



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2002
OF THE CONDITION AND AFFAIRS OF THE

FARMERS INSURANCE OF COLUMBUS, INC.

NAIC Group Code	0212 <small>(Current Period)</small>	0212 <small>(Prior Period)</small>	NAIC Company Code	36889	Employer's ID Number	31-0956373
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America					
Incorporated	04/05/1979			Commenced Business	06/08/1979	
Statutory Home Office	2500 Farmers Drive, Suite 120 <small>(Street and Number)</small>			,	Columbus, OH 43235 <small>(City or Town, State and Zip Code)</small>	
Main Administrative Office	2500 Farmers Drive, Suite 120 <small>(Street and Number)</small>					
	Columbus, OH 43235 <small>(City or Town, State and Zip Code)</small>			614-764-7203 <small>(Area Code) (Telephone Number) (Extension)</small>		
Mail Address	P.O. Box 2478 Terminal Annex <small>(Street and Number or P.O. Box)</small>			,	Los Angeles, CA 90051 <small>(City or Town, State and Zip Code)</small>	
Primary Location of Books and Records	4680 Wilshire Boulevard <small>(Street and Number)</small>					
	Los Angeles, CA 90010 <small>(City or Town, State and Zip Code)</small>			323-932-3441 <small>(Area Code) (Telephone Number)</small>		
Internet Website Address						
Statement Contact	Scott Ballew <small>(Name)</small>			323-932-3441 <small>(Area Code) (Telephone Number) (Extension)</small>		
				323-930-4266 <small>(FAX Number)</small>		
	<small>(E-mail Address)</small>					
Policyowner Relations Contact	4680 Wilshire Boulevard <small>(Street and Number)</small>					
	Los Angeles, CA 90010 <small>(City or Town, State and Zip Code)</small>			323-932-3200 <small>(Area Code) (Telephone Number) (Extension)</small>		

OFFICERS

President	Brian David Schnese #	Secretary	Doren Eugene Hohl
Treasurer	Ronald Gregory Myhan #		

VICE PRESIDENTS

David Fredrick Blunt	Martin Douglas Feinstein	Leonard Howard Gelfand
Laszlo George Heredy	Paul Norman Hopkins #	Edward Austin Morris
Bryan Francis Murphy #	Ronald Gregory Myhan #	Keitha Tullos Schofield
Warren Benjamin Tucker	Pierre Christophe Wauthier #	Wayne Dee Wilson

DIRECTORS OR TRUSTEES

Martin Douglas Feinstein	Leonard Howard Gelfand	Paul Norman Hopkins #
Brian David Schnese #	Pierre Christophe Wauthier #	

State ofCalifornia.....
County ofLos Angeles.....
} 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.

Pierre Christophe Wauthier # Vice President	Doren Eugene Hohl Secretary	Ronald Gregory Myhan # Treasurer
Subscribed and sworn to before me this 1st day of November, 2002		

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	125,768,074		125,768,074	135,331,398
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$5,759,395 and short-term investments \$9,147,045)	14,906,440		14,906,440	4,341,691
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)	140,674,514		140,674,514	139,673,089
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	9,488,151	225,674	9,262,477	7,896,490
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	10,324,026	514,064	9,809,962	9,408,818
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				4,774,947
15. Federal and foreign income tax recoverable and interest thereon (including \$4,236,244 net deferred tax asset).....	6,008,068	1,771,824	4,236,244	4,354,680
16. Guaranty funds receivable or on deposit.....				
17. Electronic data processing equipment and software.....				
18. Interest, dividends and real estate income due and accrued	2,582,157		2,582,157	1,699,986
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	5,264,049		5,264,049	
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	985,117		985,117	
26. Total assets excluding protected cell assets (Lines 9 through 25)	175,326,082	2,511,562	172,814,520	167,808,010
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	175,326,082	2,511,562	172,814,520	167,808,010
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501. Other assets.....	506,737		506,737	
2502. Premium tax refundable.....	478,380		478,380	
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	985,117		985,117	

