

**QUARTERLY STATEMENT**AS OF SEPTEMBER 30, 2002  
OF THE CONDITION AND AFFAIRS OF THE**OHIC INSURANCE COMPANY**

NAIC Group Code	1210 (Current Period)	1210 (Prior Period)	NAIC Company Code	35602	Employer's ID Number	31-0926059
Organized under the Laws of		Ohio	State of Domicile or Port of Entry		Ohio	
Country of Domicile						
Incorporated		02/09/1978	Commenced Business		03/01/1978	
Statutory Home Office		155 E. Broad St., 13th Floor (Street and Number)			Columbus, OH 43215 (City or Town, State and Zip Code)	
Main Administrative Office		155 E. Broad Street (Street and Number)		614-221-7777 (Area Code) (Telephone Number) (Extension)		
		Columbus, OH 43215 (City or Town, State and Zip Code)				
Mail Address		155 E. Broad Street (Street and Number or P.O. Box)			Columbus, OH 43215 (City or Town, State and Zip Code)	
Primary Location of Books and Records		155 E. Broad Street (Street and Number)		614-221-7777-2680 (Area Code) (Telephone Number)		
		Columbus, OH 43215 (City or Town, State and Zip Code)				
Internet Website Address		WWW.OHIC.COM				
Statement Contact		Stephen P. MacDonough (Name)			614-221-7777-2680 (Area Code) (Telephone Number) (Extension)	
		macdonoughsp@ohic.com (E-mail Address)			614-242-1038 (FAX Number)	
Policyowner Relations Contact		155 E. Broad Street (Street and Number)		614-221-7777 (Area Code) (Telephone Number) (Extension)		
		Columbus, OH 43215 (City or Town, State and Zip Code)				

**OFFICERS**

President	RAYMOND RICHARD MAZZOTTA	Secretary	DANIEL FRANCIS CANNIFF
Treasurer	DANIEL FRANCIS CANNIFF		

**VICE PRESIDENTS**

MARK EDWARD ANDERSON	DARRELL BLAIR RANUM	NANCY LIBKE #
STEVEN BRIAN TUROVER	JAMES MICHAEL BALDYGA	

**DIRECTORS OR TRUSTEES**

DANIEL FRANCIS CANNIFF	GERALD JOSEPH CASSIDY	BARBARA HARBOR EVERET #
GERALD GOLD #	JERRY LEE HARRIS	MURRAY SHERWOOD MARSH
RAYMOND RICHARD MAZZOTTA	ANDREW H PATTERSON #	JOHN RICHARD SCHWARZELL
JAMES RONALD CASTLE		

State of OHIO

County of FRANKLIN

{ 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.

RAYMOND RICHARD MAZZOTTA President	DANIEL FRANCIS CANNIFF Secretary/Treasurer	STEVEN BRIAN TUROVER Vice President of Finance
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Subscribed and sworn to before me this  
day of NOVEMBER, 2002

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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 .....	174,803,631		174,803,631	213,239,427
2. Stocks:				
2.1 Preferred stocks .....	1,637,150		1,637,150	
2.2 Common stocks .....	11,398,201		11,398,201	8,845,902
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 (\$ ..... 603,155 and short-term investments \$ ..... 35,161,068 ) .....	35,764,223		35,764,223	23,478,826
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) .....	223,603,205		223,603,205	245,564,155
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection .....	34,449,829	1,788,985	32,660,844	4,598,553
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	30,968,056		30,968,056	24,434,648
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 .....	9,120,052		9,120,052	9,077,749
15. Federal and foreign income tax recoverable and interest thereon (including \$ ..... 4,377,692 net deferred tax asset) .....	4,377,692		4,377,692	4,377,692
16. Guaranty funds receivable or on deposit .....				
17. Electronic data processing equipment and software .....	806,318	517,348	288,970	183,410
18. Interest, dividends and real estate income due and accrued .....	1,627,185		1,627,185	2,527,818
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 .....				
25. Aggregate write-ins for other than invested assets .....	485,847	468,347	17,500	456,420
26. Total assets excluding protected cell assets (Lines 9 through 25) .....	305,438,184	2,774,680	302,663,504	291,220,445
27. Protected cell assets .....				
28. TOTALS (Lines 26 and 27) .....	305,438,184	2,774,680	302,663,504	291,220,445
<b>DETAILS OF WRITE-INS</b>				
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. Miscellaneous Receivables .....	392,789	375,289	17,500	456,420
2502. Prepaid Expense .....	93,058	93,058	0	0
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above) .....	485,847	468,347	17,500	456,420

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 30,587,803 )	126,860,185	134,116,258
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	28,154,204	27,907,549
4. Commissions payable, contingent commissions and other similar charges	11,081,528	2,938,741
5. Other expenses (excluding taxes, licenses and fees)	507,850	1,276,644
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,374,043	855,198
7. Federal and foreign income taxes [including \$ 488,755 net deferred tax liability] on realized capital gains (losses)] (including \$ 488,755 net deferred tax liability)	616,755	616,755
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 30,560,082 and including warranty reserves of \$ ).	35,692,947	21,237,127
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	17,236,156	19,470,333
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
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	12,733	
20. Payable for securities	21,731,674	17,743,183
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities		(801,333)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	243,268,075	225,360,455
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	243,268,075	225,360,455
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	3,591,990	3,591,990
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	33,000,000	33,000,000
32. Gross paid in and contributed surplus		
33. Unassigned funds (surplus)	22,803,440	29,268,000
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)	59,395,430	65,859,990
36. TOTALS	302,663,505	291,220,445
<b>DETAILS OF WRITE-INS</b>		
2301. RETROACTIVE REINSURANCE RECOVERABLE		(801,333)
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)		(801,333)
2701.		
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)		
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 AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**STATEMENT OF INCOME**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 118,775,528 )	91,900,596	69,404,653	94,736,928
1.2 Assumed (written \$ 63,692,659 )	51,273,548	33,760,886	45,595,020
1.3 Ceded (written \$ 55,082,869 )	40,627,048	35,680,492	49,141,908
<b>DEDUCTIONS:</b>			
2. Losses incurred (current accident year \$ 42,141,000 ):	65,838,518	43,266,839	63,249,087
2.1 Direct		(10,174)	
2.2 Assumed	39,346,090	19,534,996	28,754,867
2.3 Ceded	26,492,428	23,721,669	34,494,220
2.4 Net	14,581,640	12,462,618	14,009,095
3. Loss expenses incurred	8,033,877	8,261,629	10,442,721
4. Other underwriting expenses incurred			
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	49,107,945	44,445,916	58,946,036
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(8,480,897)	(8,765,424)	(9,804,128)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	6,720,295	8,074,022	10,368,483
10. Net realized capital gains or (losses)	332,489	104,719	664,982
11. Net investment gain (loss) (Lines 9 + 10)	7,052,784	8,178,741	11,033,465
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 25,975 amount charged off \$ (50,990) )	(25,015)	(18,763)	(175,078)
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	(4,936)	302,665	894,302
15. Total other income (Lines 12 through 14)	(29,951)	283,902	719,224
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(1,458,064)	(302,781)	1,948,561
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(1,458,064)	(302,781)	1,948,561
19. Federal and foreign income taxes incurred		(1,042,713)	(1,000,314)
20. Net income (Line 18 minus Line 19)(to Line 22)	(1,458,064)	739,932	2,948,875
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	65,859,991	38,919,452	38,919,450
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
22. Net income (from Line 20)	(1,458,064)	739,932	2,948,875
23. Net unrealized capital gains or losses	(3,358,033)	53,050	351,082
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax		421,411	3,888,937
26. Change in nonadmitted assets	(1,648,464)	751,183	555,776
27. Change in provision for reinsurance			
28. Change in surplus notes		20,000,000	20,000,000
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		3,018,533	(804,129)
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			
37. Change in surplus as regards policyholders (Lines 22 through 36)	(6,464,561)	24,984,109	26,940,541
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	59,395,430	63,903,561	65,859,991
<b>DETAILS OF WRITE-INS</b>			
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. Miscellaneous Income	2,957	0	103,995
1402. Disposal Of Ledger Assets	(7,893)	311,374	(11,026)
1403. Retroactive Reinsurance Gain		(8,709)	801,333
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(4,936)	302,665	894,302
3601.			
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)			

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**CASH FLOW**

	1 Current Year to Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	22,774,042	68,658,714
2. Loss and loss adjustment expenses paid (net of salvage and subrogation) .....	48,125,791	51,541,519
3. Underwriting expenses paid .....	8,033,877	6,742,679
4. Other underwriting income (expenses) .....		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4) .....	(33,385,626)	10,374,516
6. Net investment income .....	10,875,298	10,249,389
7. Other income (expenses):		
7.1 Agents' balances charged off .....	(25,015)	(175,078)
7.2 Net funds held under reinsurance treaties .....		
7.3 Net amount withheld or retained for account of others .....		(2,215,944)
7.4 Aggregate write-ins for miscellaneous items .....	(4,936)	894,302
7.5 Total other income (Lines 7.1 to 7.4) .....	(29,951)	(1,496,720)
8. Dividends to policyholders on direct business , less \$ dividends on reinsurance assumed or ceded (net) .....		
9. Federal and foreign income taxes (paid) recovered .....		1,000,314
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9) .....	(22,540,279)	20,127,499
<b>Cash from Investments</b>		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds .....	259,840,425	107,118,430
11.2 Stocks .....	16,178,243	9,486,843
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) .....	276,018,668	116,605,273
12. Cost of investments acquired (long-term only):		
12.1 Bonds .....	220,711,604	155,982,746
12.2 Stocks .....	24,482,613	9,037,455
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Miscellaneous applications .....	(3,988,491)	(17,743,183)
12.7 Total investments acquired (Lines 12.1 to 12.6) .....	241,205,726	147,277,018
13. Net Cash from investments (Line 11.8 minus Line 12.7) .....	34,812,942	(30,671,745)
<b>Cash from Financing and Miscellaneous Sources</b>		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in .....	0	20,000,000
14.2 Capital notes \$ less amounts repaid \$ .....		
14.3 Net transfers from affiliates .....	12,733	
14.4 Borrowed funds received .....		
14.5 Other cash provided .....	0	159,852
14.6 Total (Lines 14.1 to 14.5) .....	12,733	20,159,852
15. Cash applied:		
15.1 Dividends to stockholders paid .....		
15.2 Net transfers to affiliates .....		1,455
15.3 Borrowed funds repaid .....		
15.4 Other applications .....	0	
15.5 Total (Lines 15.1 to 15.4) .....	0	1,455
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5) .....	12,733	20,158,397
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16) .....	12,285,396	9,614,151
18. Cash and short-term investments:		
18.1 Beginning of year .....	23,478,827	13,864,676
18.2 End of year (Line 17 plus Line 18.1) .....	35,764,223	23,478,827
<b>DETAILS OF WRITE-INS</b>		
07.401 Retroactive Reinsurance Receivable .....		801,333
07.402 Miscellaneous Income .....	2,957	103,995
07.403 Disposal Of Ledger Assets .....	(7,893)	(11,026)
07.498 Summary of remaining write-ins for Line 7.4 from overflow page .....		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above) .....	(4,936)	894,302

