



QUARTERLY STATEMENT

AS OF JUNE 30, 2002
OF THE CONDITION AND AFFAIRS OF THE

CRUM & FORSTER UNDERWRITERS CO. OF OHIO

NAIC Group Code 0158 0158 NAIC Company Code 11690 Employer's ID Number 58-1552849
(Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry _____
Country of Domicile United States of America

Incorporated 01/04/1984 Commenced Business 08/07/1984

Statutory Home Office 4445 Lake Forest Drive, Cincinnati, OH 45242
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 305 Madison Avenue
(Street and Number)
Morristown, NJ 07962 973-490-6600
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

Mail Address 305 Madison Avenue, Morristown, NJ 07962
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 305 Madison Avenue
(Street and Number)
Morristown, NJ 07962 973-490-6600
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.cfins.com

Statement Contact Robert John Larson 973-490-6929
(Name) (Area Code) (Telephone Number) (Extension)
bob_larson@cfins.com 973-490-6900
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Policyowner Relations Contact Mike Mitchell 305 Madison Avenue
(Street and Number)
Morristown, NJ 07962 973-490-6473
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President Nikolas Antonopoulos Controller Dennis James Hammer
Senior Vice President Frances Avignone Smith

VICE PRESIDENTS

Joseph Francis Braunstein Jr. Peter James Daly Dennis James Hammer
Mary Jeanne Hughes Paul Kush Gary Stuart Resman
Mary Jane Robertson Frances Avignone Smith Donald Ross Fischer

DIRECTORS OR TRUSTEES

Nikolas Antonopoulos Bruce Adam Esselborn Mary Jane Robertson
Joseph Francis Braunstein Jr. Dennis James Hammer

State of New Jersey } ss
County of Morris

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.

Nikolas Antonopoulos Dennis James Hammer Frances Avignone Smith
President Controller Senior Vice President

Subscribed and sworn to before me this
13th day of August, 2002

Barbara M. Giordano

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

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	13,005,478		13,005,478	12,992,302
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
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 (\$135,238 and short-term investments \$10,463,647)	10,598,885		10,598,885	11,451,752
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)	23,604,363		23,604,363	24,444,054
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	973,274	63,315	909,959	683,124
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$100,264 earned but unbilled premiums)	568,688	10,026	558,662	607,684
10.3 Accrued retrospective premiums	732,817	66,284	666,533	667,554
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts billed and receivable under high deductible policies	96,475	3,098	93,377	88,567
14. Reinsurance recoverables on loss and loss adjustment expense payments	296,625		296,625	385,000
15. Federal and foreign income tax recoverable and interest thereon (including \$551,923 net deferred tax asset)	551,923		551,923	551,923
16. Guaranty funds receivable or on deposit	49,476		49,476	45,730
17. Electronic data processing equipment and software	26,839	25,369	1,470	4,262
18. Interest, dividends and real estate income due and accrued	299,393		299,393	304,072
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	42,490		42,490	54,442
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted	87,395	87,395	0	
25. Aggregate write-ins for other than invested assets	701,753	116,094	585,659	267,987
26. Total assets excluding protected cell assets (Lines 9 through 25)	28,031,511	371,581	27,659,930	28,104,399
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	28,031,511	371,581	27,659,930	28,104,399
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501. Loss experience refund receivable	514,155		514,155	199,980
2502. Prepaid expenses	61,475	61,475	0	0
2503. Loss and loss expenses paid not charged	10,715		10,715	10,440
2598. Summary of remaining write-ins for Line 25 from overflow page	115,408	54,619	60,789	57,567
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	701,753	116,094	585,659	267,987