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$27,909,160)	52,243,400	50,993,022
2. Reinsurance payable on paid losses and loss adjustment expenses	12,072,658	
3. Loss adjustment expenses	12,737,915	11,946,132
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)		
6. Taxes, licenses and fees (excluding federal and foreign income taxes)		1,303,614
7. Federal and foreign income taxes [including \$ on realized capital gains (losses)] (including \$ net deferred tax liability)		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$42,033,596 and including warranty reserves of \$)	46,579,156	43,302,711
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	40,000	40,581
12. Ceded reinsurance premiums payable (net of ceding commissions)		2,122,884
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		66,208
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		9,875,832
20. Payable for securities		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$and interest thereon \$		
23. Aggregate write-ins for liabilities	744,927	712,296
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	124,418,056	120,363,280
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	124,418,056	120,363,280
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	1,000,000	1,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	61,550,000	61,550,000
33. Unassigned funds (surplus)	(14,153,536)	(15,105,270)
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)	48,396,464	47,444,730
36. TOTALS	172,814,520	167,808,010
DETAILS OF WRITE-INS		
2301. Pooled share of post-retirement benefit liability.....	413,569	383,587
2302. Accounts Payable.....	312,774	310,125
2303. Pooled share of unauthorized reinsurance.....	18,584	18,584
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	744,927	712,296
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 OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 90,818,210)	91,624,190	94,778,203	126,996,312
1.2 Assumed (written \$ 80,851,274)	77,574,829	73,556,964	98,625,482
1.3 Ceded (written \$ 90,818,210)	91,624,190	94,778,203	126,996,313
1.4 Net (written \$ 80,851,274)	77,574,829	73,556,964	98,625,481
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 49,643,578):			
2.1 Direct	53,195,127	69,589,037	88,795,985
2.2 Assumed	49,128,262	57,223,029	74,731,164
2.3 Ceded	53,195,127	69,589,037	88,795,984
2.4 Net	49,128,262	57,223,029	74,731,164
3. Loss expenses incurred	11,632,716	10,206,781	13,603,596
4. Other underwriting expenses incurred	22,771,209	22,439,473	29,181,206
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	83,532,187	89,869,283	117,515,966
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(5,957,358)	(16,312,319)	(18,890,485)
INVESTMENT INCOME			
9. Net investment income earned	7,043,954	6,082,918	8,154,048
10. Net realized capital gains or (losses)	(25,168)	725,520	1,100,123
11. Net investment gain (loss) (Lines 9 + 10)	7,018,786	6,808,439	9,254,171
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)			(488,079)
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income		(235,966)	(94,054)
15. Total other income (Lines 12 through 14)		(235,966)	(582,133)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	1,061,428	(9,739,846)	(10,218,447)
17. Dividends to policyholders	21,397	(243)	14
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,040,031	(9,739,603)	(10,218,461)
19. Federal and foreign income taxes incurred	239,491	(2,635,100)	(2,816,100)
20. Net income (Line 18 minus Line 19)(to Line 22)	800,540	(7,104,503)	(7,402,361)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	47,444,730	41,323,790	41,323,790
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	800,540	(7,104,503)	(7,402,361)
23. Net unrealized capital gains or losses	(123,337)	50,046	66,841
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	71,373	846,965	1,141,435
26. Change in nonadmitted assets	(256,222)	(161,620)	(1,149,889)
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		3,469,000	3,469,000
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		10,000,000	10,000,000
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	459,381	1,618	(4,087)
37. Change in surplus as regards policyholders (Lines 22 through 36)	951,735	7,101,506	6,120,940
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	48,396,465	48,425,296	47,444,730
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401. Miscellaneous expense		(235,966)	(94,054)
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)		(235,966)	(94,054)
3601. Miscellaneous	459,381		1,613
3602. Pooled share of unauthorized reinsurance		1,618	(5,700)
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	459,381	1,618	(4,087)

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	76,961,259	86,668,935
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	41,937,419	83,663,862
3. Underwriting expenses paid	24,553,203	29,068,775
4. Other underwriting income (expenses)	2,649	309,944
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	10,473,286	(25,753,758)
6. Net investment income	6,543,867	7,837,963
7. Other income (expenses):		
7.1 Agents' balances charged off		(488,079)
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others		
7.4 Aggregate write-ins for miscellaneous items		(94,053)
7.5 Total other income (Lines 7.1 to 7.4)		(582,132)
8. Dividends to policyholders on direct business , less \$21,979 dividends on reinsurance assumed or ceded (net)	21,979	23,706
9. Federal and foreign income taxes (paid) recovered	(239,490)	(3,050,170)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	16,755,684	(21,571,803)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	35,254,630	77,205,553
11.2 Stocks		
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	35,254,630	77,205,553
12. Cost of investments acquired (long-term only):		
12.1 Bonds	26,288,309	89,119,683
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	26,288,309	89,119,683
13. Net Cash from investments (Line 11.8 minus Line 12.7)	8,966,321	(11,914,130)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		10,000,000
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates		10,653,470
14.4 Borrowed funds received		
14.5 Other cash provided	489,363	6,061,088
14.6 Total (Lines 14.1 to 14.5)	489,363	26,714,558
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	15,139,882	
15.3 Borrowed funds repaid		
15.4 Other applications	506,737	
15.5 Total (Lines 15.1 to 15.4)	15,646,619	
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(15,157,256)	26,714,558
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	10,564,749	(6,771,375)
18. Cash and short-term investments:		
18.1 Beginning of year	4,341,691	11,113,066
18.2 End of year (Line 17 plus Line 18.1)	14,906,440	4,341,691
DETAILS OF WRITE-INS		
07.401 Miscellaneous expense.....		(94,053)
07.402		
07.403		
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)		(94,053)

NOTES TO FINANCIAL STATEMENTS

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

C. Wash Sales

The Company had no wash sale transactions in the current period that require disclosure.

20. Other Items

C. Other Disclosures

On September 24, 2002, Farmers Insurance Exchange (“Farmers”) and Fire Insurance Exchange (“Fire”) announced that they would not be renewing their current homeowners’ insurance policies in the state of Texas beginning in November 2002. This action was taken in connection with the issuance by the Texas Commissioner of Insurance of an emergency cease and desist order against Farmers and Fire alleging unfair rate-setting practices by both and will impact approximately 700,000 households in Texas. As of September 30, 2002, Farmers and Fire are unable to determine the impact this decision will have on other insurance provided by the Farmers Insurance Group of Companies (e.g., automobile, umbrella, flood, commercial). However, Farmers and Fire have been actively discussing and engaging in negotiations with the Texas Department of Insurance and other Texas state agencies to resolve these homeowners insurance issues. As part of the negotiation process Farmers and Fire announced on November 11, 2002 that they would extend the offering of homeowners insurance to existing policyholders whose policies were scheduled to renew between November 11, 2002 and December 10, 2002.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES
GENERAL

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

1.2 If yes, explain:
.....

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

2.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

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

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] 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 [] NA [X]
If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1998

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). 08/01/2000

7.4 By what department or departments?
Ohio.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]

8.2 If yes, give full information:
.....

GENERAL INTERROGATORIES

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

INVESTMENT

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

9.2 If yes, explain:
.....

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

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

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

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

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

13.2 If yes, please complete the following:

		1	2
		Prior Year-End Statement Value	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
JP Morgan Chase.....	3 Chase Metro Tech Center - 6th Floor Brooklyn, NY 11245.....

