



ANNUAL STATEMENT

For the Year Ended December 31, 2002
of the Condition and Affairs of the

STATE AUTO INSURANCE COMPANY OF OHIO

NAIC Group Code..... 175,	175	NAIC Company Code..... 11017	Employer's ID Number..... 31-1651026
	(Current Period) (Prior Period)		
Organized under the Laws of OHIO		State of Domicile or Port of Entry OHIO	
Country of Domicile US			
Incorporated..... May 17, 1999		Commenced Business..... January 1, 2000	
Statutory Home Office	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>		
Main Administrative Office	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 <i>(Area Code) (Telephone Number)</i>	
Mail Address	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>		
Primary Location of Books and Records	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 <i>(Area Code) (Telephone Number)</i>	
Internet Website Address	STATEAUTO.COM		
Statement Contact	CYNTHIA ANN POWELL <i>(Name)</i> cindy.powell@stateauto.com <i>(E-Mail Address)</i>	614-464-5000 ext 5473 <i>(Area Code) (Telephone Number) (Extension)</i> 614-719-0342 <i>(Fax Number)</i>	
Policyowner Relations Contact	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 ext 5017 <i>(Area Code) (Telephone Number) (Extension)</i>	

OFFICERS

President ROBERT HARLON MOONE Treasurer STEVEN JUSTUS JOHNSTON Secretary JOHN ROBERT LOWTHER

VICE PRESIDENTS

MARK ALLEN BLACKBURN, SVP	TERRENCE LEE BOWSHIER	JAMES ELIAS DUEMEY	WILLIAM DUANE HANSEN
STEVEN RAY HAZELBAKER	TERRENCE PAUL HIGERD	NOREEN WILLS JOHNSON	STEVEN JUSTUS JOHNSTON, SVP
ROBERT ALAN LETT	JOHN ROBERT LOWTHER, SVP	JOHN BUCHANAN MELVIN	CATHY BERNATH MILEY
RICHARD LEE MILEY	JOHN MICHAEL PETRUCCI	CYNTHIA ANN POWELL	

DIRECTORS OR TRUSTEES

DAVID JAMES D'ANTONI	URLIN GILBERT HARRIS, JR.	PAUL WILLIAM HUESMAN	WILLIAM JOHN LHOTA
JOHN ROBERT LOWTHER	GEORGE ROBERT MANSER	ROBERT HARLON MOONE	SHARON ELAINE ROBERTS #
RICHARD KEITH SMITH, JR.			

State of..... OHIO
County of..... FRANKLIN

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.

_____ (Signature) ROBERT HARLON MOONE _____ (Printed Name) President	_____ (Signature) JOHN ROBERT LOWTHER _____ (Printed Name) Secretary	_____ (Signature) STEVEN JUSTUS JOHNSTON _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this
.....24TH.....day ofFEBRUARY....., 2003

- a. Is this an original filing? Yes [X] No []
- b. If no:
1. State the amendment number
 2. Date filed.....
 3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds.....	13,023,001	0	13,023,001	14,703,596
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1).....	0	0	0	0
2.2 Common stocks (Schedule D, Part 2, Section 2).....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$.....1,000 Schedule E, Part 1) and short-term investments (\$.....3,699,668 Schedule DA, Part 2).....	3,700,668	0	3,700,668	344,452
6. Other invested assets (Schedule BA).....	0	0	0	0
7. Receivable for securities.....	0	0	0	0
8. Aggregate write-ins for invested assets.....	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8).....	16,723,669	0	16,723,669	15,048,048
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection.....	0	0	0	0
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$.....45,216 earned but unbilled premiums).....	45,216	0	45,216	51,397
10.3 Accrued retrospective premiums.....	0	0	0	0
11. Funds held by or deposited with reinsured companies.....	0	0	0	0
12. Bills receivable, taken for premiums.....	0	0	0	0
13. Amounts receivable under high deductible policies.....	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8).....	0	0	0	0
15. Federal and foreign income tax recoverable and interest thereon (including \$.....582,140 net deferred tax asset) -	1,005,964	356,017	649,947	700,166
16. Guaranty funds receivable or on deposit.....	0	0	0	0
17. Electronic data processing equipment and software.....	0	0	0	0
18. Interest, dividends and real estate income due and accrued.....	215,842	0	215,842	221,943
19. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates.....	115,598	0	115,598	0
21. Amount due from/to protected cells.....	0	0	0	0
22. Equities and deposits in pools and associations.....	0	0	0	0
23. Amounts receivable relating to uninsured accident and health plans.....	0	0	0	0
24. Other assets nonadmitted (Exhibit 1).....	0	0	0	0
25. Aggregate write-ins for other than invested assets.....	0	0	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25).....	18,106,289	356,017	17,750,272	16,021,554
27. Protected cell assets.....	0	0	0	0
28. TOTALS (Lines 26 and 27).....	18,106,289	356,017	17,750,272	16,021,554

DETAILS OF WRITE-INS

0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0	0	0
2501.	0	0	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0	0	0

STATE AUTO INSURANCE COMPANY OF OHIO

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8).....	6,228,078	5,468,010
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6).....	0	0
3. Loss adjustment expenses (Part 2A, Line 34, Column 9).....	1,153,836	1,020,564
4. Commissions payable, contingent commissions and other similar charges.....	0	0
5. Other expenses (excluding taxes, licenses and fees).....	0	0
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	0	0
7. Federal and foreign income taxes (including \$.....0 on realized capital gains (losses)) (including \$.....0 net deferred tax liability).....	0	0
8. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$....2,002,984 and including warranty reserves of \$.....0).....	4,315,093	3,885,657
10. Advance premiums.....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions).....	0	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	0	0
14. Amounts withheld or retained by company for account of others.....	0	0
15. Remittances and items not allocated.....	0	0
16. Provision for reinsurance (Schedule F, Part 7).....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	0	0
19. Payable to parent, subsidiaries and affiliates.....	39,098	109,071
20. Payable for securities.....	0	0
21. Liability for amounts held under uninsured accident and health plans.....	0	0
22. Capital notes \$.....0 and interest thereon \$.....0.....	0	0
23. Aggregate write-ins for liabilities.....	0	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	11,736,105	10,483,302
25. Protected cell liabilities.....	0	0
26. Total liabilities (Lines 24 and 25).....	11,736,105	10,483,302
27. Aggregate write-ins for special surplus funds.....	0	0
28. Common capital stock.....	2,300,000	2,300,000
29. Preferred capital stock.....	0	0
30. Aggregate write-ins for other than special surplus funds.....	0	0
31. Surplus notes.....	0	0
32. Gross paid in and contributed surplus.....	3,823,680	3,823,680
33. Unassigned funds (surplus).....	(109,513)	(585,428)
34. Less treasury stock, at cost:		
34.1 .....0.000 shares common (value included in Line 28 \$.....0).....	0	0
34.2 .....0.000 shares preferred (value included in Line 29 \$.....0).....	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38).....	6,014,167	5,538,252
36. TOTALS (Page 2, Line 28, Col. 3).....	17,750,272	16,021,554

DETAILS OF WRITE-INS

2301.	0	0
2302.	0	0
2303.	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	0	0
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0
3001.	0	0
3002.	0	0
3003.	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page.....	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above).....	0	0