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$1,346,687)	14,329,416	15,116,188
2. Reinsurance payable on paid losses and loss adjustment expenses	4,555	
3. Loss adjustment expenses	5,733,987	5,975,875
4. Commissions payable, contingent commissions and other similar charges	51,026	48,842
5. Other expenses (excluding taxes, licenses and fees)	170,301	205,409
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	290,894	332,401
7. Federal and foreign income taxes [including \$ on realized capital gains (losses)] (including \$ net deferred tax liability)		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$524,363 and including warranty reserves of \$)	2,750,833	2,610,992
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	24,017	27,059
12. Ceded reinsurance premiums payable (net of ceding commissions)	174,771	262,810
13. Funds held by company under reinsurance treaties	2,998,023	2,496,699
14. Amounts withheld or retained by company for account of others	300,668	238,501
15. Remittances and items not allocated		
16. Provision for reinsurance	299,277	299,277
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	246,374	228,331
20. Payable for securities		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities	(5,308,967)	(5,376,254)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	22,065,175	22,466,130
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	22,065,175	22,466,130
27. Aggregate write-ins for special surplus funds	4,333,230	4,333,230
28. Common capital stock	2,000,000	2,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	3,000,000	3,000,000
33. Unassigned funds (surplus)	(3,738,475)	(3,694,961)
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)	5,594,755	5,638,269
36. TOTALS	27,659,930	28,104,399
DETAILS OF WRITE-INS		
2301. Reserve for uncollectible reinsurance.....	303,549	304,508
2302. Post retirement obligations.....	118,375	119,923
2303. Reserve for severance and leasehold obligations.....	47,374	23,475
2398. Summary of remaining write-ins for Line 23 from overflow page	(5,778,265)	(5,824,160)
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	(5,308,967)	(5,376,254)
2701. Retroactive reinsurance cessions.....	4,333,230	4,333,230
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	4,333,230	4,333,230
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 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 \$ 49,814)	338,326	862,408	1,709,424
1.2 Assumed (written \$ 3,692,686)	3,465,587	3,430,206	6,683,851
1.3 Ceded (written \$ 1,000,831)	1,204,169	1,595,251	3,651,521
1.4 Net (written \$ 2,741,669)	2,599,744	2,697,363	4,741,754
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 1,498,801):			
2.1 Direct	(385,367)	5,461,127	8,069,274
2.2 Assumed	2,061,160	1,901,807	8,732,460
2.3 Ceded	134,915	5,718,613	10,302,775
2.4 Net	1,540,878	1,644,321	6,498,959
3. Loss expenses incurred	512,828	617,300	1,176,918
4. Other underwriting expenses incurred	887,671	966,065	1,820,821
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	2,941,377	3,227,686	9,496,698
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(341,633)	(530,323)	(4,754,944)
INVESTMENT INCOME			
9. Net investment income earned	341,424	593,329	949,892
10. Net realized capital gains or (losses)			
11. Net investment gain (loss) (Lines 9 + 10)	341,424	593,329	949,892
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)			
13. Finance and service charges not included in premiums	50	110	259
14. Aggregate write-ins for miscellaneous income	(62,562)	(1,656)	3,129,947
15. Total other income (Lines 12 through 14)	(62,512)	(1,546)	3,130,206
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(62,721)	61,460	(674,846)
17. Dividends to policyholders	9,191	30,992	60,889
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(71,912)	30,468	(735,735)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19)(to Line 22)	(71,912)	30,468	(735,735)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	5,638,269	5,780,789	5,780,789
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	(71,912)	30,468	(735,735)
23. Net unrealized capital gains or losses			
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax		22,976	
26. Change in nonadmitted assets	28,398	38,540	83,438
27. Change in provision for reinsurance		(56,364)	(155,621)
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		528,947	638,898
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			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus		26,500	26,500
37. Change in surplus as regards policyholders (Lines 22 through 36)	(43,514)	591,067	(142,520)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	5,594,755	6,371,856	5,638,269
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401. Retroactive reinsurance reserve ceded	0	64	3,126,944
1402. Securities lending income	(957)	(1,720)	8,968
1403. Other income (expense)	488	0	(5,965)
1498. Summary of remaining write-ins for Line 14 from overflow page	(62,093)		0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(62,562)	(1,656)	3,129,947
3601. Provision for retroactive reinsurance		26,500	26,500
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)		26,500	26,500