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)
N/A.....

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
104518.....	Deutsche Asset Management.....	DeAM, Insurance Advisory Services 280 Park Avenue, 4th Floor East New York, NY 10017.....

GENERAL INTERROGATORIES
(continued)

PART 2
PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [X] NA []
If yes, attach an explanation.

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

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

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	NONE			
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	NONE			
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	NONE			
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	110,657,251	20,621,317	16,072,669	70,740	111,239,807	110,657,251	115,276,639	115,481,084
2. Class 2	18,922,218		2,069,599	493,181	21,929,187	18,922,218	17,345,800	19,968,448
3. Class 3	2,790,090			(497,400)	1,935,960	2,790,090	2,292,690	1,994,814
4. Class 4				0				1,348,590
5. Class 5				0				
6. Class 6				0				
7. Total Bonds	132,369,559	20,621,317	18,142,268	66,521	135,104,954	132,369,559	134,915,129	138,792,936
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	132,369,559	20,621,317	18,142,268	66,521	135,104,954	132,369,559	134,915,129	138,792,936

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	9,147,050	xxx	9,147,050	26,939	0

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned				
	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	3,461,532	8,650,224	5,910,100	10,477,221
2. Cost of short-term investments acquired	11,822,288	6,210,883	7,356,493	45,955,463
3. Increase (decrease) by adjustment			0	
4. Increase (decrease) by foreign exchange adjustment			0	
5. Total profit (loss) on disposal of short-term investments			0	
6. Consideration received on disposal of short-term investments	6,633,596	8,951,007	4,119,542	52,971,152
7. Book/adjusted carrying value, current period	8,650,224	5,910,100	9,147,051	3,461,532
8. Total valuation allowance			0	
9. Subtotal (Lines 7 plus 8)	8,650,224	5,910,100	9,147,051	3,461,532
10. Total nonadmitted amounts			0	
11. Statement value (Lines 9 minus 10)	8,650,224	5,910,100	9,147,051	3,461,532
12. Income collected during period	12,019	34,021	26,939	148,654
13. Income earned during period	12,019	34,021	26,939	148,654

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories							
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No					
2. Alaska	AK	No					
3. Arizona	AZ	No					
4. Arkansas	AR	No					
5. California	CA	No				.0	
6. Colorado	CO	No					
7. Connecticut	CT	No					
8. Delaware	DE	No					
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	No					
12. Hawaii	HI	No					
13. Idaho	ID	No					
14. Illinois	IL	No					
15. Indiana	IN	No					
16. Iowa	IA	No					
17. Kansas	KS	No					
18. Kentucky	KY	No					
19. Louisiana	LA	No					
20. Maine	ME	No					
21. Maryland	MD	No					
22. Massachusetts	MA	No					
23. Michigan	MI	Yes					
24. Minnesota	MN	No					
25. Mississippi	MS	No					
26. Missouri	MO	No					
27. Montana	MT	No					
28. Nebraska	NE	No					
29. Nevada	NV	No					
30. New Hampshire	NH	No					
31. New Jersey	NJ	No					
32. New Mexico	NM	No					
33. New York	NY	No					
34. North Carolina	NC	No					
35. North Dakota	ND	No					
36. Ohio	OH	Yes	90,818,210	96,644,729	56,662,806	67,987,373	57,491,004
37. Oklahoma	OK	No					63,791,656
38. Oregon	OR	No					
39. Pennsylvania	PA	No					
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	No					
43. Tennessee	TN	No					
44. Texas	TX	No					
45. Utah	UT	No					
46. Vermont	VT	No					
47. Virginia	VA	No					
48. Washington	WA	No					
49. West Virginia	WV	No					
50. Wisconsin	WI	No					
51. Wyoming	WY	No					
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. U.S. Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a) 2	90,818,210	96,644,729	56,662,806	67,987,373	57,491,004	63,791,656
DETAILS OF WRITE-INS							
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.