STATE AUTO INSURANCE COMPANY OF OHIO UNDERWRITING AND INVESTMENT EXHIBIT

	1 Current Year	2 Prior Year
STATEMENT OF INCOME		
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4).....	10,337,723	8,452,064
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7).....	6,428,122	5,706,552
3. Loss expenses incurred (Part 3, Line 25, Column 1).....	1,082,657	888,810
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	3,288,301	3,166,751
5. Aggregate write-ins for underwriting deductions.....	8,656	0
6. Total underwriting deductions (Lines 2 through 5).....	10,807,736	9,762,113
7. Net income of protected cells.....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(470,013)	(1,310,049)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	757,662	700,103
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses)).....	194,476	0
11. Net investment gain (loss) (Lines 9 + 10).....	952,138	700,103
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....9,273 amount charged off \$.....37,515).....	(28,242)	(26,206)
13. Finance and service charges not included in premiums.....	42,361	32,572
14. Aggregate write-ins for miscellaneous income.....	794	1,303
15. Total other income (Lines 12 through 14).....	14,913	7,669
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15).....	497,038	(602,277)
17. Dividends to policyholders.....	7,020	7,314
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17).....	490,018	(609,591)
19. Federal and foreign income taxes incurred.....	(62,372)	(41,159)
20. Net income (Line 18 minus Line 19) (to Line 22).....	552,390	(568,432)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2).....	5,538,252	5,425,723
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20).....	552,390	(568,432)
23. Net unrealized capital gains or (losses).....	0	0
24. Change in net unrealized foreign exchange capital gains (loss).....	0	0
25. Change in net deferred income tax.....	(24,238)	363,714
26. Change in nonadmitted assets (Exhibit 1, Line 5, Column 3).....	(52,237)	(27,509)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	0	0
28. Change in surplus notes.....	0	0
29. Surplus (contributed to) withdrawn from protected cells.....	0	0
30. Cumulative effect of changes in accounting principles.....	0	344,756
31. Capital changes:		
31.1 Paid in.....	0	0
31.2 Transferred from surplus (Stock Dividend).....	0	0
31.3 Transferred to surplus.....	0	0
32. Surplus adjustments:		
32.1 Paid in.....	0	0
32.2 Transferred to capital (Stock Dividend).....	0	0
32.3. Transferred from capital.....	0	0
33. Net remittances from or (to) Home Office.....	0	0
34. Dividends to stockholders.....	0	0
35. Change in treasury stock (Page 3, Line 34.1 and 34.2, Column 2 minus Column 1).....	0	0
36. Aggregate write-ins for gains and losses in surplus.....	0	0
37. Change in surplus as regards policyholders for the year (Lines 22 through 36).....	475,915	112,529
38. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 37) (Page 3, Line 35).....	6,014,167	5,538,252

DETAILS OF WRITE-INS		
0501. 2002 NC private passenger auto escrow assumed.....	8,656	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	8,656	0
1401. Miscellaneous income (expense).....	794	1,303
1402.	0	0
1403.	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	794	1,303
3601.	0	0
3602.	0	0
3603.	0	0
3698. Summary of remaining write-ins for Line 36 from overflow page.....	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above).....	0	0

STATE AUTO INSURANCE COMPANY OF OHIO

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	10,773,340	9,640,557
2. Loss and loss adjustment expenses paid (net of salvage and subrogation).....	6,617,440	4,547,715
3. Underwriting expenses paid.....	3,288,301	3,166,751
4. Other underwriting income (expenses).....	(8,656)	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4).....	858,943	1,926,091
6. Net investment income.....	780,290	772,948
7. Other income (expenses):		
7.1 Agents' balances charged off.....	(28,242)	(26,206)
7.2 Net funds held under reinsurance treaties.....	0	0
7.3 Net amount withheld or retained for account of others.....	0	0
7.4 Aggregate write-ins for miscellaneous items.....	43,155	33,875
7.5 Total other income (Lines 7.1 to 7.4).....	14,913	7,669
8. Dividends to policyholders on direct business, less \$.....0 dividends on reinsurance assumed or ceded (net).....	7,020	7,314
9. Federal and foreign income taxes (paid) recovered.....	36,116	(187,100)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9).....	1,683,242	2,512,294
CASH FROM INVESTMENTS		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds.....	3,713,244	0
11.2 Stocks.....	0	0
11.3 Mortgage loans.....	0	0
11.4 Real estate.....	0	0
11.5 Other invested assets.....	0	0
11.6 Net gains or (losses) on cash and short-term investments.....	0	0
11.7 Miscellaneous proceeds.....	0	0
11.8 Total investment proceeds (Lines 11.1 to 11.7).....	3,713,244	0
12. Cost of investments acquired (long-term only):		
12.1 Bonds.....	1,854,701	2,522,455
12.2 Stocks.....	0	0
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Miscellaneous applications.....	0	0
12.7 Total investments acquired (Lines 12.1 to 12.6).....	1,854,701	2,522,455
13. Net cash from investments (Line 11.8 minus Line 12.7).....	1,858,543	(2,522,455)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in.....	0	0
14.2 Capital notes \$.....0 less amounts repaid \$.....0.....	0	0
14.3 Net transfers from affiliates.....	0	93,085
14.4 Borrowed funds received.....	0	0
14.5 Other cash provided.....	0	0
14.6 Total (Lines 14.1 to 14.5).....	0	93,085
15. Cash applied:		
15.1 Dividends to stockholders paid.....	0	0
15.2 Net transfers to affiliates.....	185,569	0
15.3 Borrowed funds repaid.....	0	0
15.4 Other applications.....	0	0
15.5 Total (Lines 15.1 to 15.4).....	185,569	0
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5).....	(185,569)	93,085
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10 plus Line 13 plus Line 16).....	3,356,216	82,924
18. Cash and short-term investments:		
18.1 Beginning of year.....	344,452	261,528
18.2 End of year (Line 17 plus Line 18.1).....	3,700,668	344,452
DETAILS OF WRITE-INS		
7.401 Miscellaneous income (expense).....	794	1,303
7.402 Finance and service charges.....	42,361	32,572
7.403	0	0
7.498 Summary of remaining write-ins for Line 7.4 from overflow page.....	0	0
7.499 Total (Lines 7.401 thru 7.403 plus 7.498) (Line 7.4 above).....	43,155	33,875

STATE AUTO INSURANCE COMPANY OF OHIO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums December 31 Prior Year-per Col. 3 Last Year's Part 2	Unearned Premiums December 31 Current Year-per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	474,975	208,937	248,638	435,274
2.	Allied lines.....	304,307	130,606	154,822	280,091
3.	Farmowners multiple peril.....	46,800	20,225	21,042	45,983
4.	Homeowners multiple peril.....	1,705,354	780,219	876,358	1,609,215
5.	Commercial multiple peril.....	995,028	431,532	478,277	948,283
6.	Mortgage guaranty.....	0	0	0	0
8.	Ocean marine.....	23,340	12,105	12,021	23,424
9.	Inland marine.....	246,978	115,500	118,508	243,970
10.	Financial guaranty.....	0	0	0	0
11.1	Medical malpractice - occurrence.....	0	0	0	0
11.2	Medical malpractice - claims-made.....	0	0	0	0
12.	Earthquake.....	49,931	22,592	25,235	47,288
13.	Group accident and health.....	0	0	0	0
14.	Credit accident and health (group and individual).....	0	0	0	0
15.	Other accident and health.....	135	1,074	1,071	138
16.	Workers' compensation.....	474,023	198,676	181,519	491,180
17.1	Other liability - occurrence.....	556,151	214,746	258,973	511,924
17.2	Other liability - claims-made.....	0	0	0	0
18.1	Products liability - occurrence.....	134,941	47,943	56,190	126,694
18.2	Products liability - claims-made.....	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	2,411,524	599,691	657,138	2,354,077
19.3, 19.4	Commercial auto liability.....	861,904	364,845	408,955	817,794
21.	Auto physical damage.....	2,447,015	664,130	750,456	2,360,689
22.	Aircraft (all perils).....	0	0	0	0
23.	Fidelity.....	14,415	8,114	8,086	14,443
24.	Surety.....	23,922	10,019	11,292	22,649
26.	Burglary and theft.....	6,701	3,408	3,308	6,801
27.	Boiler and machinery.....	(4,125)	(371)	(2,011)	(2,485)
28.	Credit.....	0	0	0	0
29.	International.....	0	0	0	0
30.	Reinsurance - nonproportional assumed property.....	0	0	0	0
31.	Reinsurance - nonproportional assumed liability.....	15	269	0	284
32.	Reinsurance - nonproportional assumed financial lines.....	0	0	0	0
33.	Aggregate write-ins for other lines of business.....	0	0	0	0
34.	TOTALS.....	10,773,334	3,834,260	4,269,878	10,337,716