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	2,476,750	4,815,878
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	2,994,628	5,684,353
3. Underwriting expenses paid	962,102	1,823,900
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(1,479,980)	(2,692,375)
6. Net investment income	332,927	1,127,982
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties	501,324	1,290,465
7.3 Net amount withheld or retained for account of others	62,167	138,879
7.4 Aggregate write-ins for miscellaneous items	(54,306)	3,165,562
7.5 Total other income (Lines 7.1 to 7.4)	509,185	4,594,906
8. Dividends to policyholders on direct business, less \$ (12,233) dividends on reinsurance assumed or ceded (net)	12,233	91,381
9. Federal and foreign income taxes (paid) recovered		
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(650,101)	2,939,132
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds		
11.2 Stocks		
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		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)		
12. Cost of investments acquired (long-term only):		
12.1 Bonds		
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)		
13. Net Cash from investments (Line 11.8 minus Line 12.7)		
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	18,043	
14.4 Borrowed funds received		
14.5 Other cash provided	144,382	875,469
14.6 Total (Lines 14.1 to 14.5)	162,425	875,469
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	0	319,725
15.3 Borrowed funds repaid		
15.4 Other applications	365,191	4,231,106
15.5 Total (Lines 15.1 to 15.4)	365,191	4,550,831
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(202,766)	(3,675,362)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(852,867)	(736,230)
18. Cash and short-term investments:		
18.1 Beginning of year	11,451,752	12,187,982
18.2 End of year (Line 17 plus Line 18.1)	10,598,885	11,451,752
DETAILS OF WRITE-INS		
07.401 Miscellaneous income (expense)	(62,562)	3,129,947
07.402 Finance and service charges not included in premiums	50	259
07.403 Equities and deposits in pools and associations	11,952	35,356
07.498 Summary of remaining write-ins for Line 7.4 from overflow page	(3,746)	
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	(54,306)	3,165,562

NOTES TO FINANCIAL STATEMENTS

14. Contingencies
- A. Contingent Commitments
- Not applicable.
- B. Assessments
- The Company has received notifications of various insolvencies that are expected to result in guaranty fund assessments against the Company at some future date. The most significant of these is Reliance Insurance Company. Although the Company is unable to determine the exact ultimate impact these assessments will have on its financial position or results of operations, the Company has accrued \$31,874 related to estimated guaranty fund assessments. At June 30, 2002, the Company has recorded assets of \$49,476 representing premium tax credits the Company expects to realize generally over a period of 3 to 10 years, or more, for previously paid and estimated future assessments.
- C. Gain Contingencies
- Not applicable.
- D. All Other Contingencies
- Various lawsuits against the Company have risen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.
17. Sale, Transfer, and Servicing of Financial Assets and Extinguishment of Liabilities
- A. Not applicable.
- B.
1. Not applicable.
2. At June 30, 2002, the market value of loaned securities amounted to \$12,909,412 and consisted of United States securities. Company policy requires a minimum of 102 percent of the market value of the loaned securities to be separately maintained as collateral for the loan. All collateral is restricted and consists of cash and/or United States Government securities.
3. Not applicable.
- C. Not applicable.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the 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 [X] No []
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 the 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 [X] NA []
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. 12/31/1996
- 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. 12/31/1996
- 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). 10/17/1997
- 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

(Responses to these interrogatories should be based on changes that have occurred since the 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:\$0

12. Amount of real estate and mortgages held in short-term investments:\$0

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
The Bank of New York.....	One Wall Street, New York, New York 10286.....

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 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	2 Name(s)	3 Address
N/A.....	Hamblin Watsa Investment Counsel.....	95 Wellington St. West, Suite 802, Toronto, Ontario, M5J-2N7.....

GENERAL INTERROGATORIES

(continued)

PART 2 PROPERTY & 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 [X] NA []

If yes, attach an explanation.

2. Has the 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 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 canceled? 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 following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
.....										
.....										
.....										
TOTAL										

SCHEDULE A - VERIFICATION

	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	NONE			
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	NONE			
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
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 period				
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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	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 of long-term invested assets owned, beginning of period	NONE			
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
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 period				
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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

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	24,187,326	32,831,395	33,556,256	6,660	24,187,326	23,469,125		23,869,402
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	24,187,326	32,831,395	33,556,256	6,660	24,187,326	23,469,125		23,869,402
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	24,187,326	32,831,395	33,556,256	6,660	24,187,326	23,469,125		23,869,402

SCHEDULE DA - PART 1**Short-Term Investments Owned End of Current Quarter**

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	10,463,647	XXX	10,463,647		

SCHEDULE DA - PART 2- Verification**Short-Term Investments Owned**

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	10,877,100	11,188,508		11,951,458
2. Cost of short-term investments acquired	34,656,904	32,831,395		53,116,665
3. Increase (decrease) by adjustment				(20,140)
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	34,345,496	33,556,256		54,170,883
7. Book/adjusted carrying value, current period	11,188,508	10,463,647		10,877,100
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	11,188,508	10,463,647		10,877,100
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	11,188,508	10,463,647		10,877,100
12. Income collected during period	54,504	43,645		453,463
13. Income earned during period	48,184	46,378		462,216