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Allied Zurich Holdings Limited	N/A	N/A	CI	Zurich Group Holding	100.00
Allied Zurich PLC	N/A	N/A	UK	Zurich Financial Services	100.00
American Guarantee & Liability Insurance Co.	36-6071400	26247	NY	Zurich American Insurance Company	100.00
American Zurich Insurance Company	36-3141762	40142	IL	Steadfast Insurance Company	100.00
Assurance Company of America	13-6081895	19305	NY	Maryland Casualty Company	100.00
C&R Insurance Services	23-2810550	N/A	PA	Specialty Producer Group II	70.00
Cedar Hill Assurance Company	75-1467533	24996	TX	Cedar Hill Holdings, Inc.	100.00
Cedar Hill Holdings, Inc.	86-0777896	N/A	DE	Global Asset Holdings Limited	100.00
Centre Group Holdings (US) Limited	13-4038482	N/A	DE	Centre Reinsurance Limited	100.00
Centre Group Holdings Limited	N/A	N/A	BDA	Global Asset Holdings Limited	100.00
Centre Insurance Company	13-2653231	34649	DE	Centre Solutions Holding (Delaware) Limited	100.00
Centre Life Insurance Company	04-1589940	80896	MA	Centre Solutions (US) Limited	100.00
Centre Reinsurance (US) Limited	N/A	N/A	BDA	Centre Reinsurance Holdings (Delaware) Limited	100.00
Centre Reinsurance Holdings (Delaware) Limited	13-3605775	N/A	DE	Orange Stone Reinsurance	100.00
Centre Reinsurance Limited	N/A	N/A	BDA	Centre Solutions (Bermuda) Limited	100.00
Centre Solutions (Bermuda) Limited	N/A	N/A	BDA	Centre Group Holdings Limited	100.00
Centre Solutions (US) Limited	22-3645155	N/A	BDA	Centre Group Holdings (US) Limited	100.00
Centre Solutions Holding (Delaware) Limited	13-4029185	N/A	DE	Centre Solutions (US) Limited	100.00
Colonial American Casualty & Surety Co.	52-1096670	34347	MD	Fidelity & Deposit Company of Maryland	100.00
Constellation Reinsurance Company	31-0908652	22144	NY	Centre Reinsurance Holdings (Delaware) Limited	100.00
Daniels Head Management	74-2925323	N/A	TX	Specialty Producer Group, Inc.	100.00
Diversified Specialty Risk	76-0565226	N/A	TX	American Guarantee & Liability Insurance Co.	100.00
Dutchy of Grand Fenwick	23-3031244	N/A	PA	Mountbatten Holding, Inc.	100.00
Empire Fire & Marine Insurance Company	47-6022701	21326	NE	Zurich American Insurance Company	100.00
Empire Indemnity Insurance Company	73-6091717	21334	OK	Zurich American Insurance Company	100.00
Empire Management Services, Inc.	47-0794581	N/A	NE	Empire Fire & Marine Insurance Company	100.00
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Group Holding	90.00
Farmers Group, Inc.	95-0725935	N/A	NV	Allied Zurich Holdings Limited	10.00
Farmers New World Life Insurance Company	91-0335750	63177	WA	Farmers Group, Inc.	100.00
Farmers Reinsurance Company	95-4650862	10873	CA	Farmers Group, Inc.	100.00
Federal Kemper Life Assurance Company	04-6046830	63207	IL	Kemper Corporation	100.00
Fidelity & Deposit Company of Maryland	13-3046577	39306	MD	Zurich American Insurance Company	100.00
Fire Underwriters Association	95-2670247	N/A	CA	Farmers Group, Inc.	100.00
GE - Zurich Warranty Management of Florida, Inc.	36-4381496	N/A	FL	GE - Zurich Warranty Management, Inc.	100.00
GE - Zurich Warranty Management, Inc.	36-4379286	N/A	IL	Zurich American Insurance Company	80.10
Global Asset Holdings Limited	N/A	N/A	BDA	Zurich Insurance Company	65.00
Global Asset Holdings Limited	N/A	N/A	BDA	Zurich International (Bermuda) Ltd.	35.00
HMS Dreadnought, Inc.	23-2889656	N/A	DE	Mountbatten Holding, Inc.	100.00
Integrated Runoff Insurance Services Corp. (IRISC)	36-3665452	N/A	NJ	Centre Reinsurance Holdings (Delaware) Limited	49.00
International Insurance Investors, L.P.	N/A	N/A	BDA	Centre Reinsurance Limited	33.00
Kemper Corporation	36-6169781	N/A	DE	ZKI Holding Corporation	8.33
Kemper Corporation	36-6169781	N/A	DE	Zurich Holding Company of America	71.67
Kemper Corporation	36-6169781	N/A	DE	Zurich Insurance Company	20.00
Kemper Investors Life Insurance Company	36-3050975	90557	IL	Kemper Corporation	100.00
Kemper Portfolio Corp.	36-3831196	N/A	DE	Kemper Corporation	100.00

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

17.1

KFC Portfolio Corp.	36-3831197	N/A	DE	Kemper Corporation	100.00
Maine Bonding and Casualty Co.	01-0112825	19321	ME	Maryland Casualty Company	100.00
Maryland Casualty Company	52-0403120	19356	MD	Zurich American Insurance Company	100.00
Maryland Insurance Company	74-6017951	19348	TX	Maryland Casualty Company	100.00
Maryland Lloyds	75-2328292	36242	TX	Maryland Casualty Company	Trust Agreements
Maryland Management Corp.	75-2328295	N/A	TX	Maryland Casualty Company	100.00
Minnesota Marketing Center	41-1904044	N/A	MN	Empire Fire & Marine Insurance Company	100.00
Mountbatten Holding, Inc.	23-2633708	N/A	PA	Fidelity & Deposit Company of Maryland	100.00
Mountbatten Surety Company, Inc.	23-2671078	28519	PA	Mountbatten Holding, Inc.	100.00
National Standard Insurance Company	74-1289478	19364	TX	Maryland Casualty Company	100.00
Northern Insurance Company of New York	13-5283360	19372	NY	Maryland Casualty Company	100.00
Orange Stone Holdings	N/A	N/A	IRE	Global Asset Holdings Limited	100.00
Orange Stone Reinsurance	N/A	N/A	IRE	ZGA US Limited	100.00
Risk Enterprise Management Limited	13-3832689	N/A	DE	Zurich Holding Company of America	100.00
Specialty Producer Group II	51-0404872	N/A	DE	Zurich Holding Company of America	100.00
Specialty Producer Group, Inc.	13-4038546	N/A	DE	American Guarantee & Liability Insurance Co.	79.00
Steadfast Insurance Company	52-0981481	26387	DE	Zurich American Insurance Company	100.00
Strategic Risk Management Holdings Limited	N/A	N/A	BDA	Centre Solutions (Bermuda) Limited	51.00
The Home Insurance Company	02-0308052	22527	NH	THIC Holdings LLC	100.00
THIC Holdings LLC	Pending	N/A	NH	See Note 1	
Truck Underwriters Association	95-2670330	N/A	CA	Farmers Group, Inc.	100.00
Truckwriters, Inc.	58-2027397	N/A	NE	Empire Fire & Marine Insurance Company	80.00
Universal Underwriters Acceptance Corp.	48-1148905	N/A	KS	Zurich Holding Company of America	100.00
Universal Underwriters Insurance Company	43-1249228	41181	KS	Zurich American Insurance Company	100.00
Universal Underwriters Insurance Services Agency, Inc.	04-3126497	N/A	MA	Universal Underwriters Insurance Company	100.00
Universal Underwriters Life Ins. Co.	43-0824418	70173	KS	Zurich American Insurance Company	100.00
Universal Underwriters of Texas Ins. Co.	36-3139101	40843	TX	Universal Underwriters Insurance Company	100.00
Universal Underwriters Service Corp.	43-1269296	N/A	MO	Zurich Holding Company of America	100.00
Universal Underwriters Service Corp. of Texas	74-2418877	N/A	TX	Zurich Holding Company of America	100.00
US International Re, Inc.	13-3352783	N/A	DE	The Home Insurance Company	100.00
US International Reinsurance Company	02-0349547	38032	NH	US International Re, Inc.	100.00
Valiant Insurance Company	52-0976199	26611	IA	Maryland Casualty Company	100.00
Vistar Insurance Services, Inc.	52-1814480	N/A	MD	Maryland Casualty Company	100.00
ZC Specialty Insurance Company	74-1048815	24317	TX	Centre Solutions (US) Limited	100.00
ZGA US Limited	13-4146102	N/A	DE	Orange Stone Holdings	100.00
ZKI Holding Corporation	36-4058870	N/A	DE	Zurich Holding Company of America	100.00
Zurich Agency Services, Inc.	74-2717532	N/A	TX	Maryland Casualty Company	100.00
Zurich American Brokerage, Inc.	13-3690036	N/A	NY	Zurich Holding Company of America	100.00
Zurich American Insurance Company	36-4233459	16535	NY	Zurich Holding Company of America	100.00
Zurich American Insurance Company of Illinois	36-2781080	27855	IL	American Zurich Insurance Company	100.00
Zurich CZI Management, Ltd.	36-4435186	N/A	DE	Zurich Holding Company of America	100.00
Zurich Direct, Inc.	33-0564782	N/A	IL	Kemper Corporation	100.00
Zurich Direct Insurance Agency, Inc.	01-0590384	N/A	MA	Zurich Direct, Inc.	100.00
Zurich E&S	95-4773780	N/A	CA	Zurich American Insurance Company	100.00
Zurich Finance, USA	36-4228642	N/A	DE	Zurich Holding Company of America	100.00
Zurich Group Holding	N/A	N/A	Switzerland	Zurich Financial Services	57.00