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**NOTES TO FINANCIAL STATEMENTS**

**9. Income Taxes**

A. The components of the net deferred tax asset at September 30, 2002 and December 31, 2001 are as follows:

	<u>September 30,</u> <u>2002</u>	<u>December 31,</u> <u>2001</u>
(1) Total of all deferred tax assets (admitted & nonadmitted)	\$ 11,315,926	\$ 11,315,926
(2) Total of all deferred tax liabilities	488,755	488,755
(3) Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	7,426,989	7,426,989
(4) Increase (decrease) in deferred tax assets nonadmitted	(416,444)	(416,444)

B. None

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

	<u>September 30,</u> <u>2002</u>	<u>December 31,</u> <u>2001</u>
Current Income Tax Expense	\$ 0	128,000
Taxes Recovered	0	(31,386)
Prior Year Underaccrual (Overaccrual)	0	(1,096,928)
 0199. Current income taxes incurred	 \$ 0	 \$ (1,000,314)

The main components of the 2002 and 2001 deferred tax amounts are as follows:

<u>DTAs</u>	<u>Statutory</u>	<u>Tax</u>	<u>Difference</u>	<u>Tax Effect</u>
Fixed Assets (Net of Depreciation)	183,410	183,410	0	0
Non-Admitted Assets	0	1,014,267	1,014,267	344,851
Unearned Premium Reserves	21,237,126	16,989,701	4,247,425	1,444,125
Reserves	162,023,810	134,220,524	27,803,286	9,453,117
Deferred Compensation	217,157	0	217,157	73,833
 0299. Total DTAs	 \$183,661,503	\$152,407,902	\$33,282,135	\$11,315,926
0399. DTAs Nonadmitted				\$ 7,426,989

<u>DTLs</u>	<u>Statutory</u>	<u>Tax</u>	<u>Difference</u>	<u>Tax Effect</u>
Bond Basis Differential	213,744,584	212,675,861	1,068,723	363,366
FAS 115 Market-to-Market Adjustment	368,792	0	368,792	125,389
 0499. Total DTLs	 \$214,113,376	\$212,675,861	\$ 1,437,515	\$ 488,755

<u>DTA's Resulting from Book/Tax Differences in:</u>	<u>September 30,</u> <u>2002</u>	<u>December 31,</u> <u>2001</u>	<u>Change</u>
Non-Admitted Assets	344,851	344,851	0
Unearned Premium Reserves	1,444,125	1,444,125	0
Reserves	9,453,117	9,453,117	0
Deferred Compensation	73,833	73,833	0
 0599. Total DTAs	 \$ 11,315,926	\$ 11,315,926	\$ 0
0699. DTAs Nonadmitted	\$ 7,426,989	\$ 7,426,989	\$ 0

<u>DTA's Resulting from Book/Tax Differences in:</u>	<u>September 30,</u> <u>2002</u>	<u>December 31,</u> <u>2001</u>	<u>Change</u>
Bond Basis Differential	363,366	363,366	0
FAS 115 Market-to-Market Adjustment	125,389	125,389	0
Fixed Assets (Net of Depreciation)	0	0	0
 07 99. Total DTLs	 \$ 488,755	\$ 488,755	\$ 0

D. Among the more significant book to tax adjustments at December 31, 2001 were the following:

<u>Description</u>	<u>Amount</u>	<u>Tax Effect @ 34%</u>
1. Income before taxes	\$ 1,948,559	\$ 662,510
2. Discount on bonds sold	268,143	91,169
3. Unearned premium reserve	248,525	84,499
4. Depreciation	50,019	17,006
5. Accrued market discount	(556,686)	(189,273)

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**NOTES TO FINANCIAL STATEMENTS**

6. Original issue discount	88,087	29,949
7. Tax exempt interest	(1,297,713)	(441,222)
8. Dividends received deduction	15,345	5,217
9. Accrued to cash basis dividend	4,339	1,475
10. Adjust for tax discount	(428,243)	(145,603)
11. Accrued deferred compensation	(30,000)	(10,200)
12. All Other	63,905	21,728
13. Taxable Income	\$ 374,280	\$127,255

**E. Operating Loss and Tax Credit Carryforwards**

- (1) At September 30, 2002, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- (2) The income tax expense for 2002 and 2001 that is available for recoupment in the event of future net losses is zero and \$128,000 respectively.

**F. Consolidated Federal Income Tax Return**

- (1) The Company's federal Income Tax return is consolidated with Medical Liability Mutual Insurance Company (MLMIC) (ultimate parent company).
- (2) The method of allocation between the companies is subject to written agreement, approved by the Departments of Insurance of each company's state of domicile. Allocation is based upon separate return calculations with the current credit for net losses. Intercompany tax balances are settled annually in the first quarter.

# STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company

## 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 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 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. ..... 12/31/1998

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. ..... 12/31/1998

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). ..... 02/08/2000

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:

.....

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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
BANK OF NEW YORK.....	P.O. BOX 11214, NEW YORK, NY 10286-1214.....

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
BANK OF NEW YORK.....	INVESTCO.....	NEW YORK, NY.....

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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 [ ] NA [X]  
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:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT			DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
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 .....				
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 .....				
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 .....				
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 SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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
<b>BONDS</b>								
1. Class 1	175,045,066	105,380,456	104,635,042	1,079,904	167,875,191	175,045,066	176,870,384	206,249,035
2. Class 2	31,489,536	1,764,759	1,687,405	(1,838,356)	27,593,516	31,489,536	29,728,534	27,109,356
3. Class 3	2,832,090	71,650	0	81,933	1,788,180	2,832,090	2,985,673	2,714,983
4. Class 4		0	0	0				
5. Class 5		0	0	380,000			380,000	
6. Class 6		0	0	0				
7. Total Bonds	209,366,692	107,216,865	106,322,447	(296,519)	197,256,887	209,366,692	209,964,591	236,073,374
<b>PREFERRED STOCK</b>								
8. Class 1		0	0	0	521,284			
9. Class 2	1,378,110	467,425	0	(208,385)	902,418	1,378,110	1,637,150	
10. Class 3		0	0	0				
11. Class 4		0	0	0				
12. Class 5		0	0	0				
13. Class 6		0	0	0				
14. Total Preferred Stock	1,378,110	467,425		(208,385)	1,423,702	1,378,110	1,637,150	
15. Total Bonds and Preferred Stock	210,744,802	107,684,290	106,322,447	(504,904)	198,680,589	210,744,802	211,601,741	236,073,374

**SCHEDULE DA - PART 1**

<b>Short-Term Investments Owned End of Current Quarter</b>					
	<b>1</b> Book/Adjusted Carrying Value	<b>2</b> Par Value	<b>3</b> Actual Cost	<b>4</b> Amount of Interest Received Current Quarter	<b>5</b> Paid for Accrued Interest
80999999 Totals	35,161,068	XXX	35,161,068	102,588	0

**SCHEDULE DA - PART 2- Verification**

	<b>Short-Term Investments Owned</b>	<b>1</b> First Quarter Current Year	<b>2</b> Second Quarter Current Year	<b>3</b> Third Quarter Current Year	<b>4</b> Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	22,833,947	4,018,456	25,566,558	8,725,911	
2. Cost of short-term investments acquired	45,416,592	42,932,262	23,698,264	270,548,888	
3. Increase (decrease) by adjustment			0	163,382	
4. Increase (decrease) by foreign exchange adjustment			0		
5. Total profit (loss) on disposal of short-term investments			0	(56)	
6. Consideration received on disposal of short-term investments	64,232,083	21,384,160	14,103,755	256,604,178	
7. Book/adjusted carrying value, current period	4,018,456	25,566,558	35,161,067	22,833,947	
8. Total valuation allowance			0		
9. Subtotal (Lines 7 plus 8)	4,018,456	25,566,558	35,161,067	22,833,947	
10. Total nonadmitted amounts			0		
11. Statement value (Lines 9 minus 10)	4,018,456	25,566,558	35,161,067	22,833,947	
12. Income collected during period	110,885	36,942	102,588	1,117,415	
13. Income earned during period	25,197	55,248	135,537	1,114,917	

