500	D	\$22.188
-----	-----	-----
Amount	(A) or (D)	Price
(e) 1,000	D	\$22.531
-----	-----	-----
Amount	(A) or (D)	Price

(f) 1,989	D	\$23.500
-----	-----	-----
Amount	(A) or (D)	Price
(g) 4,000	D	\$23.797
-----	-----	-----
Amount	(A) or (D)	Price

5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year
(Instr. 3 and 4)

(g) 866,000

6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)

(a) I; (b) I; (c) I; (d) I; (e) I; (f) I; (g) I

7. Nature of Indirect Beneficial Ownership (Instr. 4)

(a) (2); (b) (2); (c) (2); (d) (2); (e) (2); (f) (2); (g) (2)

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 TABLE II - Derivative Securities, Acquired, Disposed of, or Beneficially
 Owned (e.g., puts, calls, warrants, options, convertible
 securities)

1. Title of Derivative Security (Instr. 3)

2. Conversion of Exercise Price of Derivative Security

3. Transaction Date (Month/Day/Year)

4. Transaction Code (Instr. 8)

5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr.
3, 4 and 5)

 (A)

 (D)

6. Date Exercisable and Expiration Date (Month/Day/Year)

Date Exercisable

Expiration Date

7. Title and Amount of Underlying Securities (Instr. 3 and 4)

Title

Amount or Number of Shares

8. Price of Derivative Security (Instr. 4)

9. Number of Derivative Securities Beneficially Owned at End of Year
(Instr. 4)

10. Ownership of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)

11. Nature of Indirect Beneficial Ownership (Instr. 4)

[TYPE ENTRIES HERE]

EXPLANATION OF RESPONSES:

- (1) Open market sale of securities that should have been reported previously on a Form 4.
- (2) Held by The Harvey L. and Lillian Silbert Trust, dated June 11, 1992, a revocable trust of which Mr. Silbert is trustee.

/s/ Harvey L. Silbert

February 1, 2001

** SIGNATURE OF REPORTING PERSON

DATE

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78FF(A).

NOTE: File three copies of this Form, one of which must be manually signed.

If space provided is insufficient, see Instruction 6 for procedure

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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