DETAILS OF WRITE-INS

3301.	.....	0	0	0	0
3302.	.....	0	0	0	0
3303.	.....	0	0	0	0
3398.	Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0

STATE AUTO INSURANCE COMPANY OF OHIO UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience, viz:

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (b)	Amount Unearned (Running more than One Year from Date of Policy) (b)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	248,638	0	0	0	248,638
2. Allied lines.....	154,822	0	0	0	154,822
3. Farmowners multiple peril.....	21,042	0	0	0	21,042
4. Homeowners multiple peril.....	876,358	0	0	0	876,358
5. Commercial multiple peril.....	489,227	0	(10,950)	0	478,277
6. Mortgage guaranty.....	0	0	0	0	0
8. Ocean marine.....	12,021	0	0	0	12,021
9. Inland marine.....	118,508	0	0	0	118,508
10. Financial guaranty.....	0	0	0	0	0
11.1 Medical malpractice - occurrence.....	0	0	0	0	0
11.2 Medical malpractice - claims-made.....	0	0	0	0	0
12. Earthquake.....	25,235	0	0	0	25,235
13. Group accident and health.....	0	0	0	0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0
15. Other accident and health.....	1,071	0	0	0	1,071
16. Workers' compensation.....	201,353	0	(19,834)	0	181,519
17.1 Other liability - occurrence.....	267,995	17	(9,039)	0	258,973
17.2 Other liability - claims-made.....	0	0	0	0	0
18.1 Products liability - occurrence.....	61,579	4	(5,393)	0	56,190
18.2 Products liability - claims-made.....	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	657,138	0	0	0	657,138
19.3, 19.4 Commercial auto liability.....	408,955	0	0	0	408,955
21. Auto physical damage.....	750,456	0	0	0	750,456
22. Aircraft (all perils).....	0	0	0	0	0
23. Fidelity.....	5,696	2,390	0	0	8,086
24. Surety.....	7,367	3,925	0	0	11,292
26. Burglary and theft.....	3,308	0	0	0	3,308
27. Boiler and machinery.....	(2,011)	0	0	0	(2,011)
28. Credit.....	0	0	0	0	0
29. International.....	0	0	0	0	0
30. Reinsurance - nonproportional assumed property.....	0	0	0	0	0
31. Reinsurance - nonproportional assumed liability.....	0	0	0	0	0
32. Reinsurance - nonproportional assumed financial lines.....	0	0	0	0	0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0
34. TOTALS.....	4,308,758	6,336	(45,216)	0	4,269,878
35. Accrued retrospective premiums based on experience.....					0
36. Earned but unbilled premiums.....					45,216
37. Balance (sum of Lines 34 through 36).....					4,315,094

DETAILS OF WRITE-INS

3301.	0	0	0	0	0
3302.	0	0	0	0	0
3303.	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0

- (a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force. Are they so returned in this statement? Yes [X] No [].
 (b) State here basis of computation used in each case: PRO RATA METHOD

STATE AUTO INSURANCE COMPANY OF OHIO UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees Written and Renewed During Year

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	720,160	482,337	247	713,413	14,356	474,975
2. Allied lines.....	413,735	308,564	74	409,004	9,062	304,307
3. Farmowners multiple peril.....	0	46,881	0	81	0	46,800
4. Homeowners multiple peril.....	597,842	1,711,436	610	596,284	8,250	1,705,354
5. Commercial multiple peril.....	0	996,687	0	1,659	0	995,028
6. Mortgage guaranty.....	0	0	0	0	0	0
8. Ocean marine.....	225,347	25,276	0	223,204	4,079	23,340
9. Inland marine.....	62,821	247,908	0	62,497	1,254	246,978
10. Financial guaranty.....	0	0	0	0	0	0
11.1 Medical malpractice - occurrence.....	0	0	0	0	0	0
11.2 Medical malpractice - claims-made.....	0	0	0	0	0	0
12. Earthquake.....	12,957	50,134	0	12,902	258	49,931
13. Group accident and health.....	0	0	0	0	0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0
15. Other accident and health.....	0	135	0	0	0	135
16. Workers' compensation.....	0	474,773	0	750	0	474,023
17.1 Other liability - occurrence.....	736,437	557,064	0	406,667	330,683	556,151
17.2 Other liability - claims-made.....	0	0	0	0	0	0
18.1 Products liability - occurrence.....	0	135,164	0	223	0	134,941
18.2 Products liability - claims-made.....	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	827,373	2,415,604	0	830,081	1,372	2,411,524
19.3, 19.4 Commercial auto liability.....	0	863,333	0	1,429	0	861,904
21. Auto physical damage.....	768,539	2,454,076	0	775,600	0	2,447,015
22. Aircraft (all perils).....	0	0	0	0	0	0
23. Fidelity.....	0	14,441	0	26	0	14,415
24. Surety.....	0	23,967	0	45	0	23,922
26. Burglary and theft.....	0	6,713	3	15	0	6,701
27. Boiler and machinery.....	0	(4,131)	0	(6)	0	(4,125)
28. Credit.....	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0
30. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0
31. Reinsurance - nonproportional assumed liability.....	XXX	15	0	0	0	15
32. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
34. TOTALS.....	4,365,211	10,810,377	934	4,033,874	369,314	10,773,334