Schedule DB - Part F - Section 1  
**NONE**

Schedule DB - Part F - Section 2  
**NONE**

Schedule F  
**NONE**

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company

## **SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

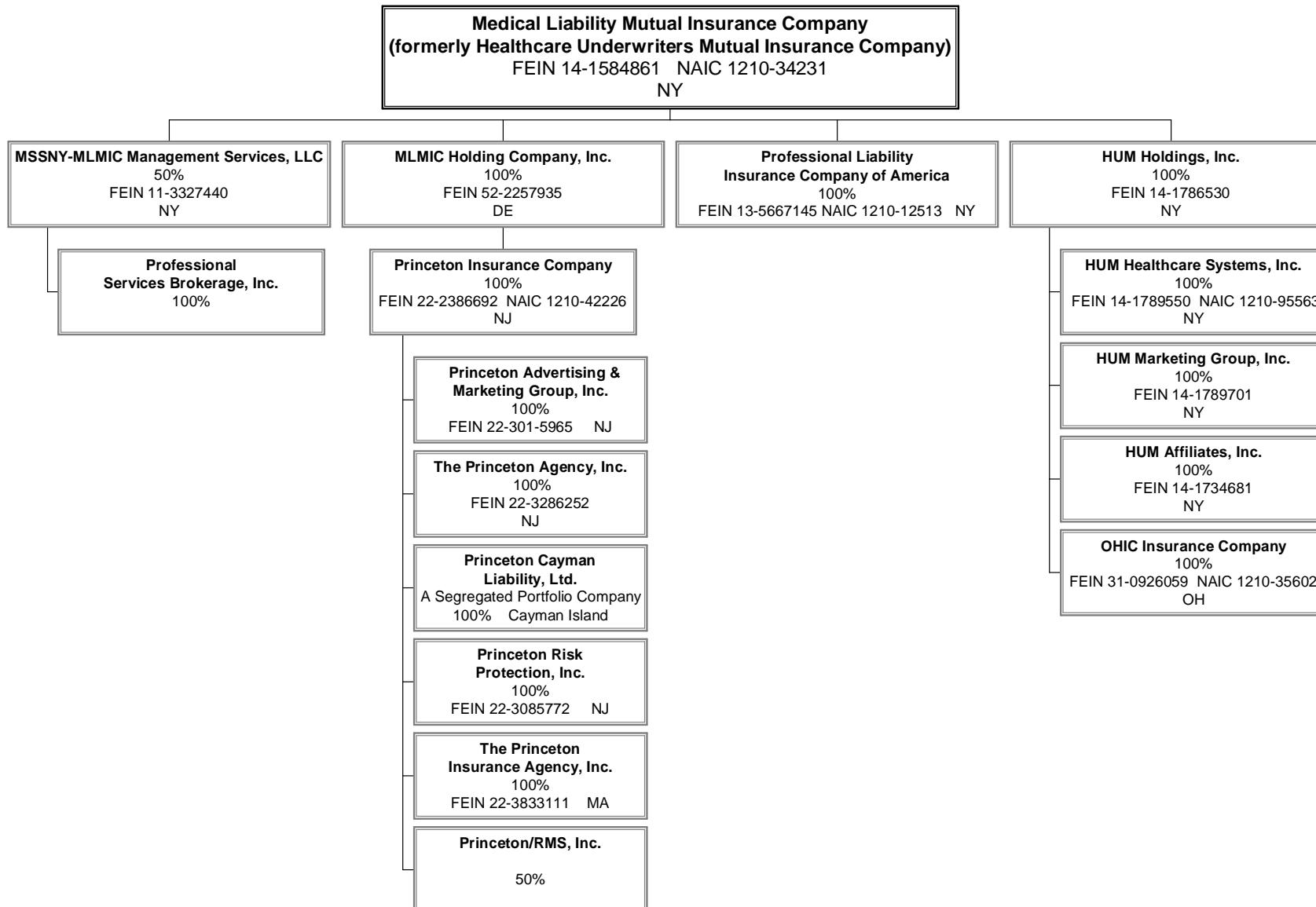
### **Current Year to Date - Allocated by States and Territories**

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	Yes	4,667	.76,861		1,281,435	1,278,089
3. Arizona	AZ	Yes	1,398,189	.822,722	1,490,000	1,037,262	1,191,296
4. Arkansas	AR	Yes	2,243	.944,144	1,900,000		1,524,082
5. California	CA	No					
6. Colorado	CO	Yes	1,093,389	.1,261,599	358,800	180,446	2,426,841
7. Connecticut	CT	No					
8. Delaware	DE	No					
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	Yes	244,925	168,470	125,750		667,306
12. Hawaii	HI	No					
13. Idaho	ID	Yes		3,306			170,374
14. Illinois	IL	Yes	4,557,000	.3,755,661	7,902,688	285,200	16,285,091
15. Indiana	IN	Yes	2,604,634	.1,690,738	505,307	578,906	6,225,381
16. Iowa	IA	Yes	2,061	.1,198			10,088
17. Kansas	KS	Yes	1,962,588	.824,144	64,585	.40,022	2,256,337
18. Kentucky	KY	Yes	4,419,420	.2,162,044	15,000	21,395	8,927,764
19. Louisiana	LA	No					
20. Maine	ME	No					
21. Maryland	MD	Yes	14,196,645	.8,451,075	1,146,610	.7,268,303	20,779,804
22. Massachusetts	MA	No					
23. Michigan	MI	Yes	748,199	.1,001,893	570,000		1,641,005
24. Minnesota	MN	Yes	37,795	.19,661		.55	314,501
25. Mississippi	MS	No					
26. Missouri	MO	Yes	264,842	.795,914	1,770,368	137,500	.157,923
27. Montana	MT	Yes	20,056	.155,109	4,265,916	491,175	.424,919
28. Nebraska	NE	Yes	546,205	.128,520		.470,000	1,480,121
29. Nevada	NV	Yes					
30. New Hampshire	NH	No					
31. New Jersey	NJ	Yes		1,084			.3,276
32. New Mexico	NM	Yes					
33. New York	NY	Yes					
34. North Carolina	NC	No					
35. North Dakota	ND	Yes					
36. Ohio	OH	Yes	69,338,968	.47,981,290	.32,403,995	.19,486,621	.128,443,323
37. Oklahoma	OK	Yes					
38. Oregon	OR	Yes		.462		.75,000	.409,518
39. Pennsylvania	PA	Yes	.362,195	.235,354	.24,750	.30,757	.581,096
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	Yes		5,517			.12,775
43. Tennessee	TN	Yes	48,662	.87,858	.4,000		.495,634
44. Texas	TX	Yes					
45. Utah	UT	Yes					
46. Vermont	VT	No					
47. Virginia	VA	No					
48. Washington	WA	Yes	.789,219	.1,153,237	.378,510	.14,990	1,337,307
49. West Virginia	WV	Yes	1,169,425	.853,737	1,632,666	.45,000	.897,904
50. Wisconsin	WI	Yes	8,499,729	.5,990,577	4,978,821	.4,495,223	22,468,845
51. Wyoming	WY	Yes	6,458,801	.4,202,127	1,961,124	.682,051	6,957,141
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) 34	118,769,857	82,774,302	61,498,890	35,339,906	226,638,782
<b>DETAILS OF WRITE-INS</b>			XXX				
5701.			XXX				
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.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company

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



**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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	2,347	(12,366)	(526.9)	100.4
2. Allied Lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical malpractice - occurrence	43,057,464	31,741,257	73.7	71.6
11.2 Medical malpractice - claims-made	40,479,397	29,844,679	73.7	71.6
12. Earthquake		11,938		
13. Group accident and health		342,739		(1,642.7)
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation		(471,393)		654.1
17.1 Other liability - occurrence	4,768,006	2,635,595	55.3	88.0
17.2 Other liability - claims-made	3,525,127	1,948,573	55.3	88.0
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1,19.2 Private passenger auto liability	.53,058	(271,155)	(511.1)	
19.3,19.4 Commercial auto liability			0.0	916.9
21. Auto physical damage	14,176	(2,878)	(20.3)	(71.5)
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	.1,021	71,529	7,005.8	1,469.8
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	91,900,596	65,838,518	71.6	62.3
<b>DETAILS OF WRITE-INS</b>				
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**

	1 Current Quarter	2 Current Year to Date	3 Prior Year to Date
1. Fire	.0	124	10,912
2. Allied Lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical malpractice - occurrence	.21,222,522	.55,093,947	36,217,369
11.2 Medical malpractice - claims-made	.24,507,426	.53,466,925	39,006,882
12. Earthquake			465,884
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			(15,758)
17.1 Other liability - occurrence	.2,635,135	.5,756,644	3,828,283
17.2 Other liability - claims-made	.1,438,113	.4,435,675	3,191,008
18.1 Products liability - occurrence			
18.2 Products liability - claims-made			
19.1,19.2 Private passenger auto liability	.17,841	17,841	
19.3,19.4 Commercial auto liability	(17,441)		.54,680
21. Auto physical damage	.0	.3,977	.14,045
22. Aircraft (all perils)			
23. Fidelity			
24. Surety	.124	.395	.997
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	49,803,720	118,775,528	82,774,302
<b>DETAILS OF WRITE-INS</b>			
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 SEPTEMBER 30, 2002 OF THE OHIC 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 Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 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 (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened as of Prior Year-End	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) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	76,353	8,603	84,956	26,441	259	26,700	55,405	4,246	(972)	58,679	5,493	(5,070)	423
2. 2000	34,223	(2,516)	31,707	12,827	1,005	13,832	28,360	5,422	(1872)	61910	6,964	(7,929)	(965)
3. Subtotals 2000 + Prior	110,576	6,087	61663	39,268	1,264	40,532	83,765	9,668	(17,844)	75,589	12,457	(12,999)	(542)
4. 2001	17,742	27,619	45,361	5,559	1,417	6,976	21,566	9,414	6,765	37,745	9,383	(10,023)	(640)
5. Subtotals 2001 + Prior	128,318	33,706	162,024	4,827	2,681	47,508	105,331	19,082	(11,079)	113,334	21,840	(23,022)	(1,182)
6. 2002	XXX	XXX	XXX	XXX	.461	.461	XXX	12,524	.29,156	41,680	XXX	XXX	XXX
7. Totals	128,318	33,706	162,024	4,827	3,142	47,969	105,331	31,606	18,077	155,014	21,840	(23,022)	(1,182)
8. Prior Year-End's Surplus As Regards Policyholders	65,860										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. 17.0	2. (68.3)	3. (0.7)
												Col. 13, Line 7 As a % of Col. 1 Line 8	
													4. (1.8)

(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

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### 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? ..... Yes .....