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

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	49,814	1,085,767	50,351	6,473,321	7,719,867	18,812,516
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 Aliens	OT	XXX						
58. Totals	(a) 1		49,814	1,085,767	50,351	6,473,321	7,719,867	18,812,516
DETAILS OF WRITE-INS								
5701.	XXX			0		0		0
5702.	XXX							
5703.	XXX							
5798. Summary of remaining write-ins for Line 57 from overflow page.	XXX							
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX							

(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

Fairfax Financial Holdings Limited

CHART OF CORPORATE STRUCTURE as of June 30, 2002

Ownership percentage of subsidiary companies is 100% unless otherwise indicated, o=ownership, v=voting.

Notes:

(1) not a subsidiary of Fairfax Financial Holdings Limited or any of its subsidiaries

(2) managed by Countrywide under exclusive General Agency Contract

(3) Fairfax ownership of TRG Holding Corporation class I common stock is 100%:

Odyssey Reinsurance Corporation (47.42%), ORC Re Limited (47.42%), United States Fire Insurance Company (5.15%)

Class II non-voting stock ownership: Xerox Financial Services, Inc. (96.62%); issued or reserved for grants pursuant to the Class II stock plan (3.38%).

(4) Fairfax ownership of TIG Servicios Limitada is 100%:

TIG Latin America Inc. (90%), TIG Holdings 5, Inc. (10%)

(5) financed and controlled by Ranger Managers Corp.: Lloyds participants have assigned their rights and privileges to Ranger Managers Corp., which also holds the management contract.

(6) Countrywide is Attorney-in-Fact pursuant to Powers of Attorney

(7) Fairfax ownership of Odyssey Re Holdings Corp. is 73.7%:

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

TIG Insurance Company (64.2%), ORH Holdings Inc. (9.5%) - TIG owns 97.5% of ORH Holdings Inc. for an effective 73.5% interest in Odyssey Re Holdings Corp.

(8) Companies in the Fairfax group hold shares in Zenith National Insurance Corporation as portfolio investments. In total the company owns 42.1%.

The size of the holdings may change and this chart may not be updated to reflect all changes. The Fairfax investment includes United States Fire Insurance Company and TIG Insurance Company

each holding 17.7% of the shares of Zenith National, and Odyssey Reinsurance Corporation, Odyssey America Reinsurance Corporation and North River Insurance Company holding 6.2%, 0.3% and 0.2% respectively.

(9) Subsidiaries are not listed. Please request list.

(10) Fairfax ownership of ORCAsia is 100%:

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

CRC (Bermuda) Reinsurance Limited 26.4%, The North River Insurance Company 20.25%, Wentworth Insurance Company Limited 33.10%, Odyssey America Reinsurance Corporation 20.25%.

Domicile FEIN NAIC #

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

FAIRFAX FINANCIAL HOLDINGS LIMITED
Canada

----- Primex Adjusters Limited
Canada

----- Federated Holdings of Canada Ltd.
Canada

----- Federated Insurance Company of Canada
Canada

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

----- Federated Life Insurance Company of Canada
Canada

----- Contact + Insurance Network Ltd.
Canada

----- Les Courtiers d'Assurance Carrefours Itee
Quebec

---- Lombard Canada Ltd.
Canada

----- Lombard General Insurance Company of Canada
Canada

Canada --- Lombard Insurance Company

Canada --- Zenith Insurance Company

----- 1443074 Ontario Ltd. (Compu-Quote) (55% ov)
Canada

----- LSA Insurance Services Ltd.
Canada

Canada ----- The McLennan Group Insurance Inc.

Canada ----- The McLennan Group Life Insurance Inc.

Canada ----- Zenith Insurance Services Inc.

