



QUARTERLY STATEMENT

AS OF MARCH 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

UNITED OHIO INSURANCE COMPANY

NAIC Group Code 0963
(Current Period)

0963
(Prior Period)

NAIC Company Code 13072

Employer's ID Number 34-1008736

Organized under the Laws of OHIO, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated December 1, 1966 Commenced Business March 1, 1967

Statutory Home Office 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111
(Street and Number. City or Town. State and Zip Code)

Main Administrative Office 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111
(Street and Number. City or Town. State and Zip Code) 419-562-3011 -2434
(Area Code) (Telephone Number)

Mail Address 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111
(Street and Number. City or Town. State and Zip Code)

Primary Location of Books and Records 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111
(Street and Number. City or Town. State and Zip Code) 419-562-3011 -2434
(Area Code) (Telephone Number)

Internet Website Address www.omig.com

Statement Contact ROBERT MONROE WARREN, MR. 419-562-3011 -2434
(Name) BWARREN@OMIG.COM 888-895-7720
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111
(Street and Number. City or Town. State and Zip Code) 419-562-3011 -2209
(Area Code) (Telephone Number) (Extension)

OFFICERS

Acting CEO #WILLIAM REX BOOHER, MR.
Secretary THOMAS EUGENE WOOLLEY, MR.
Treasurer ROBERT MONROE WARREN, MR.

TODD EMERY ALBERT, MR.
THOMAS MICHAEL HOLTSHOUSE, MR.

NED PRESTON ELLIS, MR.
OSCAR MARROQUIN, MR.

KENNETH CECIL FARRELL, MR.
MARYLYN SUE STRANG, MRS.

VICE PRESIDENTS

RICHARD NOLAN ADAMS, MR.
ALBERT MICHAEL HEISTER, MR.
JOHN REDON PURSE, MR.

DONALD CLAIR BINAU, MR.
JERRY LEE PAYNE, MR.
RANDY LEE WALKER, MR.

#WILLIAM REX BOOHER, MR.
SUSAN PORTER, MRS.
THOMAS EUGENE WOOLLEY, MR.

DIRECTORS OR TRUSTEES

State of Ohio _____
County of CRAWFORD _____

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.

#WILLIAM REX BOOHER, MR.
Acting CEO

ROBERT MONROE WARREN, MR.
Asst. Secretary

ROBERT MONROE WARREN, MR.
Treasurer

Subscribed and sworn to before me this
day of February 2002

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	86,006,765		86,006,765	82,448,899
2. Stocks:				
2.1 Preferred stocks	2,672,404		2,672,404	3,078,958
2.2 Common stocks	7,834,838		7,834,838	7,485,824
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 6,684,336) and short-term investments (\$ 595,075)	7,279,411		7,279,411	8,811,918
6. Other invested assets				
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	103,793,418		103,793,418	101,825,599
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection	1,379,550	320,316	1,059,234	1,124,435
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	20,266,543		20,266,543	18,212,830
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts billed and receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments	1,210,376		1,210,376	1,210,469
15. Federal and foreign income tax recoverable and interest thereon (including \$ 3,384,583 net deferred tax asset)	3,384,583		3,384,583	3,384,583
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software	3,279	3,279		
18. Interest, dividends and real estate income due and accrued	1,113,743		1,113,743	957,872
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				
21. Amounts due from/to protected cells				
22. Equities and deposits in pools and associations				
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted	3,985	3,985		
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding protected cell assets (Lines 9 through 25)	131,155,477	327,580	130,827,897	126,715,788
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	131,155,477	327,580	130,827,897	126,715,788
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)				
2501. OTHER ASSETS				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$	29,349,654	29,412,777
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	5,833,634	5,639,154
4. Commissions payable, contingent commissions and other similar charges	1,766,008	2,598,868
5. Other expenses (excluding taxes, licenses and fees)	742,764	514,556
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	41,135	72,833
7. Federal and foreign income taxes, including \$ on realized capital gains (losses) (including \$ 258,925 net deferred tax liability)	1,398,925	758,925
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$	35,828,979	34,639,034
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	270,699	1,265,829
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		10,919
15. Remittances and items not allocated		
16. Provision for reinsurance		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	214,936	100,363
20. Payable for securities	1,964,320	
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities	6,290,063	4,913,822
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	83,701,117	79,927,080
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	83,701,117	79,927,080
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	1,495,210	1,495,210
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	3,715,912	3,715,912
33. Unassigned funds (surplus)	41,915,658	41,577,586
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 (Lines 27 to 33, less 34)	47,126,780	46,788,708
36. TOTALS	130,827,897	126,715,788
DETAILS OF WRITE-INS		
2301. DEFERRED INCOME	6,191,333	4,828,545
2302. UNCLAIMED FUNDS	98,730	85,277
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	6,290,063	4,913,822
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 25,549,923)	24,359,977	21,032,199	89,336,892
1.2 Assumed (written \$)	1,792,120	2,204,360	9,520,544
1.3 Ceded (written \$ 1,792,120)	22,567,857	18,827,839	79,816,348
1.4 Net (written \$ 23,757,803)			
DEDUCTIONS:			
2. Losses incurred (current accident year \$):			
2.1 Direct	13,960,447	12,661,920	59,033,690
2.2 Assumed	9,933	(1,067,000)	8,084,388
2.3 Ceded	13,950,514	13,728,920	50,949,302
2.4 Net			
3. Loss expenses incurred	1,580,972	1,264,681	6,476,123
4. Other underwriting expenses incurred	5,922,966	5,202,730	23,761,357
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	21,454,452	20,196,331	81,186,782
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,113,405	(1,368,492)	(1,370,434)
INVESTMENT INCOME			
9. Net investment income earned	1,325,521	1,422,731	5,392,886
10. Net realized capital gains (losses)	(3,362)	6,018	(263,516)
11. Net investment gain (loss) (Lines 9 plus 10)	1,322,159	1,428,749	5,129,370
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 225,350)	(225,350)	(71,187)	(447,352)
13. Finance and service charges not included in premiums	215,697	132,413	672,855
14. Aggregate write-ins for miscellaneous income	1,998	2,798	9,338
15. Total other income (Lines 12 through 14)	(7,655)	64,024	234,841
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	2,427,909	124,281	3,993,777
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	2,427,909	124,281	3,993,777
19. Federal and foreign income taxes incurred	950,000	50,000	1,400,000
20. Net income (Line 18 minus Line 19) (to Line 22)	1,477,909	74,281	2,593,777
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	46,788,708	39,331,804	39,331,804
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,477,909	74,281	2,593,777
23. Net unrealized capital gains or losses	342,465	135,633	1,294,706
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax			
26. Change in nonadmitted assets			
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		340,000	3,092,208
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders	(1,164,212)		
35. Change in treasury stock		41,700	105,612
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	338,072	3,315,220	7,456,904
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	47,126,780	42,647,024	46,788,708
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401. OTHER INCOME / EXPENSE	1,998	2,798	9,338
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	1,998	2,798	9,338
3601. PRIOR YEAR TAX EFFECT			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. TOTALS (Lines 3601 through 3603 plus 3698) (Line 36 above)		41,700	105,612