**Explanations:**

**Bar Codes:**

Trusteed Surplus Statement (Document Identifier 490) here:



**OVERFLOW PAGE FOR WRITE-INS**

---

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**

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC 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)
<b>US GOVERNMENT OBLIGATIONS - U.S.</b>								
912810-FA-1	US Treasury Bond	08/16/2002	Deutsche Banc Alex Brown	1,276,129	1,100,000	.762	1	
912810-FM-5	US Treasury Bond	08/07/2002	GX Clarke Co.	1,043,516	925,000	13,353	1	
912827-2U-5	US Treasury Note	07/17/2002	GX Clarke Co.	2,238,594	2,000,000	23,043	1	
<b>COUNTRY TOTAL - U.S.</b>					4,558,239	4,025,000	37,158	XXX
0399996 - Bonds - U.S. Government					4,558,239	4,025,000	37,158	XXX
039999 - Total - Bonds - U.S. Government					4,558,239	4,025,000	37,158	XXX
<b>SPECIAL REVENUE AND ASSESSMENTS - U.S.</b>								
<b>U.S. GOVERNMENT</b>								
01F060-6A-8	FNCL T/B/A	09/09/2002	VARIOUS	3,667,125	3,600,000	.8,400	1	
01F062-6A-4	FNCL T/B/A	09/09/2002	Lehman Gov't Sec	14,480,281	14,050,000	35,515	1	
01F070-6A-7	FNCL T/B/A	09/09/2002	Salomon Smith Barney	3,543,438	3,400,000	9,256	1	
3134A2-DT-2	Federal Home Loan Mfg Corp	09/23/2002	Bear Stearns & Co	2,227,734	2,000,000	51,111	1PE	
31350M-FV-0	Federal National Mfg Assoc	08/30/2002	Chase Secs	3,905,781	3,500,000	32,667	1	
31385J-E-8	FNCL #CL-545639	08/02/2002	Merrill Lynch	1,469,838	1,422,280	.3,338	1	
<b>STATE TOTAL</b>					29,294,197	27,972,280	140,287	XXX
<b>COUNTRY TOTAL - U.S.</b>					29,294,197	27,972,280	140,287	XXX
3199996 - Bonds - Special Revenues - United States					29,294,197	27,972,280	140,287	XXX
319999 - Total - Bonds - Special Revenue					29,294,197	27,972,280	140,287	XXX
<b>INDUSTRIAL &amp; MISCELLANEOUS - U.S.</b>								
000945-AC-9	ADT Operations Cv	09/24/2002	Warburg SG	.7,713	10,000	0	3	
020002-AK-7	Allstate Corp	09/18/2002	Morgan Stanley	916,224	800,000	17,920	1PE	
031162-B	Angen Inc Cv	08/22/2002	Salomon Smith Barney	142,875	200,000	0	1	
053015-AC-7	ADP Inc Zero Coupon	09/24/2002	VARIOUS	454,140	450,000	0	1	
345397-TR-4	Ford Mtr Cr Co	09/25/2002	Bear Stearns & Co	1,276,522	1,300,000	14,648	2	
462230-AA-1	IOS Capital LLC Cv 144A	07/10/2002	Baird Patrick	63,938	75,000	.646	3	
530715-AG-6	Liberty Media Grp Cv	09/25/2002	Exchange	165,305	325,000	0	2	
617446-CB-9	MS FNM/SLM Exch Tr	09/23/2002	Morgan Stanley	27,063	.25,000	0	1	
617446-HH-5	Morgan Stanley Cv	07/29/2002	Morgan Stanley	1,250,000	1,250,000	0	1	
620076-AJ-8	Motorola Inc Sub Note	09/24/2002	Warburg SG	55,594	75,000	0	2PE	
69344H-A	PMI Grp Inc Cv	07/26/2002	VARIOUS	493,643	.475,000	.483	1	
78064G-1	Royal KPN NV	08/20/2002	Chase Secs	79,638	.75,000	2,367	2	
8731P-AA-3	TWX Exch Tr 144A	09/23/2002	Morgan Stanley	24,625	.25,000	0	1	
911312-AB-2	United Parcel Service Inc Cv	07/12/2002	Merrill Lynch	51,250	.50,000	.267	1	
<b>COUNTRY TOTAL - U.S.</b>					5,008,530	5,135,000	36,331	XXX
4599996 - Bonds - Industrial and Misc - United States					5,008,530	5,135,000	36,331	XXX
459999 - Total - Bonds - Industrial, Misc.					5,008,530	5,135,000	36,331	XXX
6099997 - Total - Bonds - Part 3					38,860,966	37,132,280	213,776	XXX
6099998 - Total - Bonds - Part 5					44,657,638	43,750,000	11,422	XXX
609999 - Total - Bonds					83,518,600	80,882,280	325,198	XXX
<b>INDUSTRIAL &amp; MISCELLANEOUS - U.S.</b>								
370442-73-3	General Motors Corp 5.25% Ser B	07/30/2002	VARIOUS	19,500,000	467,425	5,20	0	P2L
<b>COUNTRY TOTAL - U.S.</b>					467,425	XXX	0	XXX
639999 - Total - Preferred Stocks - Industrial, Misc.					467,425	XXX	0	XXX
6599997 - Total - Preferred Stocks - Part 3					467,425	XXX	0	XXX
659999 - Total - Preferred Stocks					467,425	XXX	0	XXX
<b>PUBLIC UTILITIES - U.S.</b>								
29364G-10-3	Entergy Corp New	09/25/2002	Deutsche Banc Alex Brown	700,000	.27,174	0	L	
<b>COUNTRY TOTAL - U.S.</b>					27,174	XXX	0	XXX
669999 - Total - Common Stocks - Public Utilities					27,174	XXX	0	XXX
<b>BANKS, TRUST AND INSURANCE COMPANIES - U.S.</b>								
125509-10-9	Cigna Corp	08/21/2002	VARIOUS	1,100,000	94,289	0	L	
172967-10-1	Citigroup Inc	08/21/2002	Goldman Sachs	400,000	13,767	0	L	
395384-10-0	GreenPoint Fin Corp	09/25/2002	VARIOUS	1,100,000	50,081	0	L	
46625H-10-0	JP Morgan Chase & Co	09/25/2002	VARIOUS	300,000	7,285	0	L	
493267-10-8	Keycorp	08/21/2002	Goldman Sachs	100,000	2,675	0	L	
635405-10-3	National City Corp	08/21/2002	BNY Execution Services	100,000	.3,156	0	L	
89420G-40-6	Travelers Ppty Cas Corp B	09/25/2002	VARIOUS	400,170	8,323	0	L	
929903-10-2	Wachovia Corp	09/25/2002	Deutsche Banc Alex Brown	200,000	6,566	0	L	
949746-10-1	Wells Fargo Co	07/17/2002	Deutsche Banc Alex Brown	1,200,000	.57,406	0	L	