DETAILS OF WRITE-INS

3301.	0	0	0	0	0	0
3302.	0	0	0	0	0	0
3303.	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	324,037	202,758	332,127	194,668	108,054	89,952	212,770	48.9
2. Allied lines.....	128,599	162,052	133,600	157,051	85,226	66,007	176,270	62.9
3. Farmowners multiple peril.....	0	19,744	880	18,864	13,848	13,879	18,833	41.0
4. Homeowners multiple peril.....	206,312	1,207,690	236,358	1,177,644	519,287	455,314	1,241,617	77.2
5. Commercial multiple peril.....	0	496,486	16,896	479,590	798,476	602,072	675,994	71.3
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0.0
8. Ocean marine.....	51,635	4,115	52,102	3,648	8,540	8,007	4,181	17.8
9. Inland marine.....	29,213	88,454	33,713	83,954	45,688	20,306	109,336	44.8
10. Financial guaranty.....	0	0	0	0	0	0	0	0.0
11.1 Medical malpractice - occurrence.....	0	169	0	169	7	(126)	302	0.0
11.2 Medical malpractice - claims-made.....	0	0	0	0	0	0	0	0.0
12. Earthquake.....	0	0	846	(846)	0	0	(846)	(1.8)
13. Group accident and health.....	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0.0
15. Other accident and health.....	0	434	(5)	439	147	324	262	189.9
16. Workers' compensation.....	0	296,656	9,367	287,289	826,659	782,284	331,664	67.5
17.1 Other liability - occurrence.....	1,629	131,851	10,404	123,076	648,396	495,095	276,377	54.0
17.2 Other liability - claims-made.....	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence.....	0	17,967	2,191	15,776	72,673	41,348	47,101	37.2
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability.....	478,715	1,587,181	521,927	1,543,969	2,051,120	2,005,289	1,589,800	67.5
19.3, 19.4 Commercial auto liability.....	0	398,444	14,604	383,840	872,113	730,368	525,585	64.3
21. Auto physical damage.....	405,150	1,237,869	447,804	1,195,215	152,399	132,332	1,215,282	51.5
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0.0
23. Fidelity.....	0	1,506	247	1,259	4,394	3,649	2,004	13.9
24. Surety.....	0	2,222	371	1,851	7,002	4,525	4,328	19.1
26. Burglary and theft.....	0	1,131	130	1,001	527	436	1,092	16.1
27. Boiler and machinery.....	0	(1,128)	(15)	(1,113)	156	338	(1,295)	52.1
28. Credit.....	0	0	0	0	0	0	0	0.0
29. International.....	0	0	0	0	0	0	0	0.0
30. Reinsurance - nonproportional assumed property.....	.XXX	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed liability.....	.XXX	717	8	709	13,366	16,611	(2,536)	(893.0)
32. Reinsurance - nonproportional assumed financial lines.....	.XXX	0	0	0	0	0	0	0.0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
34. TOTALS.....	1,625,290	5,856,318	1,813,555	5,668,053	6,228,078	5,468,010	6,428,121	62.2

DETAILS OF WRITE-INS

3301.	0	0	0	0	0	0	0	0.0
3302.	0	0	0	0	0	0	0	0.0
3303.	0	0	0	0	0	0	0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0.0

STATE AUTO INSURANCE COMPANY OF OHIO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	111,371	82,751	111,371	82,751	23,725	25,303	23,725	108,054	8,919
2. Allied lines.....	17,937	66,744	17,937	66,744	29,667	18,482	29,667	85,226	6,703
3. Farmowners multiple peril.....	0	9,984	0	9,984	0	3,864	0	13,848	2,581
4. Homeowners multiple peril.....	76,290	405,326	76,290	405,326	31,284	113,961	31,284	519,287	65,025
5. Commercial multiple peril.....	0	493,858	0	493,858	0	304,618	0	798,476	210,984
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0	0
8. Ocean marine.....	4,192	8,103	4,192	8,103	11,328	437	11,328	8,540	816
9. Inland marine.....	0	37,830	0	37,830	3,900	7,858	3,900	45,688	2,371
10. Financial guaranty.....	0	0	0	0	0	0	0	0	0
11.1 Medical malpractice - occurrence.....	0	7	0	7	0	0	0	7	0
11.2 Medical malpractice - claims-made.....	0	0	0	0	0	0	0	0	0
12. Earthquake.....	0	0	0	0	0	0	0	0	0
13. Group accident and health.....	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0	0
15. Other accident and health.....	0	(53)	0	(53)	0	200	0	(a) 147	2
16. Workers' compensation.....	0	484,071	0	484,071	0	342,588	0	826,659	156,257
17.1 Other liability - occurrence.....	23,798	267,696	23,798	267,696	59,100	380,700	59,100	648,396	234,191
17.2 Other liability - claims-made.....	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence.....	0	34,928	0	34,928	0	37,745	0	72,673	53,269
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	168,234	1,537,871	168,234	1,537,871	51,700	513,249	51,700	2,051,120	264,517
19.3, 19.4 Commercial auto liability.....	0	553,517	0	553,517	0	318,596	0	872,113	127,812
21. Auto physical damage.....	25,450	78,449	25,450	78,449	15,000	73,950	15,000	152,399	15,859
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0	0
23. Fidelity.....	0	2,929	0	2,929	0	1,465	0	4,394	1,551
24. Surety.....	0	4,857	0	4,857	0	2,145	0	7,002	2,911
26. Burglary and theft.....	0	143	0	143	0	384	0	527	40
27. Boiler and machinery.....	0	(359)	0	(359)	0	515	0	156	27
28. Credit.....	0	0	0	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0	0	0	0
30. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	XXX	0	0	0	0
31. Reinsurance - nonproportional assumed liability.....	XXX	5,841	0	5,841	XXX	7,525	0	13,366	0
32. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	0	0	0	0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
34. TOTALS.....	427,272	4,074,493	427,272	4,074,493	225,704	2,153,585	225,704	6,228,078	1,153,835

DETAILS OF WRITE-INS

3301.	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.

STATE AUTO INSURANCE COMPANY OF OHIO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	277,512	0	0	277,512
1.2 Reinsurance assumed.....	340,119	0	0	340,119
1.3 Reinsurance ceded.....	49,981	0	0	49,981
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	567,650	0	0	567,650
2. Commission and brokerage:				
2.1 Direct excluding contingent.....	0	692,559	0	692,559
2.2 Reinsurance assumed excluding contingent.....	0	1,771,820	0	1,771,820
2.3 Reinsurance ceded excluding contingent.....	0	693,316	0	693,316
2.4 Contingent - direct.....	0	51,329	0	51,329
2.5 Contingent - reinsurance assumed.....	0	8,686	0	8,686
2.6 Contingent - reinsurance ceded.....	0	(405)	0	(405)
2.7 Policy and membership fees.....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	1,831,483	0	1,831,483
3. Allowances to managers and agents.....	0	55,089	(23)	55,066
4. Advertising.....	99	5,174	(3)	5,270
5. Boards, bureaus and associations.....	1,097	23,741	0	24,838
6. Surveys and underwriting reports.....	0	71,312	0	71,312
7. Audit of assureds' records.....	0	14,203	0	14,203
8. Salary and related items:				
8.1 Salaries.....	293,611	538,598	2,513	834,722
8.2 Payroll taxes.....	29,795	57,452	627	87,874
9. Employee relations and welfare.....	54,372	106,981	1,145	162,498
10. Insurance.....	5,655	8,037	360	14,052
11. Directors' fees.....	691	1,300	15	2,006
12. Travel and travel items.....	9,296	19,478	67	28,841
13. Rent and rent items.....	30,563	59,572	4,281	94,416
14. Equipment.....	41,908	81,575	2,037	125,520
15. Cost or depreciation of EDP equipment and software.....	9,382	14,921	452	24,755
16. Printing and stationery.....	7,917	13,841	310	22,068
17. Postage, telephone and telegraph, exchange and express.....	23,172	72,663	601	96,436
18. Legal and auditing.....	3,936	11,565	69,005	84,506
19. Totals (Lines 3 to 18).....	511,494	1,155,502	81,387	1,748,383
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....	0	249,549	0	249,549
20.2 Insurance department licenses and fees.....	0	14,110	0	14,110
20.3 Gross guaranty association assessments.....	0	11,688	0	11,688
20.4 All other (excluding federal and foreign income and real estate).....	0	996	0	996
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	276,343	0	276,343
21. Real estate expenses.....	0	0	0	0
22. Real estate taxes.....	0	0	0	0
23. Reimbursements by uninsured accident and health plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	3,513	24,973	(287)	28,199
25. Total expenses incurred.....	1,082,657	3,288,301	81,100	(a) 4,452,058
26. Less unpaid expenses - current year.....	1,153,836	0	0	1,153,836
27. Add unpaid expenses - prior year.....	1,020,562	0	0	1,020,562
28. Amounts receivable relating to uninsured accident and health plans, prior year.....	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year.....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	949,383	3,288,301	81,100	4,318,784