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	20,774,161	81,697,220
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	15,400,035	54,325,390
3. Underwriting expenses paid	6,559,316	23,216,042
4. Other underwriting income (expenses)		349,969
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(1,185,190)	4,505,757
6. Net investment income	1,164,039	5,519,861
7. Other income (expenses):		
7.1 Agents' balances charged off	(225,350)	(447,352)
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	217,695	682,193
7.4 Aggregate write-ins for miscellaneous items		
7.5 Total other income (Lines 7.1 to 7.4)	(7,655)	234,841
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(310,000)	(1,600,000)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(338,806)	8,660,459
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	3,823,359	34,972,886
11.2 Stocks	400,000	3,593,867
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		(94)
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	4,223,359	38,566,659
12. Cost of investments acquired (long-term only):		
12.1 Bonds	7,378,970	45,322,587
12.2 Stocks		5,471,394
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications	(1,964,320)	
12.7 Total investments acquired (Lines 12.1 to 12.6)	5,414,650	50,793,981
13. Net cash from investments (Line 11.8 minus Line 12.7)	(1,191,291)	(12,227,322)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates	114,573	100,363
14.4 Borrowed funds received		
14.5 Other cash provided	1,376,241	1,171,652
14.6 Total (Lines 14.1 to 14.5)	1,490,814	1,272,015
15. Cash applied:		
15.1 Dividends to stockholders paid	1,164,212	
15.2 Net transfers to affiliates		
15.3 Borrowed funds repaid	329,012	33,229
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)	1,493,224	33,229
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(2,410)	1,238,786
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(1,532,507)	(2,328,077)
18. Cash and short-term investments:		
18.1 Beginning of year	8,811,918	11,139,995
18.2 End of period (Line 17 plus Line 18.1)	7,279,411	8,811,918
DETAILS OF WRITE-INS		
7.401 FINANCE SERVICE CHARGE	215,697	672,855
7.402 OTHER INCOME / EXPENSE	1,998	9,338
7.403		
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above)	217,695	682,193

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of United Ohio Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that effect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. 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 pro rata methods for direct business and are based on reports from ceding companies for reinsurance.

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) All short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value. Common stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are carried on the equity basis. The Company has no ownership in uncombined subsidiaries and affiliates.
- (4) Redeemable Preferred stocks and sinking fund preferred in good standing are carried at amortized cost. Perpetual preferred stocks in good standing are carried at fair market value. Other preferred stocks not in good standing are carried at the lower of amortized cost or fair market value.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield had become negative, those are valued using the prospective method.
- (7) The Company's non-insurance affiliates are Centurion Financial, Inc. and United Premium Budget Service Inc.
- (8) The Company has no ownership interest in any joint venture.
- (9) All derivatives are stated at fair value.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.
- (11) 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

There are no accounting changes or corrections of errors to note.

3. Business Combinations and Goodwill

The Company is not involved in any business combinations.

4. Discontinued Operations

The Company has no discontinued operations to report.

NOTES TO FINANCIAL STATEMENTS**5. Investments**

- A. The Company has no mortgage loans.
- B. The Company has no debt restructuring.
- C. The Company has no reverse mortgages.
- D. Loan-Backed Securities
 - (1) When applying the retrospective method, the company uses historical cash flows and has elected not to use book values as of January 1, 1994 as the cost for securities purchased prior to January 1, 1994.
 - (2) Prepayment assumptions for mortgage-backed securities, Asset-backed securities and Collateralized Mortgage Obligations were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning).
 - (3) The market value of loan-backed securities were obtained from Bridge Capital Markets, ABSG, Lehman Brothers, Bear Stearns or independent security dealers.
 - (4) In the first three months of 2002 the Company had no negative yield situations requiring a change from the retrospective to prospective method.
- E. The Company has no repurchase agreements.

6. Joint Ventures, Partnerships and Limited Liability Companies.

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

The Company has no due and accrued income excluded from surplus.

8. Derivative Instruments

The Company has no derivative instruments.

9. Tax Notes

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

	2002	2001
(1) Total of all deferred tax assets (admitted and nonadmitted)	\$3,539,414	\$3,539,414
(2) Total of all deferred tax liabilities	\$ 258,925	\$ 258,925
(3) Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	\$ 154,831	\$ 154,831
(4) Total of all DTAs admitted [(1)-(2)-(3)], no less than zero	\$3,125,658	\$3,125,658
(5) Net Change during the year in the total DTAs nonadmitted	\$ 154,831	\$ 154,831

- B. Deferred Tax liabilities are not recognized for the following amounts:

Not Applicable

- C. The components of incurred income tax expense and the change in DTA's and DTL's are as follows:

	2002	2001
1. Current income tax expense (benefit)	\$ 950,000	\$1,400,000
2. Change in deferred tax assets	\$ 0	\$ 44,552
3. Change in deferred tax liabilities	\$ 0	\$ 73,285
4. Net change in deferred taxes	\$ 0	\$ (28,733)

Deferred income taxes include a benefit of \$0 from net operating losses.