--- CRC (Bermuda) Reinsurance Limited
Bermuda

--- ORCAsia Ltd. (26.40%) (10)
Mauritius

--- Fairfax (Barbados) Insurance Corp.
Barbados

--- Markel Insurance Company of Canada
Canada

--- Proco Transportation Services Inc.
Ontario

--- Markel Professional Transport Training Inc.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

- Hamblin Watsa Investment Counsel Ltd.
Canada
- Aegis Financial Systems Inc.
Ontario
- Faircross Holdings Corporation
Ontario
- Fairbridge Inc.
Ontario
- Noro Limited
Ontario
- MFXchange Holdings Inc.
Ontario

- FFHL Group Ltd.
Canada
 - Odyssey Reinsurance Company of Canada
Canada
 - Barbados
 - Fairfax Asia Limited
 - Fairfax Inc. .../ [to page 2]
Wyoming 83-0306126
 - Fairfax Holdings Inc. .../ ([to page 2]
Conn. 22-3670103
 - ORC Re Limited .../ [to page 2]
Ireland
 - FFH Reinsurance Group B.V. .../ [to page 3]
Holland

- 906447 Alberta Ltd.
Ontario
- 903079 Alberta Ltd.
Alberta
 - 903083 Alberta Ltd.
Alberta

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

Alberta

... Hub International Limited (27.9% OV) - a public company (1)

:

[parent - FFHL Group Ltd.]

Wyoming	---	83-0306126	Fairfax Inc. [from page 1]
Delaware	---	22-3258258	Crum & Forster Holding Inc.
New York	---	13-5459190	21113 United States Fire Insurance Company
Arizona	---	13-3545069	44520 Crum & Forster Specialty Insurance Company
Delaware	...		Zenith National Insurance Corporation (17.7%) (8) .../ [to page 5]
	...		TRG Holding Corporation (5.15%) (3) ...
New Jersey	---	22-1964135	21105 The North River Insurance Company
Delaware	---	13-3738196	Sen-Tech International Holdings, Inc.
New York	---	13-3967338	Excelsior Claims Administrators, Inc.
New York	---	13-2941133	10936 Seneca Insurance Company, Inc.
Kentucky	---	61-1319316	Seneca Risk Services, Inc.
Arizona	---	86-0902879	10729 Seneca Specialty Insurance Company
	...		Zenith National Insurance Corporation (0.2%) (8) .../ [to page 5]

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

			...	ORCAsia Ltd. (20.25%) (10)
Mauritius				
	New Jersey	22-2464174	42471	--- Crum and Forster Insurance Company
	Ohio	58-1552849	11690	--- Crum & Forster Underwriters Co. of Ohio
	New York	22-2868548	31348	--- Crum & Forster Indemnity Company
Delaware	75-2869978			--- ORH Holdings Inc. (2.5%)
			...	Odyssey Re Holdings Corp. (9.5%) (7) ...
Delaware	02-0511579			--- RiverStone Group LLC
Delaware	02-0511580			--- RiverStone Resources LLC
Delaware	75-2869975			--- RiverStone Claims Management LLC
Delaware	'75-2869980			--- RiverStone Reinsurance Services LLC
Delaware	94-3172455			--- TIG Holdings, Inc. .../ [to page 4]
Delaware	52-2010021			--- Fairfax Information Technology Services, Inc.
Rhode Island				--- Old Lyme Insurance Company of Rhode Island, Inc. 13-3306163 19160
				--- Old Lyme Insurance Company Ltd. 13-3719772
Conn.				--- Fairfax Holdings Inc. [from page 1] 22-3670103
Texas	76-0247502			--- The Standard Group, Inc.
Texas	76-0389932			--- Standard Managing General Agency, Inc.

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

	Delaware	---	Ranger Reinsurance Management Incorporated 52-1521249
	Ireland	---	ORC Re Limited [from page 1]
		---	Fairfax Liquidity Management Hungary Limited Liability Company
	Hungary		
	Holland	---	ORC FISI BV
	Ontario	---	Fairfax Insurance Services Inc.
	Canada	---	Lindsey Morden Group Inc. (73.9% (o) 89.0% (v)) - a public company
	Barbados	---	Lindsey Morden (Barbados) Limited
	Canada	---	Cunningham Lindsey Canada Limited
	U.K.	---	Lindsey Morden Acquisitions (99.9% ov, 0.1% LMG1)
	U.K.	---	Lindsey Morden Limited (99.999% ov, 0.001% CLCL)
	U.K.	---	Cunningham Group Overseas Limited
	Holland	---	Cunningham Lindsey Europe B.V. ... (9)
		---	Cunningham Lindsey Marine Limited
	U.K.	---	Cunningham IAP Ltd ... (9)
International Ltd		---	Cunningham Lindsey
	U.K.	---	Ellis & Buckle Holdings Limited
		---	Cunningham Lindsey United Kingdom