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

Zurich Group Holding	N/A	N/A	Switzerland	Allied Zurich PLC	43.00
Zurich Holding Company of America	36-3096373	N/A	DE	Zurich Insurance Company	99.87
Zurich Holding Company of America	36-3096373	N/A	DE	ZGA US Limited	00.13
Zurich Home Investments Limited	N/A	N/A	BDA	Global Asset Holdings Limited	100.00
Zurich Insurance Company	N/A	N/A	Switzerland	Zurich Group Holding	100.00
Zurich International (Bermuda) Ltd.	N/A	N/A	BDA	Zurich Insurance Company	30.31
Zurich Life Insurance Company of New York	36-4316714	10091	NY	Kemper Investors Life Insurance Company	100.00
Zurich Life Insurance Company of America	36-6071398	70661	IL	Kemper Corporation	100.00
Zurich Premium Finance Company	47-0749225	N/A	NE	Empire Fire & Marine Insurance Company	100.00
Zurich Premium Finance Company of California	68-0273747	N/A	CA	Empire Fire & Marine Insurance Company	100.00
Zurich Services Corp.	36-3839542	N/A	IL	Zurich Holding Company of America	100.00
Zurich SF Holdings LLC	13-3584978	N/A	DE	Zurich American Insurance Company	100.00
Zurich Towers, Inc.	36-4257890	N/A	IL	Zurich Holding Company of America	100.00
Zurich Warranty Solutions, Inc.	36-4453190	N/A	IL	American Zurich Insurance Company	100.00

Zurich Financial Services conducts its primary insurance operations in the United States through:

(A) Two property/casualty groups, each operating INDEPENDENTLY with its own staff:

 Zurich U.S. Insurance Group

 Empire Fire & Marine Insurance Group

(B) One property/casualty/life group operating INDEPENDENTLY with its own staff:

 Universal Underwriters Insurance Group

(C) One life insurance group operating INDEPENDENTLY with its own staff:

 Zurich Kemper Life Insurance Group

(D) One reinsurance group operating INDEPENDENTLY with its own staff:

 Centre Reinsurance Holdings (Delaware) Limited

Note 1: THIC Holdings LLC is a limited liability company formed under the laws of the State of New Hampshire. The company is owned by the former creditors of Home Holdings, Inc. The management of THIC Holdings LLC is vested solely in THIC Holdings Management Corporation, a corporation organized under the laws of the State of New Hampshire. All issued and outstanding shares of THIC Holdings Management Corporation are owned as follows: Global Asset Holdings Limited (f/k/a Zurich Centre Group Holdings Limited) owns 50%, Delaware Corporate Management, Inc. owns 45.05%, and Trygg-Hansa Holding BV owns 4.95%.