- D. The Company's income tax expense and change in DTA/DTL differs from the amount obtained by applying the federal statutory rate of 34% to Earnings Before Income Tax for the following reasons:

	2002	2001
(1) Expected federal income tax expense	\$ 825,489	\$1,357,884
(2) Tax-exempt income	\$ (50,278)	\$ (255,361)
(3) Loss reserve discounting	\$ 19,031	\$ (18,324)
(4) Unearned premium	\$ 80,916	\$ 282,457
(5) Other amounts	\$ 74,842	\$ 33,344
(6) Total incurred income tax expense	<u>\$ 950,000</u>	<u>\$1,400,000</u>

NOTES TO FINANCIAL STATEMENTS

E. (1) As of March 31, 2002 the Company had no operating loss carryforwards.

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2002 (current year)	\$ 950,000
2001	\$1,400,000
2000	\$ 958,818

F. (1) The Company's federal Income Tax return is consolidated with the following entities:

Ohio Mutual Insurance Company
 United Ohio Insurance Company
 Ohio United Agency, Inc.
 United Premium Budget Service, Inc.
 Centurion Financial, Inc.

(2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

10. Information Concerning Parent, Subsidiaries and Affiliates

The Company is a wholly owned subsidiary of Ohio Mutual Insurance Company.

Centurion Financial Inc. has agreed to provide personnel services to the Company at cost plus thirty-five percent management fee.

Ohio United Agency has agreed to provide computer services to the Company.

11. Debt

The Company has no capital debt or other debt to note.

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

Centurion Financial is responsible for all Employee Pension Plan funding and the 401(k) Savings Plan.

The Company has no deferred compensation plan.

Centurion Financial is responsible for all Post Retirement Benefit Plans.

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

(1) The Company has 1,000,000 shares of capital stock authorized, 299,042 shares issued and 299,042 shares outstanding. All shares are common shares.

(2) The Company has no shares of preferred stock outstanding.

(3) The dividend is limited to 10% of the surplus with prior approval of the Ohio Department of Insurance.

(4) Within the restrictions placed in (3), there are no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to stockholders.

(5) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

(6) The total amount of advances to surplus not repaid is \$0.

(7) There is no stock held by the Company, including stock of affiliated companies, for special purposes.

(8) The Company has not experienced any changes in balances of special surplus funds.

(9) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. unrealized gains and losses:	\$ 342,465
b. nonadmitted asset values:	\$ (318,090)
c. separate account business	\$ 0
d. asset valuation reserves	\$ 0
e. provision for reinsurance:	\$ 0

(10) The Company has no surplus debentures or similar obligations.

(11) The Company has no restatement due to quasi-reorganizations.

(12) There are no quasi-reorganizations to report.

NOTES TO FINANCIAL STATEMENTS**14. Contingencies**

- A. The Company has no commitment or contingent commitment to any other entity, joint venture, partnership, or limited liability company.
- B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.
- C. The Company has no gain contingencies.
- D. There are no other contingencies that have not been specified above.

15. Leases

The Company does not have any lease obligations at this time.

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

The Company has no financial instruments with off-balance sheet risk.

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

The Company has no sale, transfer and servicing of financial assets and extinguishments of liabilities.

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

The Company has no gain or loss to report from Uninsured A&H Plans or the Uninsured Portion of Partially Insured Plans.

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

The Company has no direct written premium produced by managing general agents or third party administrators.

20. Other Items

The Company has no extraordinary items, troubled debt restructuring or other disclosures.

21. Events Subsequent

The Company has no subsequent events.

22. Reinsurance**A. Unsecured Reinsurance Recoverables**

The Company does not have any unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company's policyholder surplus.

B. Reinsurance Recoverable in Dispute

The Company does not have any reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

The Company's reinsurance assumed and ceded reinsurance is as follows:

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates	\$	\$	\$	\$	\$	\$
b. All Other	\$	\$	\$	\$	\$	\$
c. TOTAL	\$	\$	\$	\$	\$	\$
d. Direct Unearned Premium Reserve	\$ 35,828,979					

Line (c) of Column 5 plus Line (d) must equal Page 3, Line 9, Column 1.

NOTES TO FINANCIAL STATEMENTS

(2) The additional 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:

		<u>REINSURANCE</u>			
	(1) Direct	(2) Assumed	(3) Ceded	(4) Net	
a. Contingent Commission	\$	\$	\$	\$	
b. Sliding Scale Adjustments	\$	\$	\$	\$	
c. Other Profit Commission Arrangements	\$	\$	\$	\$	
d. TOTAL	\$	\$	\$	\$	

D. Uncollectable Reinsurance

The Company has no uncollectable reinsurance.

E. Commutation of Ceded Reinsurance

The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts which are reflected as:

1. Losses incurred	\$ 0
2. Loss adjustment expenses incurred	\$ 0
3. Premiums earned	\$ 0
4. Other	\$ 0
5. <u>Company</u>	<u>Amount</u>
	\$
	\$

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

24. Change in Incurred Losses and Loss Adjustment Expenses

The Company did not make any changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

25. Intercompany Pooling Arrangements

The Company does not participate in a pooling arrangement.

26. Structured Settlements - NONE**27. High Deductibles - NONE****28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

The Company does not discount loss or loss adjustment expense reserves.

29. Asbestos/Environmental Reserves

The Company has no reserve for asbestos or environmental claims exposures.

30. Subscriber Savings Accounts - Not Applicable**31. Financial Guaranty Insurance Exposures**

The Company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes () No (X)

1.2 If yes, explain:

.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes () No (X)

2.2 If yes, has the report been filed with the domiciliary state? Yes () No ()

3.1 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 () No (X)

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes () No (X)

If yes, attach an organizational chart.

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 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. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes () No () N/A (X)

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2000

7.2 State the as of date that 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. 12/31/2000

7.3 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). 05/08/2002

7.4 By what department or departments?

OHIO DEPARTMENT OF INSURANCE

.....

8.1 Has this 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? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes () No (X)

8.2 If yes, give full information

.....

GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes () No (X)

9.2 If yes, explain

.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes () No (X)

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

.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$

12. Amount of real estate and mortgages held in short-term investments: \$

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes () No (X)

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-Term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

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

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes () No ()

If no, attach a description with this statement.

15. 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.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes (X) No ()

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

1 Name of Custodian(s)	2 Custodian Address
FIFTH THIRD BANK	38 FOUNTAIN SQUARE, CINCINNATI, OHIO 45263
.....
.....

15.2 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)
.....
.....
.....