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC 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)
	COUNTRY TOTAL - U.S.				243,548	XXX	0	XXX
679999	- Total - Common Stocks - Banks, Trusts, Insurance				243,548	XXX	0	XXX
	INDUSTRIAL & MISCELLANEOUS - U.S.							
00184A-10-5	AOL Time Warner Inc.	08/21/2002	Goldman Sachs.....	4,200,000	60,472		0	L
023135-10-6	Amazon.Com Inc.	09/25/2002	VARIOUS	900,000	14,177		0	L
025816-10-9	American Express Co.	07/17/2002	Deutsche Banc Alex Brown.	1,500,000	51,117		0	L
031162-10-0	Angen Inc.	09/25/2002	VARIOUS	2,100,000	80,868		0	L
035229-10-3	Anheuser-Busch Cos.	08/21/2002	BNY Execution Services.....	100,000	5,218		0	L
039483-10-2	Archer-Daniels-Midland Co.	08/21/2002	VARIOUS	2,700,000	32,251		0	L
091797-10-0	Black & Decker Corp.	08/21/2002	VARIOUS	700,000	29,423		0	L
097023-10-5	Boeing Co.	08/21/2002	Goldman Sachs.....	100,000	3,764		0	L
12189T-10-4	Burlington Northern Santa Fe Corp.	07/17/2002	Deutsche Banc Alex Brown.	2,000,000	56,336		0	L
134429-10-9	Campbell Soup Co.	08/21/2002	Goldman Sachs.....	2,200,000	48,616		0	L
14040H-10-5	Capital One Fin Corp.	08/21/2002	Goldman Sachs.....	1,100,000	38,883		0	L
170040-10-9	Chiron Corp.	08/21/2002	Goldman Sachs.....	800,000	32,902		0	L
17275R-10-2	Cisco Sys Inc.	09/25/2002	VARIOUS	3,100,000	37,883		0	L
191216-10-0	Coca-Cola Co.	08/21/2002	Goldman Sachs.....	1,300,000	68,650		0	L
205363-10-4	Computer Sciences Corp.	07/17/2002	Deutsche Banc Alex Brown.	400,000	16,187		0	L
254687-10-6	Disney Wal Co.	09/25/2002	VARIOUS	5,800,000	92,946		0	L
260543-10-3	Dow Chemical Co.	09/25/2002	Deutsche Banc Alex Brown.	200,000	5,842		0	L
2774610-9	Eastman Kodak Co.	09/25/2002	Deutsche Banc Alex Brown.	3,500,000	99,104		0	L
281020-10-7	Edison Intl.	09/25/2002	VARIOUS	3,800,000	48,789		0	L
285512-10-9	Electronic Arts Inc.	08/21/2002	Goldman Sachs.....	500,000	32,879		0	L
294740-3	Equity Office Pty Tr	09/25/2002	Deutsche Banc Alex Brown.	400,000	10,463		0	L
30231G-10-2	Exxon Mobil Corp.	08/21/2002	BNY Execution Services.....	200,000	7,291		0	L
345370-86-0	Ford Mtr Co.	09/25/2002	VARIOUS	1,800,000	128,214		0	L
349631-10-1	Fortune Brands Inc.	07/17/2002	Deutsche Banc Alex Brown.	800,000	37,814		0	L
368710-40-6	Genentech Inc.	07/17/2002	Deutsche Banc Alex Brown.	1,700,000	54,346		0	L
369604-10-3	General Electric Co.	08/21/2002	VARIOUS	600,000	17,396		0	L
370442-10-5	General Motors Corp.	09/25/2002	VARIOUS	4,900,000	20722		0	L
406216-10-1	Halliburton Co.	08/21/2002	Goldman Sachs.....	3,300,000	47,183		0	L
413619-10-7	Harrah's Entertainment Inc.	09/25/2002	Deutsche Banc Alex Brown.	2,100,000	98,406		0	L
437076-10-2	Home Depot Inc.	08/21/2002	VARIOUS	2,300,000	1,260		0	L
441815-10-7	Household Intl Inc.	08/21/2002	VARIOUS	1,100,000	46,160		0	L
466313-10-3	Jabil Circuit Inc.	08/21/2002	VARIOUS	1,600,000	31,493		0	L
540424-10-8	Loews Corp.	09/25/2002	VARIOUS	600,000	29,743		0	L
565849-10-6	Marathon Oil Co.	08/21/2002	VARIOUS	3,100,000	74,875		0	L
580135-10-1	McDonald's Corp.	08/21/2002	Goldman Sachs.....	900,000	22,129		0	L
581550-10-3	McKesson HBOC Inc.	08/21/2002	Goldman Sachs.....	600,000	20,507		0	L
589331-10-7	Merck & Co.	09/25/2002	Deutsche Banc Alex Brown.	2,100,000	100,296		0	L
590188-10-8	Merrill Lynch & Co.	08/21/2002	Goldman Sachs.....	1,100,000	1,845		0	L
594918-10-4	Microsoft Corp.	08/21/2002	VARIOUS	200,000	10,442		0	L
595017-10-4	Microchip Tech Inc.	09/25/2002	Deutsche Banc Alex Brown.	1,800,000	35,208		0	L
674599-10-5	Occidental Petroleum Corp.	07/17/2002	Deutsche Banc Alex Brown.	4,000,000	105,992		0	L
68389X-10-5	Oracle Corp.	08/21/2002	Goldman Sachs.....	100,000	1,083		0	L
691470-6	Oxford Health Plans Inc.	08/21/2002	Goldman Sachs.....	1,600,000	62,669		0	L
69331C-10-8	P&G Corp.	08/21/2002	Goldman Sachs.....	600,000	6,389		0	L
717080-3	Pfizer Inc.	08/21/2002	Goldman Sachs.....	2,300,000	78,862		0	L
718154-10-7	Philip Morris Co's Inc.	09/25/2002	Deutsche Banc Alex Brown.	100,000	4,154		0	L
78387G-10-3	SBC Communications Inc.	08/21/2002	Goldman Sachs.....	100,000	2,818		0	L
812387-10-8	Sears Roebuck & Co.	08/21/2002	BNY Execution Services.....	100,000	4,719		0	L
816851-10-9	Sempra Energy	07/17/2002	Deutsche Banc Alex Brown.	1,100,000	12261		0	L
824348-10-6	Sherwin-Williams Co.	07/17/2002	Deutsche Banc Alex Brown.	200,000	5,390		0	L
832727-10-1	Smurfit-Stone Container Corp.	08/22/2002	Deutsche Banc Alex Brown.	3,600,000	54,942		0	L
8520610-0	Sprint Corp.	09/25/2002	VARIOUS	4,800,000	51,906		0	L
8555030-10-2	Staples Inc.	07/17/2002	Deutsche Banc Alex Brown.	4,100,000	62,722		0	L
88033G-10-0	Tenet Healthcare Corp.	07/17/2002	Deutsche Banc Alex Brown.	600,000	28,541		0	L
882508-10-4	Texas Instruments Inc.	07/17/2002	Deutsche Banc Alex Brown.	1,200,000	31,018		0	L
883203-10-1	Textron Inc.	08/21/2002	Goldman Sachs.....	500,000	19,739		0	L
88579Y-10-1	3M Co.	09/25/2002	Deutsche Banc Alex Brown.	500,000	56,680		0	L
902124-10-6	Tyco Int'l Ltd.	08/21/2002	Goldman Sachs.....	1,200,000	20,146		0	L
907818-10-8	Union Pacific Corp.	09/25/2002	Deutsche Banc Alex Brown.	200,000	1,726		0	L
92343V-10-4	Verizon Communications.	09/25/2002	VARIOUS	200,000	6,182		0	L

## STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC 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)
931142-10-3.....	Wal-Mart Stores Inc.	07/17/2002.....	Deutsche Banc Alex Brown.....	2,300,000.....	11,131.....	.....	0.....	L.....
931422-10-9.....	Walgreen Co.....	09/25/2002.....	Deutsche Banc Alex Brown.....	200,000.....	6,812.....	.....	0.....	L.....
983024-10-0.....	Wyeth.....	09/25/2002.....	Deutsche Banc Alex Brown.....	200,000.....	7,477.....	.....	0.....	L.....
984332-10-6.....	Yahoo! Inc.....	07/17/2002.....	Deutsche Banc Alex Brown.....	3,100,000.....	44,417.....	.....	0.....	.....
COUNTRY TOTAL - U.S.						2,749,676	XXX	0 XXX
689999 - Total - Common Stocks - Industrial, Misc.						2,749,676	XXX	0 XXX
7099997 - Total - Common Stocks - Part 3						3,020,398	XXX	0 XXX
7099998 - Total - Common Stock - Part 5						130,490	XXX	0 XXX
709999 - Total - Common Stocks						3,150,888	XXX	0 XXX
719999 - Total - Preferred and Common Stocks						3,618,313	XXX	0 XXX
7299999 - Totals						87,136,913	XXX	325,198 XXX