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

17.3

Company	FEIN	NAIC	Domiciled	Ownership	%
American Federation Insurance Company	59-2326047	43699	FL	Foremost Insurance Company Grand Rapids, Michigan	100.00
Civic Property & Casualty Co.	95-4528269	10315	CA	Farmers Insurance Exchange	80.00
Civic Property & Casualty Co.	95-4528269	10315	CA	Fire Insurance Exchange	10.00
Civic Property & Casualty Co.	95-4528269	10315	CA	Truck Insurance Exchange	10.00
Exact Property & Casualty Co.	95-4528266	10318	CA	Farmers Insurance Exchange	80.00
Exact Property & Casualty Co.	95-4528266	10318	CA	Fire Insurance Exchange	10.00
Exact Property & Casualty Co.	95-4528266	10318	CA	Truck Insurance Exchange	10.00
Farmers Financial Solutions, LLC	77-0530616	N/A	NV	FFS Holding, LLC	100.00
Farmers Insurance Co. of Arizona	95-2626387	21598	AZ	Farmers Insurance Exchange	70.00
Farmers Insurance Co. of Arizona	95-2626387	21598	AZ	Truck Insurance Exchange	20.00
Farmers Insurance Co. of Arizona	95-2626387	21598	AZ	Fire Insurance Exchange	10.00
Farmers Insurance Co. of Idaho	95-2626385	21601	ID	Farmers Insurance Exchange	80.00
Farmers Insurance Co. of Idaho	95-2626385	21601	ID	Truck Insurance Exchange	13.30
Farmers Insurance Co. of Idaho	95-2626385	21601	ID	Fire Insurance Exchange	06.70
Farmers Insurance Co. of Oregon	95-2655893	21636	OR	Farmers Insurance Exchange	90.00
Farmers Insurance Co. of Oregon	95-2655893	21636	OR	Truck Insurance Exchange	10.00
Farmers Insurance Co. of Washington	95-2655894	21644	WA	Fire Insurance Exchange	80.00
Farmers Insurance Co. of Washington	95-2655894	21644	WA	Truck Insurance Exchange	20.00
Farmers Insurance Co., Inc.	48-0609012	21628	KS	Farmers Insurance Exchange	70.00
Farmers Insurance Co., Inc.	48-0609012	21628	KS	Truck Insurance Exchange	20.00
Farmers Insurance Co., Inc.	48-0609012	21628	KS	Fire Insurance Exchange	10.00
Farmers Insurance Exchange	95-2575893	21652	CA	Interinsurance Exchange - See Note 1	
Farmers Insurance of Columbus, Inc.	31-0956373	36889	OH	Farmers Insurance Exchange	100.00
Farmers New Century Insurance Company	36-4165395	10806	IL	Illinois Farmers Insurance Co.	100.00
Farmers Texas County Mutual Insurance Company	74-1067657	24392	TX	County Mutual Company - See Note 4	
FFS Holding, LLC	77-0530617	N/A	NV	Mid Century Ins. Co.	100.00
Fire Insurance Exchange	95-6235715	21660	CA	Interinsurance Exchange - See Note 2	
Foremost Affiliated Insurance Services, Inc.	38-2336672	NA	MI	Foremost Corporation of America	100.00
Foremost Affinity Services, Inc.	38-2234183	NA	MI	Foremost Corporation of America	100.00
Foremost Corporation of America	38-1863522	NA	MI	Farmers Insurance Exchange	80.00
Foremost Corporation of America	38-1863522	NA	MI	Fire Insurance Exchange	10.00
Foremost Corporation of America	38-1863522	NA	MI	Truck Insurance Exchange	10.00
Foremost County Mutual Insurance Company	38-1721730	29254	TX	County Mutual Company - See Note 5	
Foremost Express Insurance Agency of Alabama, Inc.	38-3612869	NA	AL	Foremost Corporation of America	100.00
Foremost Express Insurance Agency of Florida, Inc.	38-3618037	NA	FL	Foremost Corporation of America	100.00
Foremost Express Insurance Agency of Georgia, Inc.	31-1368858	NA	GA	Foremost Corporation of America	100.00
Foremost Express Insurance Agency, Inc.	38-2505922	NA	MI	Foremost Corporation of America	100.00
Foremost Financial Services Corporation	73-0462770	NA	DE	Foremost Corporation of America	100.00
Foremost Home Brokers, Inc.	38-2197432	NA	MI	Foremost Corporation of America	100.00
Foremost Home Services Corporation	38-2260224	NA	MI	Foremost Corporation of America	100.00
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Foremost Corporation of America	100.00
Foremost Lloyds of Texas	75-1779175	41688	TX	Lloyds Company - See Note 6	
Foremost Property and Casualty Insurance Company	35-1604635	11800	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00
Foremost Real Estate Company Grand Rapids, Michigan	38-2429614	NA	MI	Foremost Corporation of America	100.00
Foremost Signature Insurance Company	38-2430150	41513	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00

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

Frontier Insurance Agency, Inc.	38-2987361	NA	OR	Foremost Affiliated Insurance Services, Inc.	100.00
Illinois Farmers Insurance Co.	36-2661515	21679	IL	Farmers Insurance Exchange	100.00
Knight Agency, Inc.	61-1281764	NA	KY	Foremost Affiliated Insurance Services, Inc.	100.00
Mid Century Ins. Co.	95-6016640	21687	CA	Farmers Insurance Exchange	80.00
Mid Century Ins. Co.	95-6016640	21687	CA	Fire Insurance Exchange	10.00
Mid Century Ins. Co.	95-6016640	21687	CA	Truck Insurance Exchange	10.00
Mid Century Ins. Co. of Texas	74-2448744	28673	TX	Farmers Insurance Exchange	100.00
Neighborhood Spirit Property & Casualty Co.	95-4528264	10317	CA	Farmers Insurance Exchange	80.00
Neighborhood Spirit Property & Casualty Co.	95-4528264	10317	CA	Fire Insurance Exchange	10.00
Neighborhood Spirit Property & Casualty Co.	95-4528264	10317	CA	Truck Insurance Exchange	10.00
Pacific Way Insurance Agency, Inc.	38-2987359	NA	WA	Foremost Affiliated Insurance Services, Inc.	100.00
Sunrise Insurance Agency of Arizona, Inc.	31-1360491	NA	AZ	Foremost Affiliated Insurance Services, Inc.	100.00
Sunrise Insurance Agency of Texas, Inc.	38-2987749	NA	TX	Foremost County Mutual Insurance Company	100.00
Sunrise Insurance Agency, Inc.	88-0266963	NA	NV	Foremost Affiliated Insurance Services, Inc.	100.00
Texas Farmers Insurance Co.	94-1663548	21695	TX	Farmers Insurance Exchange	86.30
Texas Farmers Insurance Co.	94-1663548	21695	TX	Mid Century Ins. Co.	13.70
Truck Insurance Exchange	95-2575892	21709	CA	Interinsurance Exchange - See Note 3	
Western Star Underwriters, Inc.	74-1593853	NA	TX	Foremost Corporation of America	100.00