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes () No (X)

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....
.....

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/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	2 Name(s)	3 Address
.....	GEN RE / NEW ENGLAND ASSET MANAGEMENT ..	76 BATTERSON PARK RD, FARMINGTON, CT 06032 ..
.....	SEC FILE # 801-22445
.....

GENERAL INTERROGATORIES
(continued)

PART 2
PROPERTY AND CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes () No () N/A (X)
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes () No (X)
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been cancelled? Yes () No (X)

3.2 If yes, give full and complete information thereto
.....
.....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes () No (X)

4.2 If yes, complete the Discount Schedule.

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	77,059,236	9,566,371	5,339,838	(251,049)	81,034,720			77,059,236
2. Class 2	5,444,219		133,761	256,661	5,567,119			5,444,219
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	82,503,455	9,566,371	5,473,599	5,612	86,601,839			82,503,455
PREFERRED STOCK								
8. Class 1	2,060,823		400,003	(56,550)	1,604,270			2,060,823
9. Class 2	818,134				818,134			818,134
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6	200,000			50,000	250,000			200,000
14. Total Preferred Stock	3,078,957		400,003	(6,550)	2,672,404			3,078,957
15. Total Bonds and Preferred Stock	85,582,412	9,566,371	5,873,602	(938)	89,274,243			85,582,412

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals	595,075	X X X	595,075	2,213	

SCHEDULE DA - PART 2 - VERIFICATION

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period	54,556			3,540,457
2. Cost of short-term investments acquired	2,187,401			2,836,037
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	1,646,882			6,321,938
7. Book / adjusted carrying value, current period	595,075			54,556
8. Total valuation allowance				
9. Subtotal (Line 7 plus Line 8)	595,075			54,556
10. Total nonadmitted amounts				
11. Statement value (Line 9 minus Line 10)	595,075			54,556
12. Income collected during period	6,675			72,450
13. Income earned during period	6,214			59,977

SCHEDULE DB - PART F - SECTION 1

Summary of Replicated (Synthetic) Assets Open

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

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	X X X						X X X		X X X	
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	X X X						X X X		X X X	
7. Ending Inventory										

NONE

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
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	No					
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	No					
12. Hawaii	HI	No					
13. Idaho	ID	No					
14. Illinois	IL	No					
15. Indiana	IN	No					
16. Iowa	IA	No					
17. Kansas	KS	No					
18. Kentucky	KY	No					
19. Louisiana	LA	No					
20. Maine	ME	No					
21. Maryland	MD	No					
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	No					
34. North Carolina	NC	No					
35. North Dakota	ND	No					
36. Ohio	OH	Yes	25,549,923	22,030,572	15,938,299	15,043,047	36,452,692
37. Oklahoma	OK	No					
38. Oregon	OR	No					
39. Pennsylvania	PA	No					
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	No					
43. Tennessee	TN	No					
44. Texas	TX	No					
45. Utah	UT	No					
46. Vermont	VT	No					
47. Virginia	VA	No					
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. Canada	CN	No					
57. Aggregate Other Alien	OT	X X X (a) 1	25,549,923	22,030,572	15,938,299	15,043,047	36,452,692
58. Totals							35,264,342
DETAILS OF WRITE-INS		X X X					
5701.		X X X					
5702.		X X X					
5703.		X X X					
5798. Summary of remaining write-ins for Line 57 from overflow page		X X X					
5799. TOTALS (Lines 5701 through 5703 plus Line 5798)(Line 57 above)		X X X					

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

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES
OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

PART 1 - ORGANIZATIONAL CHART

NONE

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	855,565	408,954	47.8	79.6
2. Allied lines	433,639	685,564	158.1	87.5
3. Farmowners multiple peril	1,700,383	1,438,961	84.6	47.7
4. Homeowners multiple peril	3,693,193	3,700,298	100.2	65.8
5. Commercial multiple peril	1,063,664	757,939	71.3	16.5
6. Mortgage guaranty				
8. Ocean marine	219,994	66,609	30.3	21.3
9. Inland marine				
10. Financial guaranty				
11.1 Medical malpractice-occurrence				
11.2 Medical malpractice-claims made				
12. Earthquake				
13. Group accident and health	37,399	6,640	17.8	
14. Credit accident and health				
15. Other accident and health	5,052	576	11.4	(157.2)
16. Workers' compensation				
17.1 Other liability-occurrence	1,262,065	(142,213)	(11.3)	(9.9)
17.2 Other liability-claims made				
18.1 Products liability-occurrence	71,780	10,067	14.0	49.2
18.2 Products liability-claims made				
19.1, 19.2 Private passenger auto liability	8,289,165	3,079,997	37.2	60.4
19.3, 19.4 Commercial auto liability	546,333	214,808	39.3	80.5
21. Auto physical damage	5,679,722	3,585,310	63.1	84.1
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	374,721	82,249	21.9	15.7
27. Boiler and machinery				
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	127,302	64,688	50.8	70.0
34. TOTALS	24,359,977	13,960,447	57.3	60.2
DETAILS OF WRITE-INS				
3301. EXTENDED COVERAGE ENDORSEMENT	127,302	64,688	50.8	70.0
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	127,302	64,688	50.8	70.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	859,870	859,870	750,230
2. Allied lines	440,047	440,047	393,331
3. Farmowners multiple peril	2,033,133	2,033,133	1,794,601
4. Homeowners multiple peril	3,185,138	3,185,138	2,943,309
5. Commercial multiple peril	1,115,828	1,115,828	1,003,823
6. Mortgage guaranty			
8. Ocean marine	191,510	191,510	189,030
9. Inland marine			
10. Financial guaranty			
11.1 Medical malpractice-occurrence			
11.2 Medical malpractice-claims made			
12. Earthquake			
13. Group accident and health	37,561	37,561	31,491
14. Credit accident and health			
15. Other accident and health	7,261	7,261	7,154
16. Workers' compensation			
17.1 Other liability-occurrence	1,285,672	1,285,672	1,114,356
17.2 Other liability-claims made			
18.1 Products liability-occurrence	65,936	65,936	50,717
18.2 Products liability-claims made			
19.1, 19.2 Private passenger auto liability	8,846,854	8,846,854	7,546,775
19.3, 19.4 Commercial auto liability	643,368	643,368	440,008
21. Auto physical damage	6,190,666	6,190,666	5,152,165
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft	339,743	339,743	324,682
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	307,336	307,336	288,900
34. TOTALS	25,549,923	25,549,923	22,030,572
DETAILS OF WRITE-INS			
3301. EXTENDED COVERAGE ENDORSEMENT	307,336	307,336	288,900
3302.			
3303.			
3398. Summary of remaining write-ins for Line 33 from overflow page			
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	307,336	307,336	288,900