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

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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)
<b>US GOVERNMENT OBLIGATIONS - U.S.</b>																
36207J-ZR-7	GNMA #433752	09/16/2002	PRINCIPAL RECEIPT		.51,406	.51,406	.52,024	.51,937	.(11)	0	0	.(531)	.(531)	4,339		1
36207M-QL-3	GNMA #436159	09/16/2002	PRINCIPAL RECEIPT		.39,118	.39,118	.39,668	.39,646	.(6)	0	0	.(528)	.(528)	3,309		1
36208W-CM-3	GNMA #462776	09/16/2002	PRINCIPAL RECEIPT		213,642	213,642	213,308	213,314	1	0	0	328	328	.14,357		1
36209H-CJ-8	GNMA #471901	09/16/2002	PRINCIPAL RECEIPT		.51,645	.51,645	.52,266	.52,184	.(2)	0	0	.(539)	.(539)	4,090		1
36209N-CP-5	GNMA #476278	09/16/2002	PRINCIPAL RECEIPT		.28,129	.28,129	.28,468	.28,420	.(3)	0	0	.(291)	.(291)	2,972		1
912827-2U-5	US Treasury Note	08/15/2002	VARIOUS		8,760,898	7,700,000	.8,579,352	8,562,480	.(16,872)	0	0	198,419	198,419	112,715		1
912827-4F-6	US Treasury Note	08/06/2002	Goldman Sachs		2,875,641	2,600,000	2,739,226	2,730,594	.(8,632)	0	0	145,047	145,047	240,262		1
<b>COUNTRY TOTAL - U.S.</b>				12,020,479	10,683,940	1,704,312	1,678,574	(25,525)	0	0	0	13905	13905	382,045	XXX	XXX
<b>039999 - Bonds - U.S. Governments</b>				12,020,479	10,683,940	1,704,312	1,678,574	(25,525)	0	0	0	13905	13905	382,045	XXX	XXX
<b>STATES, TERRITORIES, POSSESSIONS - U.S.</b>																
<b>CONNECTICUT</b>																
207E2D-3	Connecticut State GO Ser D	08/01/2002	MATURITY		1,000,000	1,000,000	1,019,680	1,000,000	(1,538)	0	0	0	0	0	.46,000	1PE
<b>STATE TOTAL</b>				1,000,000	1,000,000	1,019,680	1,000,000	(1,538)	0	0	0	0	0	46,000	XXX	XXX
<b>GEORGIA</b>																
373382-VC-1	Georgia St Rfdg Rf Oid	07/01/2002	MATURITY		1,000,000	1,000,000	.1,00250	1,000,000	(84)	0	0	0	0	0	.45,000	1PE
<b>STATE TOTAL</b>				1,000,000	1,000,000	1,00250	1,000,000	(84)	0	0	0	0	0	45,000	XXX	XXX
<b>MINNESOTA</b>																
604128-PD-4	Minnesota St Beo Ur Opt Rdmpt	08/01/2002	MATURITY		.750,000	.750,000	.767,408	.750,000	(1,367)	0	0	0	0	0	.36,750	1PE
<b>STATE TOTAL</b>				.750,000	.750,000	.767,408	.750,000	(1,367)	0	0	0	0	0	36,750	XXX	XXX
<b>COUNTRY TOTAL - U.S.</b>				2,750,000	2,750,000	2,788,338	2,750,000	(2,989)	0	0	0	0	0	127,750	XXX	XXX
<b>179999 - Bonds - States, Territories and Possessions</b>				2,750,000	2,750,000	2,788,338	2,750,000	(2,989)	0	0	0	0	0	127,750	XXX	XXX
<b>SPECIAL REVENUE AND ASSESSMENTS - U.S.</b>																
<b>U.S. GOVERNMENT</b>																
01F060-67-5	FNCL T/B/A	07/08/2002	VARIOUS		3,602,719	3,600,000	3,550,875	3,550,924	49	0	0	51,794	51,794	8,400		1
01F062-67-1	FNCL T/B/A	07/08/2002	Lehman Cov't Sec		15,838,457	15,500,000	15,656,125	15,655,990	(135)	0	0	182,467	182,467	.39,181		1
01F070-67-4	FNCL T/B/A	07/08/2002	Salomon Smith Barney		3,529,359	3,400,000	3,499,785	3,499,787	(88)	0	0	29,572	29,572	.9,256		1
3133T1-W4-0	FHLMC 1608-H	09/16/2002	PRINCIPAL RECEIPT		.31,073	.31,073	.30,966	.31,023	27	0	0	.50	.50	1,243		1
3133TM-V9-4	FHLMC REMIC 2198-PL	07/15/2002	PRINCIPAL RECEIPT		163,051	163,051	.160,682	.162,786	1,717	0	0	265	265	.33,915		1
31359M-EY-5	Federal National Mtge Assoc	09/23/2002	Chase Secs		2,323,516	2,000,000	2,185,960	2,166,981	(14,248)	0	0	156,534	156,534	.244,076		1PE
31359M-GH-0	Federal National Mtge Assoc	09/25/2002	Morgan Stanley		1,151,172	1,000,000	.1,107,250	1,092,571	(1,773)	0	0	.58,601	.58,601	.63,490		1
31377M-US-8	FNMA #CL-381393	09/25/2002	PRINCIPAL RECEIPT		.3,887	.3,887	.3,914	.3,903	(2)	0	0	(16)	(16)	.269		1
31377M-VE-8	FNMA #CL-381413	09/25/2002	PRINCIPAL RECEIPT		.12,334	.12,334	.12,438	.12,398	(6)	0	0	(65)	(65)	.882		1
31383S-SP-6	FNMA #CL-511826	09/25/2002	PRINCIPAL RECEIPT		.54,419	.54,419	.55,497	.55,455	(36)	0	0	(1,037)	(1,037)	.3,733		1
31384V-V3-3	FNCL #CL-535334	09/25/2002	PRINCIPAL RECEIPT		720,894	720,894	.744,774	.744,545	(228)	0	0	(23,652)	(23,652)	.44,637		1
31385J-E-8	FNCL #CL-545639	09/25/2002	PRINCIPAL RECEIPT		.9,463	.9,463	.9,780	.9,778	(2)	0	0	(314)	(314)	.51		1
31386T-M5-1	FNCL #CL-572880	09/25/2002	PRINCIPAL RECEIPT		.32,842	.32,842	.32,827	.32,827	0	0	0	15	15	1,709		1
31388N-GU-4	FNCL #CL-609611	09/25/2002	PRINCIPAL RECEIPT		.110,462	.110,462	.110,859	.110,853	(5)	0	0	(390)	(390)	.5,516		1
31388T-FK-4	FNMA #CL-614070	09/25/2002	PRINCIPAL RECEIPT		.1,891	.1,891	.82,738	.82,683	(46)	0	0	(1,192)	(1,192)	.3,701		1
31388U-F7-0	FNCL #CL-614990	09/25/2002	PRINCIPAL RECEIPT		.132,001	.132,001	.134,022	.133,975	(47)	0	0	(1,974)	(1,974)	.5,745		1
313926A-1	FNCL #CL-20910 A1	09/25/2002	PRINCIPAL RECEIPT		.160,286	.160,286	.167,373	.167,769	.526	0	0	(7,483)	(7,483)	.12,447		1
313926F-0	FNW 200W3 CI A	09/25/2002	PRINCIPAL RECEIPT		.114,638	.114,638	.119,939	.119,683	(187)	0	0	(5,045)	(5,045)	.9,167		1
<b>STATE TOTAL</b>				28,072,063	27,126,840	27,665,894	27,633,932	(24,484)	0	0	0	438,131	438,131	487,418	XXX	XXX
<b>COUNTRY TOTAL - U.S.</b>				28,072,063	27,126,840	27,665,894	27,633,932	(24,484)	0	0	0	438,131	438,131	487,418	XXX	XXX
<b>319999 - Bonds - Special Revenues</b>				28,072,063	27,126,840	27,665,894	27,633,932	(24,484)	0	0	0	438,131	438,131	487,418	XXX	XXX
<b>INDUSTRIAL &amp; MISCELLANEOUS - U.S.</b>																
000770-AA-8	ABN Amro Bk Nv Chicago Brh Sub Nt	09/18/2002	Spear Leeds Kel		1,097,430	1,000,000	.1,050,230	1,034,574	(8,263)	0	0	62,856	62,856	.59,007		1
05430B-X	Avon Products Inc Cv	07/19/2002	Goldman Sachs		.169,936	.325,000	.154,590	.160,432	.3,428	0	0	.9,504	.9,504	0		1
12613B-A	CNH Equipment Trust 2000-A B	09/16/2002	PRINCIPAL RECEIPT		1,098	1,098	.1,090	.1,093	2	0	0	.5	.5	.9,147		1PE
2029P-AK-5	Comcast Cable Communications	07/09/2002	VARIOUS		404,699	.450,000	.444,497	.444,567	.71	0	0	(39,869)	(39,869)	.12,626		2
203460-CE-6	Conseco Fin Secs 2000-B AF-6	09/16/2002	PRINCIPAL RECEIPT		.22,247	.22,247	.22,238	.22,244	.3	0	0	.3	.3	1,905		1PE
2254C0-AT-4	Credit Suisse FOB Cv	07/19/2002	CS First Boston Corp		.136,875	.150,000	.150,000	.150,000	0	0	0	(13,125)	(13,125)	.3,042		1PE
24736P-Q	Delta Air Lines Inc Del Pass	09/06/2002	CS First Boston Corp		.765,000	.750,000	.797,663	.790,113	(2,451)	0	0	(25,113)	(25,113)	.46,209		1
36184B-Z	GMAC Comm Mtg Secs 1996-C1 A-2B	09/16/2002	PRINCIPAL RECEIPT		.87,424	.87,424	.87,379	.87,398	.5	0	0	25	25	.7,912		