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

Luxembourg	---	FFH Financial Holding S.A.
Holland		---
		FAIRFIN FINANCIAL B.V.
	France	---
		Compagnie Transcontinentale de Réassurance Holding S.A.S.
	France	---
		Compagnie Transcontinentale de Réassurance
	Singapore	---
		Compagnie Transcontinentale de Réassurance branch
	France	---
		Compagnie Transcontinentale de Réassurance Investissements S.A.S.
U.K.		---
		RiverStone Holdings Limited
U.K.		---
		Sphere Drake Insurance Limited
U.K.		---
		RiverStone Management Limited
U.K.		---
		Sphere Drake Nominees Limited
	U.K.	---
		Sphere Drake Corporate Capital Vehicle Limited
U.K.		---
		Sphere Drake Leasing Limited
	U.K.	---
		Sphere Drake Acquisitions (U.K.) Limited
U.K.		---
		JDM Nominees plc (90.18% ov)
U.K.		---
		FLP Nominees plc
	U.K.	---
		RiverStone Insurance (UK) Limited
Switzerland		---
		FFH Financial Holding A.G.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

			---	Sphere Drake (Bermuda) Holding Limited
	Bermuda			
			---	Sphere Drake (Bermuda) Limited
	Bermuda			
			---	Sphere Drake (Bermuda) Management Limited
	Bermuda			
			---	Wentworth Insurance Company Ltd.
	Barbados			
			---	Falcon Insurance Company Limited
	H.K.			
			---	Falcon South East Asia Limited
	H.K.			
			---	Winterthur Insurance Company of Hong Kong
	H.K.			
			---	ORCAsia Ltd. (33.10%) (10)
	Maurituis			
			---	Odyssey Re Stockholm Management Aktiebolag
	Sweden			
			---	O.R.G. Sweden Holdings Aktiebolag
	Sweden			
			---	RiverStone (Stockholm) Insurance Corporation (publ)
	Sweden			
			---	ORG Re (UK) Limited
	U.K.			
			:	
			[parent - Fairfax Inc.]	
			---	TIG Holdings, Inc. [from page 2]
	Delaware	94-3172455		
			---	TIG Holdings 1, Inc.
	Delaware	75-2585402		
			---	TIG Holdings 2, Inc.
	Delaware	75-2585404		
			---	TIG Bermuda Ltd.

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

Bermuda	75-2585427				
California	95-3580308			---	TIG Insurance Group
				---	TIG Insurance Company
California	94-1517098	25534			
California	94-0781581	25518		---	TIG Premier Insurance Company
California	95-1429618	25496		---	TIG Indemnity Company
California	94-1737938	18864		---	Fairmont Insurance Company
Michigan	38-1184490	25542		---	TIG Insurance Company of Michigan
Michigan	71-0238628	25526		---	TIG Insurance Corporation of America
New York	18-1073431	25488		---	TIG Insurance Company of New York
Texas	75-0739399	25461		---	TIG Insurance Company of Texas
Texas	94-2834329	42021		---	TIG Lloyds Insurance Company (6)
Texas	75-1770242	43184		---	TIG American Specialty Insurance Company
California	94-1264187	25445		---	TIG Specialty Insurance Company
Colorado	84-0753379	35610		---	TIG Insurance Company of Colorado
Texas	95-2311647			---	Countrywide Corporation
	Texas	74-1107185	29327	---	Industrial County Mutual Insurance Company (2)
Delaware	75-2681633			---	TIG Holdings 4, Inc.
Canada	98-0046314			-----	Commonwealth Insurance Company
Wash	91-1673817	10220		-----	Commonwealth Insurance Company of America
Delaware	74-1280541	24384		---	Ranger Insurance Company
Texas	74-1385078			---	Ranger Insurance Managers, Inc.
Texas	76-0247309			---	Ranger Insurance Finance Company
Texas	76-0247311			---	Ranger Managers Corp.
	Texas	74-6090673	24406	---	Ranger Lloyds (an incorporated association) (5)
				---	ORH Holdings Inc. (97.5%)