STATEMENT AS OF MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

PART 3 (000 Omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves(a) (Col. 1 plus 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Col. 4 plus 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves(b) (Col. 7 plus 8 plus 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Col. 4 plus 7 minus Col. 1)	12 Prior Year-End IBNR and LAE Reserves Developed (Savings)/ Deficiency (Col. 5 plus 8 plus 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Col. 11 plus 12)
1. 1999 + Prior	4,558	2,674	7,232	1,451	5	1,456	4,162	4	1,573	5,739	1,055	(1,092)	(37)
2. 2000	4,537	4,208	8,745	1,238	12	1,250	3,867	15	3,186	7,068	568	(995)	(427)
3. Subtotals 2000 + prior	9,095	6,882	15,977	2,689	17	2,706	8,029	19	4,759	12,807	1,623	(2,087)	(464)
4. 2001	8,500	10,575	19,075	5,725	795	6,520	4,486	285	9,217	13,988	1,711	(278)	1,433
5. Subtotals 2001 + prior	17,595	17,457	35,052	8,414	812	9,226	12,515	304	13,976	26,795	3,334	(2,365)	969
6. 2002	X X X	X X X	X X X	X X X	6,174	6,174	X X X	4,062	4,326	8,388	X X X	X X X	X X X
7. Totals	17,595	17,457	35,052	8,414	6,986	15,400	12,515	4,366	18,302	35,183	3,334	(2,365)	969
8. Prior Year-End's Surplus As Regards Policy-holders											Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 18.9 %.	2. (13.5)%.	3. 2.8 %.
											Col. 13 , Line 7 Line 8		
												4. 2.1 %.	

(a) Should Equal Prior Year-End Annual Statement; Page 3, Column 1, Lines 1 plus 3

(b) Should Equal Quarterly Statement Page 3, Column 1, Lines 1 and 3

(c) Should Also Equal Columns 6 plus 10 less Column 3 for Lines A through E only

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.

	RESPONSES
1. Will the SVO Compliance Certification be filed with this statement?	Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC with this statement?	Yes
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EXPLANATION:

.....

BARCODE:

2. Document Identifier 490:

3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?	Yes
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EXPLANATION:

.....

BARCODE:

3. Document Identifier 450:

STATEMENT AS OF MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

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

NONE

E01

SCHEDULE A - PART 3

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

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

NONE

P/C - Quarterly 2002

STATEMENT AS OF MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								

NONE

E02

SCHEDULE B - PART 2

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

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										

NONE

P/C - Quarterly 2002

STATEMENT AS OF MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED During the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							

NONE**SCHEDULE BA - PART 2**

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

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value less Encumbrances 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										

NONE

STATEMENT AS OF MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - States, Territories and Possessions								
UNITED STATES								
MISSISSIPPI								
605575-AA-7	MISSISSIPPI ST 6.200 02/01/2008	02/22/2002	BELLE HAVEN	1,258,913	1,115,000	4,993	4,993	1PE
TOTAL MISSISSIPPI							1,258,913	1,115,000
TOTAL UNITED STATES							4,993	4,993
1799999	Subtotal - Bonds - States, Territories and Possessions			1,258,913		1,115,000		4,993
Bonds - Political Subdivisions of States, Territories and Possessions								
UNITED STATES								
KENTUCKY								
473016-FS-7	JEFFERSON CNTY KY 5.500 08/15/2009	01/08/2002	JP MORGAN	1,084,410	1,000,000	22,306	22,306	1PE
TOTAL KENTUCKY							1,084,410	1,000,000
TOTAL UNITED STATES							22,306	22,306
2499999	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions			1,084,410		1,000,000		22,306
Bonds - Industrial and Miscellaneous								
UNITED STATES								
17303C-AY-7	CITIBANK CREDIT CARD MS 6.050 01/15/2008	02/01/2002	BANC ONE CAPITAL MARKETS, INC.	1,035,898	1,000,000	3,529	3,529	1PE
466157-AC-8	JG WENTWORTH REC V LLC 6.395 05/15/2014	04/03/2002	CREDIT SUISSE FIRST BOSTON	974,040	969,081	3,099	3,099	1PE
55264T-AQ-4	MBNA CR CARD MASTER NOT 4.950 01/15/2007	03/27/2002	VARIOUS	1,981,719	2,000,000	4,950	4,950	1
905581-AV-6	UNION CARBIDE CORP 6.700 04/01/2009	01/08/2002	MORGAN STANLEY & CO	1,043,990	1,000,000	18,611	18,611	1PE
TOTAL UNITED STATES							5,035,647	4,969,081
4599999	Subtotal - Bonds - Industrial and Miscellaneous			5,035,647		4,969,081		30,189
6099997	Subtotal - Bonds - Part 3			7,378,970		7,084,081		57,488
6099999	Subtotal - Bonds			7,378,970		7,084,081		57,488
7299999	TOTALS			7,378,970		7,084,081		57,488