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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)
530715-AF-8...	Liberty Media Grp 144A Cv Sprint	09/25/2002	Exchange...	165,305	.325,000	.325,000	.325,000	.0	.0	.0	.0	-(159,695)	-(159,695)	6,500		2
74436J-FA-0...	Prudential Sec Fin Corp 99-C2 A-1	09/18/2002	PRINCIPAL RECEIPT	58,790	.58,790	.58,478	.58,544	.24	.0	.0	.0	.246	.246	3,253		1
86358R-XZ-5...	Structured Asset Sec 2002-AL1 A3	09/25/2002	PRINCIPAL RECEIPT	120,200	.120,200	.105,344	.105,569	.225	.0	.0	.0	.14,631	.14,631	1,508		1PE
9831P2AA-6...	XL Capital Ltd Cv 144A	07/24/2002	Morgan Stanley	476,479	.825,000	.490,577	.505,636	.7,356	.0	.0	.0	(29,158)	(29,158)	0		1
COUNTRY TOTAL - U.S.				5,425,777	6,077,762	5,434,683	5,498,150	18,705	0	0	0	(72,373)	(72,373)	238,870	XXX	XXX
459999 - Bonds - Industrial and Miscellaneous				5,425,777	6,077,762	5,434,683	5,498,150	18,705	0	0	0	(72,373)	(72,373)	238,870	XXX	XXX
6099997 - Bonds - Part 4				48,268,319	46,638,542	47,593,227	47,560,655	(34,292)	0	0	0	707,663	707,663	1,236,083	XXX	XXX
6099998 - Bonds - Part 5				45,087,025	43,750,000	44,657,638	44,658,037	399	0	0	0	428,989	428,989	11,801	XXX	XXX
609999 - Total - Bonds				93,355,344	90,388,542	92,250,865	92,218,692	(33,893)	0	0	0	1,136,652	1,136,652	1,347,884	XXX	XXX
659999 - Total - Preferred Stocks				0	XXX	0	0	0	0	0	0	0	0	XXX	0	XXX
PUBLIC UTILITIES - U.S.																
744573-10-6...	Public Svc Enterprise Grp	08/21/2002	VARIOUS	2,200,000	.78,322	.91,190	.91,190	0	0	0	0	(12,868)	(12,868)		2,430	L
COUNTRY TOTAL - U.S.				78,322	XXX	91,190	91,190	0	0	0	0	(12,868)	(12,868)	XXX	2,430	XXX
669999 - Common Stocks - Public Utilities				78,322	XXX	91,190	91,190	0	0	0	0	(12,868)	(12,868)	XXX	2,430	XXX
BANKS, TRUST AND INSURANCE COMPANIES - U.S.																
026874-10-7...	American Int'l Grp	09/25/2002	VARIOUS	1,100,000	1,933	.84,362	.84,362	0	0	0	0	(12,429)	(12,429)		.97	L
060505-10-4...	Bank of America Corp	09/25/2002	VARIOUS	300,000	19,190	.18,864	.18,864	0	0	0	0	.326	.326	1,020		L
172967-10-1...	Citigroup Inc	08/21/2002	ROC	0.000	9,776	.9,776	.9,776	0	0	0	0	0	0	0	28	L
337162-10-1...	First Tennessee Nat'l Corp	09/25/2002	Deutsche Banc Alex Brown	1,300,000	45,486	.44,866	.44,866	0	0	0	0	.620	.620	525		L
894206-40-6...	Travelers Ppty Cas Corp B	08/30/2002	Cash In Lieu Of Frctnl Sh	0.170	.3	.4	.4	0	0	0	0	(2)	(2)	0		L
COUNTRY TOTAL - U.S.				146,387	XXX	157,872	157,872	0	0	0	0	(1,485)	(1,485)	XXX	1,670	XXX
679999 - Common Stocks - Banks, Trust and Insurance Companies				146,387	XXX	157,872	157,872	0	0	0	0	(1,485)	(1,485)	XXX	1,670	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.																
00209A-10-6...	AT&T Wireless Svcs Inc	08/21/2002	Goldman Sachs	5,400,000	.29,170	.35,886	.35,886	0	0	0	0	(6,716)	(6,716)		0	L
002824-10-0...	Abbott Laboratories	09/25/2002	Deutsche Banc Alex Brown	3,900,000	158,611	.210,485	.210,485	0	0	0	0	(51,874)	(51,874)		1,434	L
023135-10-6...	Amazon.Com Inc	07/17/2002	Deutsche Banc Alex Brown	.500,000	8,046	.7,284	.7,284	0	0	0	0	.762	.762	0		L
038222-10-5...	Applied Materials Inc	08/21/2002	BNP Securities	300,000	4,806	.7,660	.7,660	0	0	0	0	(2,854)	(2,854)	0		L
039483-10-2...	Archer-Daniels-Midland Co	09/25/2002	BNY Execution Services	200,000	2,459	.2,732	.2,732	0	0	0	0	(273)	(273)	32		L
053332-10-2...	Autozone Inc	08/21/2002	BNP Securities	200,000	15,016	.12,894	.12,894	0	0	0	0	.2,122	.2,122	0		L
093670-5...	Block H&R Inc	08/21/2002	VARIOUS	1,600,000	.76,044	.73,101	.73,101	0	0	0	0	.2,943	.2,943	512		L
110122-10-8...	Bristol Myers Squibb Co	09/25/2002	Deutsche Banc Alex Brown	3,100,000	.79,017	.198,557	.198,557	40,457	0	0	0	(119,540)	(119,540)	2,604		L
151313-10-3...	Cendant Corp	09/25/2002	VARIOUS	13,300,000	182,115	.249,047	.249,047	(253)	0	0	0	(66,932)	(66,932)	0		L
17275R-10-2...	Cisco Sys Inc	07/17/2002	Deutsche Banc Alex Brown	1,100,000	.16,205	.20,823	.20,823	0	0	0	0	(4,618)	(4,618)	0		L
204912-10-9...	Computer Assoc Int'l Inc	09/25/2002	Deutsche Banc Alex Brown	1,500,000	.15,660	.49,441	.49,441	0	0	0	0	(33,781)	(33,781)	208		L
205887-10-2...	Conagra Foods Inc	08/21/2002	VARIOUS	1,000,000	.25,790	.24,601	.24,601	0	0	0	0	.1,189	.1,189	235		L
237194-10-5...	Darden Restaurants Inc	07/17/2002	Deutsche Banc Alex Brown	2,900,000	.60,904	.74,603	.74,603	0	0	0	0	(13,699)	(13,699)	0		L
247025-10-9...	Dell Computer Corp	08/21/2002	BNP Securities	.400,000	1,212	.10,672	.10,672	0	0	0	0	.540	.540	0		L
260543-10-3...	Dow Chemical Co	08/21/2002	BNP Securities	100,000	.2,950	.3,284	.3,284	0	0	0	0	(334)	(334)	34		L
313400-30-1...	Freddie Mac	09/25/2002	Deutsche Banc Alex Brown	2,200,000	.128,706	.149,200	.149,200	0	0	0	0	(20,494)	(20,494)	1,562		L
313586-10-9...	Fannie Mae	08/21/2002	VARIOUS	.300,000	.22,591	.24,502	.24,502	.652	0	0	0	(1,911)	(1,911)	363		L
31410H-10-1...	Federated Dept Stores Inc	08/21/2002	Goldman Sachs	100,000	.3,683	.3,957	.3,957	0	0	0	0	(274)	(274)	0		L
31428X-10-6...	FedEx Corp	08/21/2002	Goldman Sachs	1,500,000	.73,621	.84,919	.84,919	0	0	0	0	(1,298)	(1,298)	90		L
319963-10-4...	First Data Corp	08/21/2002	Goldman Sachs	1,500,000	.56,296	.60,203	.60,203	0	0	0	0	(3,906)	(3,906)	46		L
345838-10-6...	Forest Labs Inc	08/21/2002	Goldman Sachs	.300,000	12984	.25,029	.25,029	0	0	0	0	(3,045)	(3,045)	0		L
375558-10-3...	Gilead Sciences Inc	08/21/2002	VARIOUS	1,000,000	.35,708	.33,555	.33,555	0	0	0	0	.2,153	.2,153	0		L
384802-10-4...	Grainger W. W. Inc	08/21/2002	Goldman Sachs	.600,000	.28,146	.34,828	.34,828	0	0	0	0	(6,682)	(6,682)	324		L
412822-10-8...	Harley-Davidson Inc	09/25/2002	VARIOUS	1,400,000	.66,922	.76,331	.76,331	0	0	0	0	(9,409)	(9,409)	70		L
458140-10-0...	Intel Corp	08/21/2002	VARIOUS	1,300,000	.25,200	.42,172	.42,172	0	0	0	0	(16,972)	(16,972)	283		L
459200-10-1...	IBM Corp	07/17/2002	Deutsche Banc Alex Brown	.400,000	.28,248	.42,051	.42,051	(5,681)	0	0	0	(13,803)	(13,803)	109		L
461202-10-3...	Intuit Inc	07/17/2002	Deutsche Banc Alex Brown	.100,000	.4,483	.3,772	.3,772	0	0	0	0	.711	.711	0		L
478160-10-4...	Johnson & Johnson	09/25/2002	VARIOUS	.200,000	.10,850	.1,760	.1,760	0	0	0	0	(910)	(910)	224		L
482480-10-0...	KLA-Tencor Corp	09/25/2002	VARIOUS	.1,400,000	.51,092	.72,100	.72,100	0	0	0	0	(2008)	(2008)	0		L
494368-10-3...	Kimberly-Clark Corp	07/17/2002	Deutsche Banc Alex Brown	.500,000	.27,520	.31,526	.31,526	1,626	0	0	0	(4,006)	(4,006)	440		L
5486610-7...	Lowes Cos Inc	07/17/2002	Deutsche Banc Alex Brown	1,700,000	.64,805	.76,024	.76,024	0	0	0	0	(1,219)	(1,219)	34		L
574599-10-6...	Masco Corp	09/25/2002	Deutsche Banc Alex Brown	1,200,000	.23,147	.31,997	.31,997	0	0	0	0	(8,850)	(8,850)	162		L
580135-10-1...	McDonald's Corp	07/17/2002	BNY Execution Services	.100,000	.2,568	.2,910	.2,910	0	0	0	0	(342)	(342)	0		L
604675-10-8...	Mirant Corp	08/21/2002	VARIOUS	.3,500,000	.1,145	.30,282	.30,282									