DETAILS OF WRITE-INS

2401. Miscellaneous.....	3,513	24,973	(287)	28,199
2402.	0	0	0	0
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	3,513	24,973	(287)	28,199

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

STATE AUTO INSURANCE COMPANY OF OHIO

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....11,771	.....11,771
1.1 Bonds exempt from U.S. tax.....	(a).....700,868	.....697,212
1.2 Other bonds (unaffiliated).....	(a).....117,735	.....111,290
1.3 Bonds of affiliates.....	(a).....0	.....0
2.1 Preferred stocks (unaffiliated).....	(b).....0	.....0
2.11 Preferred stocks of affiliates.....	(b).....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0
3. Mortgage loans.....	(c).....0	.....0
4. Real estate.....	(d).....0	.....0
5. Contract loans.....	.....0	.....0
6. Cash/short-term investments.....	(e).....14,487	.....18,487
7. Derivative instruments.....	(f).....0	.....0
8. Other invested assets.....	.....0	.....0
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....844,861	.....838,760
11. Investment expenses.....		(g).....81,098
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....0
13. Interest expense.....		(h).....0
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....81,098
17. Net investment income (Line 10 minus Line 16).....		.....757,662

DETAILS OF WRITE-INS

0901. ....	.....0	.....0
0902. ....	.....0	.....0
0903. ....	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0
1501. ....	.....0	.....0
1502. ....	.....0	.....0
1503. ....	.....0	.....0
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....0	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....0	.....0

- (a) Includes \$.....1,956 accrual of discount less \$.....18,483 amortization of premium and less \$.....18,853 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Net Gain or (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1. U.S. government bonds.....	.....0	.....0	.....0	.....0	.....0
1.1 Bonds exempt from U.S. tax.....	.....62,204	.....0	.....0	.....0	.....62,204
1.2 Other bonds (unaffiliated).....	.....132,272	.....0	.....0	.....0	.....132,272
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
3. Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4. Real estate.....	.....0	.....0	.....0	.....0	.....0
5. Contract loans.....	.....0	.....0	.....0	.....0	.....0
6. Cash/short-term investments.....	.....0	.....0	.....0	.....0	.....0
7. Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8. Other invested assets.....	.....0	.....0	.....0	.....0	.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....194,476	.....0	.....0	.....0	.....194,476

DETAILS OF WRITE-INS

0901. ....	.....0	.....0	.....0	.....0	.....0
0902. ....	.....0	.....0	.....0	.....0	.....0
0903. ....	.....0	.....0	.....0	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page..	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 23, Column 2.....	356,017	303,780	(52,237)
2. Other Nonadmitted Assets:			
2.1 Bills receivable.....	.0	.0	.0
2.2 Furniture, equipment and supplies.....	.0	.0	.0
2.3 Leasehold improvements.....	.0	.0	.0
2.4 Loans on personal security, endorsed or not.....	.0	.0	.0
3. Total (Lines 2.1 to 2.4).....	.0	.0	.0
4. Aggregate write-ins for other assets.....	.0	.0	.0
5. Total (Line 1 plus Lines 3 and 4).....	356,017	303,780	(52,237)

DETAILS OF WRITE-INS

0401. Line 5 from 2000 Annual Statement.....	.0	.0	.0
0402. ....	.0	.0	.0
0403. ....	.0	.0	.0
0498. Summary of remaining write-ins for Line 4 from overflow page.....	.0	.0	.0
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above).....	.0	.0	.0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

A. Accounting Practices:

The accompanying financial statements of State Auto Insurance Company of Ohio (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the "Department").

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio.

The Company is a member of the State Auto Holding Company System ("State Auto Group") that is defined at Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group. See Schedule Y Part 1 – Organizational Chart. The following member companies of the State Auto Group referred to throughout these footnotes are defined as follows: State Automobile Mutual Insurance Company ("State Auto Mutual"), State Auto Insurance Company of Wisconsin ("State Auto Wisconsin"), State Auto Florida Insurance Company ("State Auto Florida"), State Auto Financial Corporation ("State Auto Financial"), Strategic Insurance Software, Inc. ("SIS"), State Auto National Insurance Company ("State Auto National"), State Auto Property & Casualty Insurance Company ("State Auto P&C"), Stateco Financial Services, Inc. ("Stateco"), Milbank Insurance Company ("Milbank"), Farmers Casualty Insurance Company ("Farmers"), Mid-Plains Insurance Company ("Mid-Plains"), Meridian Citizens Mutual Insurance Company ("Meridian Citizens Mutual"), Meridian Insurance Group, Inc. ("MIG"), Meridian Security Insurance Company ("Meridian Security"), Meridian Citizens Security Insurance Company ("Meridian Citizens Security"), Meridian Service Corporation ("Meridian Service") and Insurance Company of Ohio ("ICO").

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the financial statements and revenue and expense for the period then ended. It also requires estimates in the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from these estimates.

C. Accounting Policy:

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

1. Short-term bonds are stated at amortized cost. Money market investments are reflected at cost.
2. Bonds not backed by other loans are stated at amortized cost using the scientific amortization method.
3. Common stocks are stated at fair value.
4. Preferred stocks: Not applicable.
5. Mortgage loans: Not applicable.
6. Loan-backed securities: Not applicable.
7. Investments in subsidiaries and affiliated companies: Not applicable.
8. Investments in joint ventures, partnerships and limited liability companies: Not applicable.
9. Derivatives: Not applicable
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53 Property-Casualty Contracts - Premiums.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors:

A. Change in Accounting Principle and/or Correction of Errors:

The Company has reported changes in accounting principles related to Codification, as described below.

B. Disclosure for Insurers Upon Initial Implementation of Codification:

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. The State of Ohio requires that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC SAP.

Accounting changes adopted to conform to the provisions of the NAIC SAP are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned surplus in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a cumulative effect of changes in accounting principles that increased unassigned surplus by \$344,756 as of January 1, 2001.

3. Business Combinations and Goodwill: Not applicable.

4. Discontinued Operations: Not applicable.

5. Investments:

- A. Mortgage Loans: Not applicable.
- B. Debt Restructuring: Not applicable.
- C. Reverse Mortgages: Not applicable.
- D. Loan-Backed Securities: Not applicable.
- E. Repurchase Agreements: Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies: Not applicable.

7. Investment Income:

A. Accrued Investment Income:

The Company nonadmits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted: Not applicable.