E04

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)	
Bonds - U.S. Governments																	
UNITED STATES																	
36203C-CW-0	GOVERNMENT NATL MTG ASS 6.000 01/01/2014	03/01/2002	PAYOUT	5,937	5,937.00	5,870	5,936								81		1
36203K-ZC-1	GOVERNMENT NATL MTG ASS 7.000 04/01/2009	03/01/2002	PAYOUT	4,020	4,020.00	3,929	4,019		1						47		1
	TOTAL UNITED STATES			9,957	9,957.00	9,799	9,956		1						128		
0399999	Subtotal - Bonds - U.S. Governments			9,957	9,957.00	9,799	9,956		1						128		
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																	
UNITED STATES																	
312906-HM-5	FEDERAL HOME LN MTG COR 7.500 02/01/2006	03/01/2002	PAYOUT	11,822	11,822.00	12,117	11,825	(3)							148		1
312908-UQ-7	FEDERAL HOME LN MTG COR 7.000 11/01/2002	03/01/2002	PAYOUT	12,597	12,597.00	12,746	12,597								147		1PE
312911-N3-0	FEDERAL HOME LN MTG COR 6.000 12/01/2005	03/01/2002	PAYOUT	28,900	28,900.00	27,781	28,883	18							285		1PE
31292H-JR-6	FEDERAL HOME LN MTG COR 6.500 05/01/2031	03/01/2002	PAYOUT	102,584	102,584.00	102,215	102,577	7							949		1
3133T1-3U-4	FEDERAL HOME LN MTG COR 6.000 05/01/2003	03/01/2002	PAYOUT	28,006	28,006.00	27,507	27,996	11							281		1PE
3133T1-HG-0	FEDERAL HOME LN MTG COR 6.500 01/01/2005	03/01/2002	PAYOUT	25,038	25,038.00	25,145	25,041	(3)							272		1PE
3133T2-3F-5	FHLMC GNMA 25 B	6.500 10/01/2008	03/01/2002	PAYOUT	43,622	43,622.00	43,840	43,622							449		1PE
3133T3-XX-1	FEDERAL HOME LN MTG COR 6.000 07/01/2008	03/01/2002	PAYOUT	19,542	19,542.00	17,197	19,520	22							196		1PE
3133T6-ZX-0	FEDERAL HOME LN MTG COR 6.000 08/01/2013	03/01/2002	PAYOUT	98,469	98,469.00	96,376	98,362	107							923		1PE
3133TT-NN-7	FEDERAL HOME LN MTG COR 6.500 11/01/2015	02/01/2002	PAYOUT	783,940	783,940.00	781,000	783,591	349							8,135		1PE
31358K-GK-8	FEDERAL NATIONAL MTG AS 8.000 03/01/2004	03/01/2002	PAYOUT	6,853	6,853.00	6,865	6,853								93		1PE
31358R-CX-9	FEDERAL NATIONAL MTG AS 7.000 11/01/2005	03/01/2002	PAYOUT	37,574	37,574.00	35,790	37,544	30							422		1PE
31359A-C8-0	FEDERAL NATIONAL MTG AS 6.500 07/01/2002	03/01/2002	PAYOUT	38,743	38,743.00	39,251	38,743								416		1PE
31359D-NR-0	FEDERAL NATIONAL MTG AS 6.500 04/01/2003	03/01/2002	PAYOUT	130,588	130,588.00	132,198	130,588								1,346		1PE
31359D-R3-9	FEDERAL NATIONAL MTG AS 6.500 04/01/2003	03/01/2002	PAYOUT	79,921	79,921.00	80,645	79,921								867		1PE
31359G-GD-2	FEDERAL NATIONAL MTG AS 6.250 02/01/2003	03/01/2002	PAYOUT	131,545	131,545.00	127,420	131,335	210							1,226		1PE
31359N-AU-5	FEDERAL NATIONAL MTG AS 6.500 10/01/2010	03/28/2002	VARIOUS	128,557	128,557.00	123,334	128,557								1,391		1PE
31359V-BL-6	FEDERAL NATIONAL MTG AS 6.500 05/01/2006	03/01/2002	PAYOUT	142,078	142,078.00	141,745	142,067	11							1,531		1PE
ARKANSAS																	
04108M-CQ-5	ARKANSAS ST DEV FIN AUT 6.130 07/01/2014	01/01/2002	SINKING FUND REDEMPTION	55,000	55,000.00	55,000	55,000								1,686		1PE
	TOTAL ARKANSAS			55,000	55,000.00	55,000	55,000								1,686		
CALIFORNIA																	
13033E-R6-2	CALIFORNIA HSG FIN AGY 6.650 08/01/2029	02/01/2002	CALLED BY ISSUER at 100.000	20,000	20,000.00	19,900	19,904								96	96	665
796842-DM-1	SAN BERNARDINO CNTY CA 8.250 06/01/2015	03/01/2002	VARIOUS	65,000	65,000.00	65,163	65,149	(1)							(148)	(148)	894
	TOTAL CALIFORNIA			85,000	85,000.00	85,063	85,053	(1)							(52)	(52)	1,559
FLORIDA																	
340736-KM-8	FLORIDA HSG FIN AGY 6.550 01/01/2003	01/01/2002	SINKING FUND REDEMPTION	25,000	25,000.00	25,125	25,000								819		1PE
523489-CM-2	LEE CNTY FL HSG FIN AUT 5.250 09/01/2002	03/01/2002	SECURITY CALLED BY ISSUER at 100.00	5,000	5,000.00	5,000	5,000								131		1PE
523489-CN-0	LEE CNTY FL HSG FIN AUT 5.350 03/01/2003	03/01/2002	SECURITY CALLED BY ISSUER at 100.00	10,000	10,000.00	10,000	10,000								268		1PE
523489-GR-1	LEE CNTY FL HSG FIN AUT 5.450 09/01/2004	03/01/2002	SECURITY CALLED BY ISSUER at 100.00	5,000	5,000.00	5,000	5,000								136		1PE
523489-CS-9	LEE CNTY FL HSG FIN AUT 5.550 03/01/2005	03/01/2002	SECURITY CALLED BY ISSUER at 100.00	10,000	10,000.00	10,000	10,000								278		1PE
523489-CT-7	LEE CNTY FL HSG FIN AUT 5.550 09/01/2005	03/01/2002	SECURITY CALLED BY ISSUER at 100.00	5,000	5,000.00	5,000	5,000								139		1PE
523489-EM-0	LEE CNTY FL HSG FIN AUT 6.125 03/01/2019	03/01/2002	SECURITY CALLED BY ISSUER at 100.00	80,000	80,000.00	80,000	80,000								2,450		1PE
	TOTAL FLORIDA			140,000	140,000.00	140,125	140,000								4,220		
KENTUCKY																	
691021-GF-0	OWENSBORO KY ELEC LT & 8.250 01/01/2003	01/01/2002	SINKING FUND REDEMPTION	10,000	10,000.00	10,575	10,000								413		1PE
	TOTAL KENTUCKY			10,000	10,000.00	10,575	10,000								413		
MINNESOTA																	
60415M-E2-6	MINNESOTA ST HSG FIN AG 6.950 07/01/2010	01/01/2002	CALLED BY ISSUER at 100.000	255,000	255,000.00	259,463	258,306								(3,306)	(3,306)	8,861
	TOTAL MINNESOTA			255,000	255,000.00	259,463	258,306								(3,306)	(3,306)	8,861
MISSOURI																	