Note 1: Farmers Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is managed by its attorney-in-fact, Farmers Group, Inc., dba Farmers Underwriters Association.
Note 2: Fire Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is managed by its attorney-in-fact, Fire Underwriters Association.
Note 3: Truck Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is managed by its attorney-in-fact, Truck Underwriters Association.
Note 4: Farmers Texas County Mutual Insurance Company, formed and organized pursuant to Chapter 17 of the Texas Insurance Code, is managed by Farmers Group, Inc., dba Farmers Underwriters Association
Note 5: Foremost County Mutual Insurance Company is managed by Foremost Insurance Company Grand Rapids, Michigan.
Note 6: Foremost Lloyds of Texas underwriters are officers and/or directors of Foremost Insurance Company Grand Rapids, Michigan.

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.	Allied Lines	144,616	0	0.0	17.1
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	25,825,531	21,248,049	82.3	100.7
5.	Commercial multiple peril	1,557,316	1,419,714	91.2	93.2
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	552,953	35,895	6.5	61.6
10.	Financial guaranty				
11.1	Medical malpractice - occurrence				
11.2	Medical malpractice - claims-made				
12.	Earthquake	144,006	(477)	(0.3)	
13.	Group accident and health				
14.	Credit accident and health				
15.	Other accident and health				
16.	Workers' compensation				
17.1	Other liability - occurrence	21	1,310	6,238.1	
17.2	Other liability - claims-made				
18.1	Products liability - occurrence				
18.2	Products liability - claims-made				
19.1,19.2	Private passenger auto liability	34,158,328	13,751,502	40.3	60.1
19.3,19.4	Commercial auto liability				
21.	Auto physical damage	29,224,696	16,739,134	57.3	68.1
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business	16,723			
34.	Totals	91,624,190	53,195,127	58.1	73.4
DETAILS OF WRITE-INS					
3301.	Home appliances	16,723		0.0	0.0
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)	16,723			

PART 2 - DIRECT PREMIUMS WRITTEN

		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire			
2.	Allied Lines	57,206	160,348	139,137
3.	Farmowners multiple peril			
4.	Homeowners multiple peril	9,610,794	27,088,939	25,314,714
5.	Commercial multiple peril	522,499	1,525,918	1,931,378
6.	Mortgage guaranty			
8.	Ocean marine			
9.	Inland marine	180,569	507,997	542,912
10.	Financial guaranty			
11.1	Medical malpractice - occurrence			
11.2	Medical malpractice - claims-made			
12.	Earthquake	43,327	131,085	155,585
13.	Group accident and health			
14.	Credit accident and health			
15.	Other accident and health			
16.	Workers' compensation			
17.1	Other liability - occurrence			
17.2	Other liability - claims-made			
18.1	Products liability - occurrence			
18.2	Products liability - claims-made			
19.1,19.2	Private passenger auto liability	10,262,861	32,551,219	37,652,845
19.3,19.4	Commercial auto liability			
21.	Auto physical damage	9,742,560	28,841,786	30,849,748
22.	Aircraft (all perils)			
23.	Fidelity			
24.	Surety			
26.	Burglary and theft			
27.	Boiler and machinery			
28.	Credit			
29.	International			
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business	0	10,918	58,411
34.	Totals	30,419,816	90,818,210	96,644,729
DETAILS OF WRITE-INS				
3301.	Home appliances	0	10,918	58,411
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)	0	10,918	58,411

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	4,122	3,397	7,519	2,415	577	2,992	2,350	191	1,979	4,519	642	(650)	(8)
2. 2000	8,151	7,422	15,573	5,014	47	5,061	4,455	556	4,055	9,066	1,318	(2,764)	(1,446)
3. Subtotals 2000 + Prior	12,273	10,819	23,092	7,429	625	8,053	6,804	746	6,034	13,585	1,960	(3,414)	(1,454)
4. 2001	14,807	25,040	39,847	10,696	13,143	23,839	5,914	2,688	8,508	17,109	1,803	(702)	1,101
5. Subtotals 2001 + Prior	27,080	35,859	62,939	18,125	13,768	31,893	12,718	3,434	14,542	30,693	3,763	(4,116)	(353)
6. 2002	XXX	XXX	XXX	XXX	26,826	26,826	XXX	8,581	25,708	34,288	XXX	XXX	XXX
7. Totals	27,080	35,859	62,939	18,125	40,594	58,719	12,718	12,015	40,249	64,982	3,763	(4,116)	(353)
8. Prior Year-End's Surplus As Regards Policyholders	47,445										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. 13.9	2. (11.5)	3. (0.6)
											Col. 13, Line 7 As a % of Col. 1 Line 8		
											4. (0.7)		

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1.

Will the SVO Compliance Certification be filed with this statement?

.....Yes.....
2.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?

.....No.....
3.

Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?

.....No.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



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



OVERFLOW PAGE FOR WRITE-INS

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

E04

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E04

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE FARMERS INSURANCE OF COLUMBUS, INC.