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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 Desig- nation (a)
68389X-10-5	Oracle Corp.	09/25/2002	VARIOUS	.6,200,000	53,052	54,638	54,638	0	0	0	0	(1,586)	(1,586)	0	0	L
691470-6	Oxford Health Plans Inc.	09/25/2002	Deutsche Banc Alex Brown	.600,000	23,771	23,501	23,501	0	0	0	0	270	270	0	0	L
713409-10-0	Pepsi Bottling Grp Inc.	07/17/2002	Deutsche Banc Alex Brown	1,100,000	28,645	25,689	25,689	0	0	0	0	2,956	2,956	33	0	L
713448-10-8	Pepsico Inc.	08/21/2002	Goldman Sachs	2,000,000	87,041	98,860	98,860	0	0	0	0	(1,819)	(1,819)	605	0	L
718154-10-7	Philip Morris Co's Inc.	08/21/2002	VARIOUS	1,500,000	75,148	74,580	74,580	0	0	0	0	568	568	1,798	0	L
74005P-10-4	Praxair Inc.	09/25/2002	VARIOUS	1,300,000	67,666	74,536	74,536	0	0	0	0	(6,870)	(6,870)	399	0	L
742718-10-9	Procter & Gamble Co.	09/25/2002	BNY Execution Services	.200,000	17,816	15,603	15,603	(121)	0	0	0	2,214	2,214	320	0	L
780257-80-4	Royal Dutch Petro-NY Shares	07/17/2002	Deutsche Banc Alex Brown	.8,100,000	369,579	394,308	394,308	0	0	0	0	(24,729)	(24,729)	6,383	0	L
78387G-10-3	SBC Communications Inc.	07/17/2002	BNY Execution Services	100,000	2,887	3,635	3,635	0	0	0	0	(748)	(748)	28	0	L
80311-10-3	Sara Lee Corp.	08/21/2002	VARIOUS	2,200,000	42,183	47,422	47,422	0	0	0	0	(5,239)	(5,239)	765	0	L
808655-10-4	Scientific-Atlanta Inc.	08/21/2002	VARIOUS	.4,200,000	55,185	98,534	98,534	0	0	0	0	(43,349)	(43,349)	90	0	L
81211K-10-0	Sealed Air Corp.	08/21/2002	Goldman Sachs	1,500,000	23,447	69,054	69,054	0	0	0	0	(45,607)	(45,607)	0	0	L
816851-10-9	Sempra Energy	08/21/2002	Goldman Sachs	.800,000	18,025	20,232	20,232	0	0	0	0	(2,207)	(2,207)	400	0	L
854616-10-9	Stanley Works	07/17/2002	Deutsche Banc Alex Brown	1,100,000	40,140	53,138	53,138	0	0	0	0	(12,998)	(12,998)	264	0	L
872540-10-9	TJX Cos.	08/21/2002	VARIOUS	6,700,000	118,346	127,038	127,038	0	0	0	0	(8,692)	(8,692)	150	0	L
902124-10-6	Tyco Intl Ltd	09/25/2002	Deutsche Banc Alex Brown	2,400,000	35,855	109,342	109,342	(3,769)	0	0	0	(73,487)	(73,487)	65	0	L
91B240-2	UnitedHealth Grp Inc.	08/21/2002	VARIOUS	.900,000	1,894	65,178	65,178	0	0	0	0	16,716	16,716	27	0	L
918076-10-0	UTStarcom Inc.	07/17/2002	Deutsche Banc Alex Brown	300,000	6,225	7,446	7,446	0	0	0	0	(1,221)	(1,221)	0	0	L
931142-10-3	Wal-Mart Stores Inc.	09/25/2002	VARIOUS	1,600,000	83,792	95,808	95,808	0	0	0	0	(12,016)	(12,016)	120	0	L
963320-10-6	Whirlpool Corp.	07/17/2002	Deutsche Banc Alex Brown	.600,000	33,306	43,212	43,212	0	0	0	0	(9,906)	(9,906)	816	0	L
983919-10-1	Xilinx Inc.	09/25/2002	Deutsche Banc Alex Brown	1,600,000	26,207	60,398	60,398	0	0	0	0	(34,191)	(34,191)	0	0	L
COUNTRY TOTAL - U.S.				2,762,269	XXX	3,483,978	3,483,978	32,910	0	0	(72709)	(72709)	XXX	22,021	XXX	
689999 - Common Stocks - Industrial and Miscellaneous				2,762,269	XXX	3,483,978	3,483,978	32,910	0	0	(72709)	(72709)	XXX	22,021	XXX	
709997 - Common Stocks - Part 4				2,986,979	XXX	3,733,041	3,733,041	32,910	0	0	(746,062)	(746,062)	XXX	26,122	XXX	
709998 - Common Stocks - Part 5				107,908	XXX	130,490	130,490	0	0	0	(22,582)	(22,582)	XXX	547	XXX	
709999 - Total - Common Stocks				3,094,887	XXX	3,863,531	3,863,531	32,910	0	0	(768,644)	(768,644)	XXX	26,668	XXX	
719999 - Total - Preferred and Common Stocks				3,094,887	XXX	3,863,531	3,863,531	32,910	0	0	(768,644)	(768,644)	XXX	26,668	XXX	
7299999 Totals				96,450,231	XXX	96,114,395	96,082,223	(983)	0	0	368,008	368,008	1,347,884	26,668	XXX	

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

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**

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

**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	
Fifth Third Bank..... 21 East State Street, Columbus, Ohio.....				36,541	36,541	29,408	
KeyBank..... 88 East Broad Street, Columbus, Ohio.....	1.610	23,957		(982,529)	1,966,223	572,951	
Fifth Third Bank..... 21 East State Street, Columbus, Ohio.....				356,415	356,415	0	
019998 Deposits in ..... depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX						XXX
0199999 Totals - Open Depositories	XXX	23,957		(589,573)	2,359,179	602,359	XXX
0399999 Total Cash on Deposit	XXX	23,957		(589,573)	2,359,179	602,359	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	0	554	796	XXX
0599999 Total Cash	XXX	23,957		(589,573)	2,359,733	603,155	XXX



**SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers  
reported on this page

Physicians

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL				33,424			847,567
2. Alaska	AK	4,667	29,508					
3. Arizona	AZ	1,027,119	1,200,897	1,135,000	8	925,983	2,551,094	27 (2,081,685)
4. Arkansas	AR				857			40,867
5. California	CA							
6. Colorado	CO	299,502	270,119		170,507	140,000	3	867,931
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	1,419,517	1,126,159	1,450,000	3	784,143	721,001	19 2,149,088
15. Indiana	IN	1,182,319	750,258	75,001	1	502,254	1,468,109	80 445,369
16. Iowa	IA							
17. Kansas	KS	484,982	293,899			279,833	230,000	.7 753,639
18. Kentucky	KY	3,888,705	2,849,465	15,000	1	2,042,830	4,906,999	72 52,421
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD	2,190,486	1,389,901			985,516	572,500	10 3,854,058
22. Massachusetts	MA							
23. Michigan	MI	601,736	688,753	470,000	3	469,651	1,587,000	37 (76,429)
24. Minnesota	MN					(9,932)	5,000	.1 2,816
25. Mississippi	MS							
26. Missouri	MO	264,854	243,478			195,770	75,000	2 334,256
27. Montana	MT	1,770	2,032				7,828	465,459
28. Nebraska	NE	108,750	24,503				18,973	256,993
29. Nevada	NV							
30. New Hampshire	NH							
31. New Jersey	NJ					(725)		(219)
32. New Mexico	NM							
33. New York	NY							
34. North Carolina	NC							
35. North Dakota	ND							
36. Ohio	OH	42,656,875	32,485,886	19,194,349	76	20,170,486	77,730,133	1,006 531,620
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA		3,401					9,297
40. Rhode Island	RI		2,736			1,636		12,775
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	1,169,425	1,537,428	1,267,666	5	1,114,848	3,241,499	18 (1,211,453)
50. Wisconsin	WI	3,835,890	3,087,464	477,000	4	3,158,213	4,973,005	54 6,653,935
51. Wyoming	WY	4,336,401	3,191,079	1,622,500	11	1,693,278	3,075,688	40 3,317,118
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. U.S. Virgin Islands	VI							
56. Canada	CN							
57. Aggregate Other Aliens	OT							
58. Totals		63,472,998	49,176,966	25,706,516	112	32,545,373	101,277,028	1,376 17,225,423
<b>DETAILS OF WRITE-INS</b>								
5701.								
5702.								
5703.								
5798.	Summary of remaining write-ins for Line 57 from overflow page							
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)							



**SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers  
reported on this page

Hospitals

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL				12,076			343,814
2. Alaska	AK		9,282					
3. Arizona	AZ	47,427	37,682	310,000	3	93,119	920,000	.5 (455,605)
4. Arkansas	AR	2,210	129,306	1,900,000	1	1,960,719	1,877,503	.9 (1,229,389)
5. California	CA							
6. Colorado	CO	239,675	403,942		34,734	435,000	8	1,513,065
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							
10. Florida	FL				1,334			63,576
11. Georgia	GA							
12. Hawaii	HI							
13. Idaho	ID				3,317			162,845
14. Illinois	IL	2,593,646	1,760,144	6,342,393	6	6,928,726	9,339,508	3,223,895
15. Indiana	IN	959,309	1,238,415	296,412	6	1,714,747	4,874,544	147 (1,239,454)
16. Iowa	IA							
17. Kansas	KS	1,194,666	903,615	60,000	3	.459,244	.475,829	.25 632,269
18. Kentucky	KY	430,278	387,944			.293,542	1,425,000	16 2,363,541
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD	10,648,349	7,227,877	1,400,250	8	2,560,513	11,666,506	.95 4,896,816
22. Massachusetts	MA							
23. Michigan	MI	9,660	7,651	100,000	1	37,173	102,000	.4 (123,642)
24. Minnesota	MN	14,544	11,556			9,964		282,392
25. Mississippi	MS							
26. Missouri	MO	(12)	9,845	1,770,000	8	.549,450	.877,998	.16 (1,151,087)
27. Montana	MT	18,818	19,523	4,175,791	5	959,302	2,752,501	.17 (2,883,146)
28. Nebraska	NE	334,105	130,152			.113,288	400,010	.3 614,427
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	22,995,945	16,875,459	11,749,612	43	9,489,464	35,697,627	.415 2,335,602
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA		4,790	6,250	1	(13,716)	200,000	.1 163,844
40. Rhode Island	RI					.7,728		118,690
41. South Carolina	SC							
42. South Dakota	SD							
43. Tennessee	TN	2,578	5,752			4,423		318,278
44. Texas	TX							
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA							
48. Washington	WA	231,899	541,277			.242,390	.375,000	.5 525,935
49. West Virginia	WV					.169,034	.110,000	.3 (1,584,912)
50. Wisconsin	WI	3,605,243	3,195,982	4,371,036	27	2,888,740	12,542,010	.179 (1,307,512)
51. Wyoming	WY	1,753,863	1,454,031	.346,892	10	.40,055	.1,688,438	.40 (529,807)
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. U.S. Virgin Islands	VI							
56. Canada	CN							
57. Aggregate Other Aliens	OT							
58. Totals		45,082,203	34,354,225	33,193,636	123	28,559,366	85,759,474	1,046 7,054,435
<b>DETAILS OF WRITE-INS</b>								
5701.								
5702.								
5703.								
5798.	Summary of remaining write-ins for Line 57 from overflow page							
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)							



**SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers  
reported on this page

Other Health Care Professionals

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 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 Aliens .....	OT .....							
58. Totals .....								
<b>DETAILS OF WRITE-INS</b>								
5701. ....								
5702. ....								
5703. ....								
5798. Summary of remaining write-ins for Line 57 from overflow page .....								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



**SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers  
reported on this page

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 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 Aliens .....	OT .....							
58. Totals .....								
<b>DETAILS OF WRITE-INS</b>								
5701. ....								
5702. ....								
5703. ....								
5798. Summary of remaining write-ins for Line 57 from overflow page .....								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								

**NONE**



**SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers  
reported on this page

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 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 Aliens .....	OT .....							
58. Totals .....								
<b>DETAILS OF WRITE-INS</b>								
5701. ....								
5702. ....								
5703. ....								
5798. Summary of remaining write-ins for Line 57 from overflow page .....								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								