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

17.13

	Delaware	75-2869978			---	Odyssey Re Holdings Corp. (9.5%) (7) ...
					---	Odyssey Re Holdings Corp. (64.2%) (7)
	Delaware	52-2301683				
	Connecticut	47-0698507	23680		---	Odyssey America Reinsurance Corporation
					---	Odyssey Reinsurance Corporation
	Delaware	13-2781282	25070			
	Delaware	13-5150451	25054		---	Hudson Insurance Company
		52-2058814			---	TRG Holding Corporation (47.42%) (3)
Inc.		22-3258262			---	The Resolution Group,
Envision Claims Management Corporation		22-2454537			---	
International Insurance Company		22-1964136	21083		---	
Resolution Reinsurance Services Corporation		36-3943921			---	

St. John's Insurance Company Limited					...	Zenith National Insurance Corporation (6.2%)
(8) .../ (to page 5)					---	TIG Re UK Holdings Corporation
		75-2685494			---	Newline Holdings UK Limited
		#N/A			---	Newline Underwriting
Management Limited		#N/A			---	Newline Corporate Name
Limited		#N/A			---	Newline Underwriting
Limited		#N/A			---	TIG Holdings 5, Inc.
		75-2741663			---	TIG Latin America Inc.
		75-2741665			---	TIG Servicios Limitada
(90%) (4)		'98-0182349			...	TIG Servicios Limitada (10%) (4)
					...	Zenith National Insurance Corporation (0.3%) (8) .../ (to page

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

5)				...	ORCA Asia Ltd. (20.25%) (10)
		California	94-3235731	---	Innovus Integrated Benefits Svcs. L.L.C. (50%)
	Delaware	75-2694483		---	Indemni-Med LLC. (70% Economics)
				...	Zenith National Insurance Corporation (17.7%) (8) .../ (to page 5)
		Illinois	36-4421591	...	Governmental Risk Solutions LLC (50%)
	(See note 8)		Organizational Chart of the Zenith National Group		
				...	Zenith National Insurance Corporation
	Delaware			---	Perma-Bilt
Nevada	88-0296762			---	Zenith National Insurance Capital Trust
	Delaware	#N/A		---	Zenith Development Corp.
	Nevada	95-4717759		---	Zenith Insurance Company
	California	95-1651549			
	California	95-4103565		---	Znat Insurance Company
	Texas	95-4432955		---	Zenith Star Insurance Company
	California	95-4275980		---	Calrehab Services, Inc.
	Florida	59-3408979		---	Zenith Risk Management Inc.
	Delaware	91-1947518		---	1390 Main Street LLC
	Florida	65-0798289		---	Zenith Insurance Management Services Inc.

Changes for the first quarter 2002:

Investment of Hub International Limited changed to 0.9% Fairfax Financial Holdings Limited, 16.9% United States Fire Insurance Company, 19.0% Odyssey Reinsurance Corporation.

Crum & Forster Holdings, Inc. name changed to Crum & Forster Holding Inc. effective March 22, 2002.

Crum & Forster Solutions for Business, Inc. was dissolved on December 20, 2001.

Crum & Forster Custom Securities, Inc. was dissolved on March 4, 2002.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP PART 1 - ORGANIZATIONAL CHART

Odyssey Re (Bermuda) Limited name changed to Sphere Drake (Bermuda) Limited effective October 4, 2001.

Odyssey Re (Bermuda) Management Limited name changed to Sphere Drake (Bermuda) Management Limited effective October 4, 2001.

Noro Limited incorporated June 30, 2000.

Lindsey Morden Group Inc. ownership changed to 73.9% (o) 89.0% (v).

"Domicile" column heading changed to "Jurisdiction of Incorporation".

"Domestic or Foreign" column deleted.

Changes for the second quarter 2002:

Note 10 added.

Fairfax Corporation added, name changed to Fairfax Asia Limited effective May 14, 2002.

MFExchange Holdings Inc. incorporated December 14, 2001.

Hub International Limited ownership changed to 27.9%.

Seneca Specialty Insurance Company, Inc. name corrected to Seneca Specialty Insurance Company.

Corp Wings sold March 26, 2002.

Sphere Drake Underwriting Management (Australia) Limited liquidated

Sphere Drake Insurance Group plc name changed to JDM Nominees plc effective June 6, 2002.

Sphere Drake Holding (U.K.) plc name changed to FLP Nominees plc effective June 6, 2002.

Old Lyme Insurance Company of Rhode Island, Inc. acquired by Fairfax Inc. May 30, 2002.