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
BONDS GOVERNMENTS UNITED STATES																
36200X-H8-5	GNSF POOL#575455 7.000 07/01/2031	09/01/2002	MBS PAYDOWN		40,647	40,647	42,521	42,521	0	0	0	0	0	237		1
36201M-ZP-0	GNSF POOL#587650 6.500 03/01/2032	09/01/2002	MBS PAYDOWN		9,667	9,667	9,986	9,986	(1)	0	0	0	0	52		1
36204K-XC-2	GNMA POOL # 372475 7.000 03/01/2027	09/01/2002	MBS PAYDOWN		208,736	208,736	213,139	209,511	(775)	0	0	0	0	9,510		1
36205C-MT-4	GNMA POOL # 386570 7.000 12/01/2026	09/01/2002	MBS PAYDOWN		53,716	53,716	54,849	53,972	(256)	0	0	0	0	2,505		1
36208C-G9-2	GNMA POOL# 446724 7.000 02/01/2028	09/01/2002	MBS PAYDOWN		35,289	35,289	36,033	35,597	(308)	0	0	0	0	1,764		1
912810-DF-2	UNITED STATES TREAS NOTES/BOND 12.000 08/15/2013	09/24/2002	MERRILL LYNCH		5,597,875	3,800,000	5,493,318	5,456,113	(160,996)	0	0	302,758	302,758	506,804		1
912810-DW-5	UNITED STATES TREAS NOTES/BOND 7.250 05/15/2016	09/24/2002	MORGAN STANLEY		1,948,829	1,500,000	1,649,766	1,636,428	(4,411)	0	0	316,811	316,811	93,679		1
912827-Z6-2	UNITED STATES TREAS NOTES/BOND 6.500 10/15/2006	09/24/2002	CREDIT SUISSE FIRST BOSTON		576,660	500,000	532,305	521,984	(3,001)	0	0	57,677	57,677	30,724		1
0399996 - Bonds - U.S. Government					8,471,418	6,148,054	8,031,916	7,966,113	(169,749)	0	0	677,245	677,245	645,276	XXX	XXX
0399999 - Bonds - U.S. Governments					8,471,418	6,148,054	8,031,916	7,966,113	(169,749)	0	0	677,245	677,245	645,276	XXX	XXX
SPECIAL REVENUE & SPECIAL ASSESS. UNITED STATES																
31371H-E4-6	FNMA POOL #252255 6.500 03/01/2028	09/01/2002	MBS PAYDOWN		247,814	247,814	249,479	247,837	(23)	0	0	0	0	10,986		1
31371K-ML-2	FNCL POOL #254263 6.500 01/01/2032	09/01/2002	MBS PAYDOWN		104,504	104,504	105,843	105,843	(137)	0	0	0	0	3,036		1
31385H-4J-8	FNMA 545425 DUS 6.211 02/01/2012	09/01/2002	MBS PAYDOWN		4,411	4,411	4,440	4,440	(2)	0	0	0	0	136		1
31388T-FR-9	FNCL POOL #614076 5.500 10/01/2016	09/01/2002	MBS PAYDOWN		97,727	97,727	97,650	97,724	2	0	0	0	0	3,846		1
3199996 - Bonds - Special Revenues - United States					454,455	454,455	457,412	455,844	(160)	0	0	0	0	18,004	XXX	XXX
3199999 - Bonds - Special Revenues					454,455	454,455	457,412	455,844	(160)	0	0	0	0	18,004	XXX	XXX
PUBLIC UTILITIES (UNAFFILIATED) UNITED STATES																
875127-AR-3	TAMPA ELECTRIC 7.375 09/01/2002	09/01/2002	MATURITY		2,000,000	2,000,000	1,999,820	1,999,914	86	0	0	0	0	147,500		1PE
3899996 - Bonds - Public Utilities - United States					2,000,000	2,000,000	1,999,820	1,999,914	86	0	0	0	0	147,500	XXX	XXX
3899999 - Bonds - Public Utilities					2,000,000	2,000,000	1,999,820	1,999,914	86	0	0	0	0	147,500	XXX	XXX
INDUSTRIAL & MISC. (UNAFFIL) UNITED STATES																
00077B-H5-5	AMAC 2002-3 A2 6.000 03/01/2017	09/01/2002	MBS PAYDOWN		51,042	51,042	51,409	51,409	(8)	0	0	0	0	898		1
00103R-AB-2	AESOP FUNDING II LLC SERIES 1997-1A 6.400 10/20/2002	09/01/2002	MBS PAYDOWN		500,000	500,000	510,703	502,054	(2,054)	0	0	0	0	21,333		1
001957-AV-1	AT&T CORP 6.000 03/15/2009	07/29/2002	VARIOUS		766,300	1,000,000	997,650	998,189	119	0	0	(232,009)	(232,009)	52,667		2
210805-CB-1	CONTINENTAL AIRLINES 6.648 09/15/2017	09/15/2002	SCHED.SINKING		28,737	28,737	28,731	28,666	71	0	0	0	0	1,910		2
36157R-RF-4	GECMS 1998-14 A10 6.750 09/01/2028	09/01/2002	MBS PAYDOWN		112,104	112,104	106,876	109,765	2,340	0	0	0	0	5,182		1PE
36158G-HQ-4	GECMS 2000-3 A 7.000 02/01/2015	09/01/2002	MBS PAYDOWN		186,106	186,106	180,145	183,245	2,861	0	0	0	0	8,643		1
36228F-EC-6	GSMPS 2001-2 A 7.500 04/01/2031	09/01/2002	MBS PAYDOWN		122,279	122,279	126,865	123,121	(842)	0	0	0	0	6,129		1

SCHEDULE D - PART 4

[illegible]

E05.1

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 FARMERS INSURANCE OF COLUMBUS, INC.

SCHEDULE E - PART 1 - CASH

[illegible]