(continues)

(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions (continued)																
485029-GK-2	KANSAS CITY MO INDL DEV 5.000 09/20/2008	03/20/2002	SINKING FUND REDEMPTION	45,000	45,000.00	45,851	45,025	(25)							1,125	1PE
851018-GQ-8	SPRINGFIELD MO PUB UTIL 5.250 03/01/2007	02/01/2002	CALLED BY ISSUER at 100.000	800,000	800,000.00	808,000	800,000								17,500	1PE
	TOTAL MISSOURI			845,000	845,000.00	853,851	845,025	(25)							18,625	
NEW JERSEY																
645909-AE-2	NEW JERSEY ECO DEV AUTH 7.100 09/15/2002	03/15/2002	SINKING FUND REDEMPTION	105,000	105,000.00	110,381	105,351	(351)							3,728	1PE
	TOTAL NEW JERSEY			105,000	105,000.00	110,381	105,351	(351)							3,728	
NEW YORK																
649892-GQ-3	NEW YORK ST PWR AUTH RE 5.875 01/01/2010	01/01/2002	SINKING FUND REDEMPTION	5,000	5,000.00	5,481	5,000								147	1PE
	TOTAL NEW YORK			5,000	5,000.00	5,481	5,000								147	
OHIO																
295145-AP-1	ERIE CNTY OH HOSP IMPT 8.750 01/01/2006	01/01/2002	SINKING FUND REDEMPTION	5,000	5,000.00	5,695	5,000								219	1PE
549310-BR-0	LUCAS CNTY OH HOSP REV 6.000 09/01/2004	03/01/2002	SINKING FUND REDEMPTION	5,000	5,000.00	5,025	5,000								150	1
	TOTAL OHIO			10,000	10,000.00	10,720	10,000								369	
PENNSYLVANIA																
246361-AX-7	DELAWARE RIV PORT AUTH 6.000 01/15/2010	01/15/2002	SINKING FUND REDEMPTION	5,000	5,000.00	5,000	5,000								150	1
665347-BZ-2	NORTHERN LEHIGH PA JT S 6.400 02/01/2004	02/01/2002	SINKING FUND REDEMPTION	10,000	10,000.00	10,200	9,992	8							320	1
	TOTAL PENNSYLVANIA			15,000	15,000.00	15,200	14,992	8							470	
	TOTAL UNITED STATES			3,375,379	3,375,379.00	3,379,032	3,378,348	389							(3,358)	(3,358)
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions			3,375,379	3,375,379.00	3,379,032	3,378,348	389							(3,358)	(3,358)
Bonds - Industrial and Miscellaneous																
UNITED STATES																
03878L-AB-2	ARC NET INTEREST MARGIN 6.750 04/27/2004	03/27/2002	VARIOUS	123,527	123,527.00	122,099	122,745	782							2,257	2PE
304376-AB-2	FAIRFIELD FDG CORP III 5.300 03/15/2005	03/15/2002	PAYOUT	165,383	165,383.00	165,383	165,383								1,413	1PE
36170M-AC-3	GGP MALL PROP TR 01 A A 5.007 11/15/2006	03/15/2002	PAYOUT	3,212	3,212.00	3,212	3,212								31	1PE
745291-ET-7	PUERTO RICO PUBLIC FINA 6.150 01/15/2008	01/15/2002	PAYOUT	3,909	3,909.00	4,084	3,909								60	1PE
784876-AB-0	SVO TIMESHARE MTG CORP 5.690 06/01/2011	03/01/2002	PAYOUT	111,379	111,379.00	111,377	111,378								1,062	1PE
79548K-QU-5	SALOMON BROS MTG SECS V 7.500 02/01/2026	03/01/2002	VARIOUS	20,380	20,380.00	20,176	20,374	5							384	1PE
79548K-UV-8	SALOMON BROS MTG SECS V 7.750 09/01/2025	03/01/2002	PAYOUT	10,233	10,233.00	8,698	10,210	23							132	2
	TOTAL UNITED STATES			438,023	438,023.00	435,030	437,213	811							5,339	
4599999	Subtotal - Bonds - Industrial and Miscellaneous			438,023	438,023.00	435,030	437,213	811							5,339	
609997	Subtotal - Bonds - Part 4			3,823,359	3,823,359.00	3,823,861	3,825,516	1,201							(3,358)	(3,358)
609999	Subtotal - Bonds			3,823,359	3,823,359.00	3,823,861	3,825,516	1,201							(3,358)	(3,358)
Preferred Stock - Banks, Trust and Insurance Companies																
UNITED STATES																
055839-20-3	BT PREFERRED CAP TRUST I 8.125% 02/01/37	02/28/2002	CALLED BY ISSUER at 25.000	6,000,000	150,000	150,000	150,000								1,964	RP1
	TOTAL UNITED STATES			6,000,000	150,000	150,000	150,000								1,964	
629999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies			150,000		150,000	150,000								1,964	
Preferred Stock - Industrial and Miscellaneous																
UNITED STATES																
628956-20-3	NB CAPITAL TRUST I 7.840% 12/31/26	03/15/2002	SECURITY CALLED BY ISSUER at 25.000	10,000,000	250,000	250,003	250,003								4,029	RP1
	TOTAL UNITED STATES			10,000,000	250,000	250,003	250,003								4,029	
639999	Subtotal - Preferred Stock - Industrial and Miscellaneous			250,000		250,003	250,003								4,029	
659997	Subtotal - Preferred Stock - Part 4			400,000		400,003	400,003								5,992	