Old Lyme Insurance Company Ltd. acquired by Fairfax Inc. May 30, 2002.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

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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		(42)		16.0
2. Allied Lines		(8)		7.7
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril	(5,346)	10,505	(196.5)	498.3
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	625	(459)	(73.4)	38.7
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				
15. Other accident and health				
16. Workers' compensation		1,269		0.0
17.1 Other liability - occurrence	291,471	(312,975)	(107.4)	944.0
17.2 Other liability - claims-made		(491)		
18.1 Products liability - occurrence	51,576	(92,600)	(179.5)	(262.5)
18.2 Products liability - claims-made				
19.1,19.2 Private passenger auto liability				
19.3,19.4 Commercial auto liability		9,521		(288.0)
21. Auto physical damage		(88)		(4.8)
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	XXX	XXX	XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business				
34. Totals	338,326	(385,367)	(113.9)	633.2
DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire			538
2. Allied Lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril		(14,671)	(11,530)
6. Mortgage guaranty			175,984
8. Ocean marine			
9. Inland marine			27,721
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			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability - occurrence	34,580	38,836	682,627
17.2 Other liability - claims-made			
18.1 Products liability - occurrence	3,219	22,508	178,642
18.2 Products liability - claims-made			
19.1,19.2 Private passenger auto liability			
19.3,19.4 Commercial auto liability			15,033
21. Auto physical damage			5,222
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	XXX	XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business			
34. Totals	23,128	49,814	1,085,767
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
3398. Summary of remaining write-ins for Line 33 from overflow page			
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)			

STATEMENT AS OF JUNE 30, 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	7,619	9,702	17,321	1,915		1,915	7,378	0	8,066	15,444	1,674	(1,636)	.38
2. 2000	1,028	(73)	955	384		384	1,138	0	(578)	560	494	(505)	(11)
3. Subtotals 2000 + Prior	8,647	9,629	18,276	2,299		2,299	8,516	0	7,488	16,004	2,168	(2,141)	.27
4. 2001	948	1,869	2,817	555		555	1,185	0	1,117	2,302	792	(752)	.40
5. Subtotals 2001 + Prior	9,595	11,498	21,093	2,854		2,854	9,701	0	8,605	18,306	2,960	(2,893)	.67
6. 2002	XXX	XXX	XXX	XXX	228	228	XXX	388	1,370	1,758	XXX	XXX	XXX
7. Totals	9,595	11,498	21,093	2,854	228	3,082	9,701	388	9,975	20,064	2,960	(2,893)	67
8. Prior Year-End's Surplus As Regards Policyholders	5,638												
											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. 30.8	2. (25.2)	3. 0.3
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. 1.2

(a) Should Equal Prior Year-End Annual Statement; Page 3, Col. 1, Lines 1 + 3

(b) Should Equal Q.S. Page 3, Col. 1, Lines 1 and 3.

(c) Should Also Equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1. Will the SVO Compliance Certification be filed with this statement?Yes.....
2. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?No.....
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?No.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



Supplement A to Schedule T (Document Identifier 450) here:



OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.

*ASSETS				
2504. Third party administrator deposits.....	44,504		44,504	41,055
2505. Supplemental individual retirement plan.....	12,453		12,453	8,504
2506. Other assets.....	4,016	184	3,832	8,008
2507. Prepaid capital development fees.....	54,435	54,435	0	0
2597. Summary of remaining write-ins for Line 25 from Page 02	115,408	54,619	60,789	57,567

PQ003 Additional Aggregate Lines for Page 03 Line 23.

*LIAB				
2304. Other liabilities and accounts payable			32,565	(12,314)
2305. Retroactive reinsurance reserve ceded.....			(5,967,480)	(5,967,480)
2306. Accrued retrospective premiums.....			156,650	155,634
2397. Summary of remaining write-ins for Line 23 from Page 03			(5,778,265)	(5,824,160)

PQ004 Additional Aggregate Lines for Page 04 Line 14.

*UNINEX				
1404. Restructuring charges.....		(40,000)	0	0
1405. Retroactive reinsurance premiums.....		(22,093)	0	0
1497. Summary of remaining write-ins for Line 14 from Page 04		(62,093)	0	0

PQ005 Additional Aggregate Lines for Page 05 Line 07.4.

*CASH				
07.404. Guaranty funds receivable or on deposit.....			(3,746)	0
07.497. Summary of remaining write-ins for Line 07.4 from Page 05			(3,746)	0

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

Schedule D - Part 3

NONE

Schedule D - Part 4

NONE

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