8. Derivative Instruments: None.

9. Income Taxes:

A. The components of the net deferred tax asset/(liability) at December 31, 2002 and 2001 are as follows:

Description	Amount (\$)	
	2002	2001
Gross deferred tax assets	994,319	1,015,808
Gross deferred tax liabilities	56,162	53,413
Net deferred tax assets	938,157	962,395
Nonadmitted deferred tax assets	356,017	303,780
Admitted deferred tax assets	582,140	658,615
Increase (decrease) in nonadmitted deferred tax assets	52,237	27,509

B. Unrecognized Deferred Tax Liabilities: None.

C. Current Tax and Change in Deferred Tax:

Current income taxes incurred consist of the following major components:

Description	Amount (\$)	
	2002	2001
Current tax expense (benefit)	107,710	(41,551)
Reclass from deferred to current for AMT correction	(179,593)	0
Prior year underaccrual of tax expense	9,511	392
Current income taxes incurred	(62,372)	(41,159)

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

DTAs	Amount (\$)			
	Statutory	Tax	Difference	Tax Effect
Loss and LAE reserves	7,382,000	6,466,612	915,388	320,386
Unearned premiums	4,315,093	3,452,074	863,019	302,057
Postretirement benefits	414,340	0	414,340	145,019
AMT credit carryforwards	0	(74,463)	74,463	74,463
Other	137,092	(298,319)	435,411	152,394
Gross DTAs				994,319
Nonadmitted DTAs				356,017

DTLs	Amount (\$)			
	Statutory	Tax	Difference	Tax Effect
Investments	16,723,669	16,716,712	6,957	2,435
Other	146,012	(7,494)	153,506	53,727
Gross DTLs				56,162

The changes in main components of DTAs and DTLs are as follows:

DTAs Resulting from Book/Tax Differences in	Amounts (\$)		
	2002	2001	Change
Unpaid Losses and LAE	320,386	297,225	23,161
Unearned premiums	302,057	272,784	29,273
Postretirement benefits	145,019	127,895	17,124
AMT credit carryforwards	74,463	179,593	(105,130)
Other	152,394	138,311	14,083
Gross DTAs	994,319	1,015,808	(21,489)
Nonadmitted DTAs	356,017	303,780	52,237

DTLs Resulting from Book/Tax Differences in	Amount (\$)		
	2002	2001	Change
Other	56,162	53,413	2,749
Gross DTLs	56,162	53,413	2,749

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate:

The significant book to tax adjustments were as follows:

Description	Amount (\$)	Tax Effect at 35%
Income before tax	490,018	171,506
Book over tax reserves	60,374	21,131
Tax-exempt interest	(591,410)	(206,994)
AMT	0	74,463
Other	136,010	47,604
Total adjustments	(395,026)	(63,796)
Taxable income	94,992	107,710

E. Operating Loss and Tax Credit Carryforwards:

- At December 31, 2002, the Company did not have any unused net operating loss carryforwards available to offset against future taxable income
- For 2002, 2001, and 2000, the income tax expense that is available for recoupment in the event of future net losses:

Year	Amount (\$)
2002	96,939
2001	0
2000	0

F. Consolidated Federal Income Tax Return:

- The Company's federal income tax return is consolidated with the following entities:
 - State Auto Financial
 - State Auto P&C
 - Milbank
 - Farmers
 - State Auto National
 - Mid-Plains
 - Stateco
 - Strategic Insurance Services, Inc.
- The method of allocation among the companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

10. Information Concerning Parent, Subsidiaries and Affiliates:

A. Nature of the Relationships:

See schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group, Part 1 Organizational Chart.

B. Description of the Transactions: None applicable.

C. Change in Terms of Intercompany Agreements

Effective October 1, 2001, the Management and Operations Agreement (the "2000 Agreement") between the Company, State Auto P&C, State Auto Mutual and other affiliated companies was modified to eliminate the service fee between State Auto P&C and affiliated companies that were party to the agreement. The 2000 Agreement continues to allocate costs and apportion those costs among the parties to the agreement in accordance with terms outlined in the agreement. See additional related party discussion at footnote 25.

D. Amounts Due to or from Related Parties:

At December 31, 2002, the Company reported \$12,704 due to State Auto Mutual, \$8,656 due to State Auto P&C, \$17,738 due to Stateco and \$115,598 due from State Auto Mutual. At December 31, 2001, the Company reported \$415,674 due to Stateco and \$93,397 due to State Auto Mutual. The terms of settlement require that these amounts be settled within 15 days after request for payment.

E. Guarantees or Contingencies for Related Parties: Not applicable.

F. Management, Service Contracts, Cost Sharing Agreements:

During 2002 and 2001, Stateco, a wholly owned subsidiary of State Auto Financial, provided investment management services to the Company for a fee based on the average fair value of the investment portfolio of the Company.

G. Nature of Relationships that Could Affect Operations:

The Company is a member of the State Auto Holding Company System that is defined at Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group. See Schedule Y Part 1 – Organizational Chart. The Company is a wholly owned subsidiary of State Auto Financial, a publicly traded insurance holding company, domiciled in the state of Ohio. State Auto Mutual, an Ohio domiciled property and casualty mutual insurance company, owns approximately 67.35% common shares outstanding of State Auto Financial.

H. Amount Deducted for Investment in Upstream Company: Not applicable.

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets: Not applicable.

J. Write-down for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies: Not applicable.

11. Debt: None.**12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans:**

All employees of the State Auto Group are employees of State Auto P&C, who holds assets and liabilities related to the employee benefit plans of the State Auto Group. State Auto Mutual, the ultimate controlling entity within the State Auto Group, remains as the plan sponsor of the employee benefit plans.

A. Defined Benefit Plan:

State Auto Mutual sponsors a defined benefit plan and a postretirement health care benefit plan covering substantially all employees of the State Auto Group. See Note 12D.

B. Defined Contribution Plans:

State Auto Mutual sponsors a defined contribution plan covering substantially all employees of the State Auto Group. See Note 12 D.

C. Multiemployer Plans: None

D. Consolidated/Holding Company Plans:

State Auto Mutual sponsors a defined benefit pension plan covering substantially all State Auto Group employees. Participants are eligible to receive pension benefits upon reaching age 65, or if certain age and length of service requirements are met prior to age 65. Benefits are determined by applying factors specified in the Plan to a participant's defined average annual compensation and are recognized when paid. Each affiliate is charged for its allocable share of net periodic pension cost based on a percentage of salary. Pension benefit allocated to the Company amounted to \$16,983 and \$42,223 in 2002 and 2001, respectively. The Company has no legal obligation for benefits under this plan.

State Auto Mutual sponsors a postretirement health care benefit plan covering substantially all State Auto Group employees and their beneficiaries if they retire from the State Auto Group upon reaching retirement age. The Company's share of health care plan expenses amounted to \$39,301 and \$27,283 in 2002 and 2001, respectively.

State Auto Mutual sponsors a defined contribution capital accumulation plan covering substantially all State Auto Group employees. Each participant may contribute any full percentage of their salary between 1% and 50% ("basic contribution"). Subject to certain limitations, State Auto Mutual matches the first 2% of basic contributions of participant salary at the rate of 75 cents for each dollar contributed. Basic contributions of 3% to 6% are matched at a rate of 50 cents for each dollar contributed. The Company's match is allocated based on a percentage of salary. The Company's share of this capital accumulation plan expense was \$23,360 and \$16,868 for 2002 and 2001, respectively. The Company has no legal obligation for benefits under this plan.

E. Postemployment Benefits and Compensated Absences:

The Company has no obligations for postemployment benefits. A liability for earned but untaken vacation has been accrued.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations:

A. Capital Stock Authorized, Issued and Outstanding as of the Balance Sheet Date:

The Company has 100,000 shares of \$40 par value common stock authorized and 57,500 shares issued and outstanding. The Company has no preferred stock authorized, issued or outstanding.

B. Dividend Rate of Preferred Stock: Not applicable.

C. Dividend Restrictions:

Dividends on common stock are paid as declared by the Board of Directors of the Company. Under the insurance regulations of Ohio, the maximum amount of dividends that the Company may pay out of earned surplus to shareholders within a twelve month period without prior approval of the Department is limited to the greater of 10% of the most recent year-end policyholders' surplus or net income for the twelve-month period ending the 31st day of December of the previous year-end. Accordingly, the maximum dividend payout to shareholders that may be made without prior approval of the Department in 2003 is \$0. There were no shareholder dividends declared or paid during the year ended December 31, 2002.