STATEMENT AS OF MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

SCHEDULE D - PART 4Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
6599999	Subtotal - Preferred Stock				400,000		400,003	400,003				(3)	(3)		5,992	
7199999	Subtotal - Preferred and Common Stock				400,000		400,003	400,003				(3)	(3)		5,992	
7299999	TOTALS				4,223,359		4,223,864	4,225,519	1,201			(3,362)	(3,362)	64,621	5,992	

STATEMENT AS OF MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

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 Acqui- sition	6 Exchange or Counterparty	7 Cost/Option Premium	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/(Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income
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NONE

E06

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

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 Year to Date Increase/(Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income
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NONE

P/C - Quarterly 2002

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
Name	Location and Supplemental Information						
Open Depositories							
EXXON PROJECT INV CORP CP	FIFTH THIRD BANK, CINCINNATI, OHIO	2.000	1,200				
FARMERS CITIZENS BANK CD	BUCYRUS, OHIO	4.000	1,699	144,766	145,258		
FARMERS CITIZENS BANK CD	BUCYRUS, OHIO	3.000	306				120,000
FIFTH THIRD BANK	CINCINNATI, OHIO		6,675	88,686	166,513	171,751	
FIFTH THIRD BANK	COLUMBUS, OHIO		22,250	8,393,807	8,433,660	8,327,092	
GENERAL ELECTRIC CAPITAL CORP CP	FIFTH THIRD BANK, CINCINNATI, OHIO	1.801	138				1,999,700
UNITED BANK, N.A.	BUCYRUS, OHIO			(2,264,692)	(1,023,035)	(3,934,407)	
0199999	TOTAL - Open Depositories		31,962	306	6,362,567	7,722,396	6,684,136
0399999	TOTAL Cash on Deposit		31,962	306	6,362,567	7,722,396	6,684,136
0499999	Cash in Company's Office				200	200	200
0599999	TOTALS		31,962	306	6,362,767	7,722,596	6,684,336

SUPPLEMENT FOR THE QUARTER ENDING MARCH 31, 2002 OF THE UNITED OHIO INSURANCE COMPANY

SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

The type of health care providers reported on this page is:

States, Etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid		5 Direct Losses Incurred	Direct Losses Unpaid		8 Direct Losses Incurred But Not Reported
			3 Amount	4 Number of Claims		6 Amount Reported	7 Number of Claims	
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	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							
35. North Dakota	ND							
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. Canada	CN							
57. Aggregate Other Alien	OT							
58. Totals								
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 through 5703 plus Line 5798) (Line 57 above)								

NONE



PROPERTY AND CASUALTY SUPPLEMENT FOR THE QUARTER ENDING MARCH 31, 2002
OF THE U.S. BRANCH OF THE UNITED OHIO INSURANCE COMPANY

TRUSTEED SURPLUS STATEMENT

AFFIDAVIT OF U.S. MANAGERS, GENERAL AGENTS OR ATTORNEYS

being duly sworn, says that he/she is the _____ of the _____

UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, that this trusteed surplus statement together with its related schedules appended hereto is a true statement of the trusteed surplus of said corporation, that the several items of assets, as hereinafter enumerated, are the absolute property of said corporation, free and clear from any liens or claims thereon, except as hereinafter stated, and that each and all of the hereinafter mentioned assets are held in the United States by Insurance Departments and Officers of the various States of the United States and Trustees as hereinafter indicated, and that the assets, liabilities and deductions therefrom reported in this statement are in accordance with the instructions accompanying this statement.

Subscribed and sworn to before me this

day of A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE B

being sworn, say that it is the Trustee of the UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

NONE

Subscribed and sworn to before me this

day of A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE C

being sworn, say that it is the Trustee of the UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule C of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this

day of A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE D

being sworn, say that it is the Trustee of the UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule D of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this

day of A.D., 2002

PROPERTY AND CASUALTY SUPPLEMENT FOR THE QUARTER ENDING MARCH 31, 2002
OF THE U.S. BRANCH OF THE UNITED OHIO INSURANCE COMPANY

TRUSTEED SURPLUS STATEMENT (Continued)
ASSETS

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
Schedule A - Deposits with State Officers (Excluding Special Deposits) - Sum of Detail				
01.01	NONE			
01.97	Schedule A - Deposits with State Officers (Excluding Special Deposits) - Sum of Detail			

PROPERTY AND CASUALTY SUPPLEMENT FOR THE QUARTER ENDING MARCH 31, 2002
OF THE U.S. BRANCH OF THE UNITED OHIO INSURANCE COMPANY

TRUSTEED SURPLUS STATEMENT (Continued)

LIABILITIES AND TRUSTEED SURPLUS	1 Current Quarter
1. Total Liabilities	
ADDITIONS TO LIABILITIES:	
2. Ceded Reinsurance Balances Payable	
3. Agents' Credit Balances	
4. Aggregate Write-ins For Other Additions to Liabilities	
5. Total Additions (Line 2 plus Line 3 plus Line 4)	
6. Total (Line 1 plus Line 5)	
DEDUCTIONS FROM LIABILITIES:	
7. Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses:	
7.1 Authorized Companies	
7.2 Unauthorized Companies	
8. Special State Deposits, not exceeding net liabilities carried in this statement on business in each respective state:	
8.1 Special State Deposits (submit schedule)	
8.2 Accrued interest on Special State Deposits	
9. Agents' balances or uncollected premiums not more than ninety days past due, not exceeding unearned premium reserves carried thereon	
10. Unpaid Reinsurance Premiums Receivable, not exceeding losses and loss adjustment expenses due to reinsured:	
10.1 Authorized Companies	
10.2 Unauthorized Companies	
11. Aggregate write-ins for other deductions from liabilities	
12. Total Deductions (Lines 7 through 11)	
13. Total Adjusted Liabilities (Line 6 minus Line 12)	
14. Trusteed Surplus	
15. Total	
DETAILS OF WRITE-INS	
0401.	
0402.	
0403.	
0498. Summary of remaining write-ins for Line 4 from overflow page	
0499. Totals (Lines 0401 through 0403 plus Line 0498) (Line 4 above)	
1101.	
1102.	
1103.	
1198. Summary of remaining write-ins for Line 11 from overflow page	
1199. Totals (Lines 1101 through 1103 plus Line 1198) (Line 11 above)	