D. Portion of the Company's Profits that may be paid as Ordinary Dividends to Stockholders:

Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

E. Restrictions Placed on the Unassigned Funds, Including for Whom the Surplus is Being Held: Not applicable.

F. Mutual Surplus Advances: Not applicable.

G. Company Stock Held for Special Purposes: Not applicable.

H. Changes in Special Surplus Funds: Not applicable.

I. Changes in Unassigned Funds:

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

Description	Amount (\$)	
	Cumulative Increase (Decrease) in Surplus	Current Year Increase (Decrease) in Surplus
Unrealized gain (loss)	-	-
Nonadmitted assets	(356,017)	(52,237)
Provision for reinsurance	-	-
Total increase (decrease)	(356,017)	(52,237)

The unrealized gain (loss) excludes any applicable deferred taxes. The nonadmitted assets include the nonadmitted deferred tax assets.

J. Surplus Notes: Not applicable.

K. Impact of Restatement Due to Quasi Reorganizations: Not applicable.

L. Effective Date of Quasi Reorganizations: Not applicable.

14. Contingencies:

A. Contingent Commitments:

The Company has no commitments or contingent commitments to affiliates or other entities. As indicated in footnote 10E, the Company has made no guarantees on behalf of affiliates.

B. Guaranty Fund and Other Assessments:

The Company is subject to guaranty fund assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. The Company has reflected a liability for guaranty fund assessments of \$14,679. This represents management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

C. Gain Contingencies: Not applicable.

D. All Other Contingencies:

The Company is involved in litigation arising in the ordinary course of business. In the opinion of management, the effects, if any, of such litigation are not expected to be material to the statutory-basis financial statements.

15. Leases: None.

16. Information about Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments With Concentrations of Credit Risk: Not applicable.

17. Sale, Transfer and Servicing of Financial Instruments and Extinguishments of Liabilities: Not applicable.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans : Not applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators: Not applicable.

20. Other Items:

A. Extraordinary Items: Not applicable.

B. Trouble Debt Restructuring: Not applicable.

C. Other Disclosures:

State Auto Mutual carries all premium balance receivables and reinsurance recoverable on paid losses and loss adjustment expenses from unaffiliated reinsurers. The Company had off-balance sheet credit risk of approximately \$2,083,248 related to premium balances and reinsurance recoverable on paid losses due to State Auto Mutual from agents, insureds, and reinsurers at December 31, 2002.

The Company elected to use rounding in reporting amounts in this Annual Statement. The Company also set a tolerance for rounding errors at 10 for validation purposes.

D. Uncollectible Premiums Receivable:

See related footnote discussion at Note 20C.

E. Reinsurance Accounted for as a Deposit: Not applicable.

F. Multiple Peril Crop Insurance: Not applicable.

G. Mezzanine Real Estate Loans: Not applicable.

H. Health Care Receivables: Not applicable.

I. September 11 Events:

No losses were incurred as a result of the terrorist attacks of September 11, 2001.

J. Participating Policies: Not applicable.

K. Premium Deficiency Reserves: Not applicable.

21. Events Subsequent:

There were no events occurring subsequent to December 31, 2002 meriting disclosure.

22. Reinsurance:

A. Unsecured Reinsurance Recoverable:

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

B. Reinsurance Recoverable in Dispute: None.

C. Reinsurance Assumed and Ceded:

1. The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2002, stated in dollars:

	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
Affiliates	4,315,093	-	1,854,049	-	2,461,044	-
All other	-	-	148,935	47,404	(148,935)	(47,404)
Totals	4,315,093	-	2,002,984	47,404	2,312,109	(47,404)
Direct Unearned Premium Reserve: 2,002,984						

2. The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements: None.
3. Protected Cells: Not applicable.
- D. Uncollectible Reinsurance: None.
- E. Commutation of Ceded Reinsurance: Not applicable.
- F. Retroactive Reinsurance: Not applicable.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination: None.

24. Changes in Incurred Losses and Loss Adjustment Expenses:

Incurred losses and loss adjustment expenses attributable to accident years prior to 2002 increased by approximately \$28,000 during 2002. This increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

25. Intercompany Pooling Arrangements:

The Company participates in a quota share reinsurance pooling arrangement with the following affiliated companies (the "Pooling Arrangement"):

Pool Participant (the "State Auto Pool")	NAIC Co. Code	Pooling Participation Percentages		
		1/1/2001 thru 9/30/2001	10/1/2001 thru 12/31/2002	Effective 1/1/2003
State Auto Mutual	25135	46%	19%	18.3%
State Auto P&C	25127	39%	59%	59%
Milbank	41653	10%	17%	7%
State Auto Wisconsin	31755	1%	1%	1%
Farmers	13811	3%	3%	3%
State Auto Ohio	11017	1%	1%	1%
State Auto Florida	11502	-	-	0.7%

Under the terms of the Pooling Arrangement, the participants cede to State Auto Mutual all of their insurance business, net of assumed and ceded reinsurance with non-affiliates, and assume from State Auto Mutual an amount equal to their respective participation percentages outlined in the Pooling Arrangement. All business written by each pool participant, except for State Auto Mutual's voluntary assumed reinsurance program and a catastrophe reinsurance program whereby State Auto P&C is the reinsurer for the State Auto Group, is subject to the Pooling Arrangement. All premiums, losses, loss adjustment expenses and underwriting expenses are allocated among the participants on the basis of each respective company's participation percentage outlined in the Pooling Arrangement. The Pooling Arrangement provides indemnification against loss or liability relating to insurance risk and has been accounted for as reinsurance.

In late 2000, State Auto Mutual entered into agreements with Meridian Mutual, an Indiana domiciled mutual insurance company, pursuant to which Meridian Mutual would be merged with and into State Auto Mutual, with State Auto Mutual continuing as the surviving corporation of the merger. The effective date of the merger transaction was June 1, 2001. For the period June 1, 2001 through June 30, 2001, the insurance business formerly known as the Meridian Mutual business prior to the June 1 merger was excluded from the Pooling Arrangement. Effective July 1, 2001, the insurance business of the former Meridian Mutual became part of the Pooling Arrangement. In conjunction with the addition of the former Meridian Mutual business to the Pooling Arrangement, the Company received cash and assets, net of a ceding commission, from State Auto Mutual totaling \$2,190,168, which related to the additional net insurance liabilities assumed by the Company on July 1, 2001.

Effective October 1, 2001, the Pooling Arrangement was amended as provided in the table above. There was no impact on the Company's books relating to the October 1, 2001, Pooling Arrangement amendment.

In addition to the October 1, 2001 Pooling Arrangement amendment, for the period October 1, 2001 through December 31, 2003, State Auto Mutual entered into a stop loss reinsurance arrangement (the "Stop Loss") with certain pool participants, which include the Company. Under the Stop Loss, State Auto Mutual has agreed to participate in the Pooling Arrangement's quarterly underwriting losses and gains, in the manner described. If the Pooling Arrangement's statutory loss and loss adjustment expense ratio is between 70.75% and 80.00%, State Auto Mutual will reinsure the stop loss participants 27% of the Pooling Arrangement's underwriting loss in excess of a loss ratio of 70.75%. For each dollar paid by State Auto Mutual under the Stop Loss, the Company's share of this stop loss reinsurance would be approximately 1.25%. The Company would be responsible for its share of the Pooling Arrangement's losses over the 80.00% threshold. Also, State Auto Mutual will have the right to participate in the profits of the Pooling Arrangement. State Auto Mutual will be paid 27% of the Pooling Arrangement's underwriting profits attributable to statutory loss ratios less than 69.25%, but more than 59.99%. The Company's share of these payments would be approximately 1.25% of each dollar due to State Auto Mutual. During 2002, the Company ceded \$ \$19,020 in premiums written and \$109,613 in losses to State Auto Mutual under the Stop Loss. During 2001, the Company ceded \$77,215 in losses to State Auto Mutual.

Effective January 1, 2003, the Pooling Agreement was amended as provided in the table above, which effectively added State Auto Florida to the Pooling Arrangement. At December 31, 2002, State Auto Florida had not commenced insurance operations, consequently, there was no impact on the Company's books at January 1, 2003 relating to the Pooling Arrangement amendment.

26. Structured Settlements: None.

27. High Deductibles: Not applicable.

28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses:

The Company does not discount liabilities for unpaid losses or unpaid loss adjustment expenses.

29. Asbestos/Environmental Reserves:

- A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses? Yes.

The Company's exposure to asbestos losses arises from the sale of general liability insurance.

The Company tries to estimate the full impact of the asbestos exposure by establishing full case basis reserves on all known losses and estimating incurred but not reported losses based on previous experience.

Gross of Reinsurance:	Amount (\$)				
	1998	1999	2000	2001	2002
Beginning reserves	70	2,091	2,094	2,908	6,063
Incurred losses and loss adjustment expenses	2,029	205	938	3,536	32,373
Calendar year payments for losses and loss adjustment expenses	8	202	124	381	3,100
Ending reserves	2,091	2,094	2,908	6,063	35,336

Net of Reinsurance:	Amount (\$)				
	1998	1999	2000	2001	2002
Beginning reserves	70	2,091	2,094	2,908	6,063
Incurred losses and loss adjustment expenses	2,029	205	938	3,536	32,373
Calendar year payments for losses and loss adjustment expenses	8	202	124	381	3,100
Ending reserves	2,091	2,094	2,908	6,063	35,336

- B. Does the Company hold reserves for unreported claims? Yes.

- i. Gross of Reinsurance Basis: \$10,000
ii. Net of Reinsurance Basis: \$10,000

C. Does the Company hold reserves for future allocated loss adjustment expenses (including coverage dispute cost)? Yes.

- i. Gross of Reinsurance Basis: \$11,717
- ii. Net of Reinsurance Basis: \$11,717

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses? Yes.

Gross of Reinsurance:	Amount (\$)				
	1998	1999	2000	2001	2002
Beginning reserves	51,637	22,468	25,049	25,940	26,764
Incurring losses and loss adjustment expenses	(26,681)	3,829	5,677	3,144	5,825
Calendar year payments for losses and loss adjustment expenses	2,488	1,248	4,786	2,320	3,591
Ending reserves	22,468	25,049	25,940	26,764	28,998

Net of Reinsurance:	Amount (\$)				
	1998	1999	2000	2001	2002
Beginning reserves	51,637	22,468	25,049	25,940	26,764
Incurring losses and loss adjustment expenses	(26,681)	3,829	5,677	3,144	5,825
Calendar year payments for losses and loss adjustment expenses	2,488	1,248	4,786	2,320	3,591
Ending reserves	22,468	25,049	25,940	26,764	28,998

E. Does the Company hold reserves for unreported claims? Yes.

- i. Gross of Reinsurance Basis: \$10,000
- ii. Net of Reinsurance Basis: \$10,000

F. Does the Company hold reserves for future allocated loss adjustment expenses (including coverage dispute cost)? Yes.

- i. Gross of Reinsurance Basis: \$11,171
- ii. Net of Reinsurance Basis: \$11,171

30. **Subscriber Savings Accounts:** Not applicable.

31. **Financial Guaranty Insurance Exposures:** Not applicable.

STATE AUTO INSURANCE COMPANY OF OHIO

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....	196,591	1.2	196,591	1.2
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....	0	0.0	0	0.0
1.22 Issued by U.S. government sponsored agencies.....	0	0.0	0	0.0
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....	0	0.0	0	0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....	1,267,028	7.6	1,267,028	7.6
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....	7,507,451	44.9	7,507,451	44.9
1.43 Revenue and assessment obligations.....	4,051,931	24.2	4,051,931	24.2
1.44 Industrial development and similar obligations.....	0	0.0	0	0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA.....	0	0.0	0	0.0
1.512 Issued by FNMA and FHLMC.....	0	0.0	0	0.0
1.513 Privately issued.....	0	0.0	0	0.0
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC.....	0	0.0	0	0.0
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA or FHLMC.....	0	0.0	0	0.0
1.523 All other privately issued.....	0	0.0	0	0.0
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....	0	0.0	0	0.0
2.2 Unaffiliated foreign securities.....	0	0.0	0	0.0
2.3 Affiliated securities.....	0	0.0	0	0.0
3. Equity interests:				
3.1 Investments in mutual funds.....	0	0.0	0	0.0
3.2 Preferred stocks:				
3.21 Affiliated.....	0	0.0	0	0.0
3.22 Unaffiliated.....	0	0.0	0	0.0
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....	0	0.0	0	0.0
3.32 Unaffiliated.....	0	0.0	0	0.0
3.4 Other equity securities:				
3.41 Affiliated.....	0	0.0	0	0.0
3.42 Unaffiliated.....	0	0.0	0	0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....	0	0.0	0	0.0
3.52 Unaffiliated.....	0	0.0	0	0.0
4. Mortgage loans:				
4.1 Construction and land development.....	0	0.0	0	0.0
4.2 Agricultural.....	0	0.0	0	0.0
4.3 Single family residential properties.....	0	0.0	0	0.0
4.4 Multifamily residential properties.....	0	0.0	0	0.0
4.5 Commercial loans.....	0	0.0	0	0.0
5. Real estate investments:				
5.1 Property occupied by company.....	0	0.0	0	0.0
5.2 Property held for production of income (includes \$.....0 of property acquired in satisfaction of debt).....	0	0.0	0	0.0
5.3 Property held for sale (\$.....0 including property acquired in satisfaction of debt).....	0	0.0	0	0.0
6. Policy loans.....	0	0.0	0	0.0
7. Receivables for securities.....	0	0.0	0	0.0
8. Cash and short-term investments.....	3,700,668	22.1	3,700,668	22.1
9. Other invested assets.....	0	0.0	0	0.0
10. Total invested assets.....	16,723,669	100.0	16,723,669	100.0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State regulating? Ohio

2.1 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 [X] No []

2.2 If yes, date of change: 07/01/2002
If not previously filed, furnish herewith a certified copy of the instrument as amended.

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. N/A

3.2 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. N/A

3.3 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). N/A

3.4 By what department or departments? N/A

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under a common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [] No [X]

4.12 renewals? Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [] No [X]

4.22 renewals? Yes [] No [X]

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 the 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
	00000	

6.1 Has the 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]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,
7.21 State the percentage of foreign control.0.000 %

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES (continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP
1100 Huntington Center, 41 South High Street, Columbus, Ohio 43215
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
William Hansen, FCAS, 518 East Broad Street, Columbus, Ohio 43215
Vice President and Director of Actuarial Services
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
13. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.11 To directors or other officers \$.....0
- 14.12 To stockholders not officers \$.....0
- 14.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.21 To directors or other officers \$.....0
- 14.22 To stockholders not officers \$.....0
- 14.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- 15.21 Rented from others \$.....0
- 15.22 Borrowed from others \$.....0
- 15.23 Leased from others \$.....0
- 15.24 Other \$.....0
- Disclose in the Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- 16.21 Amount paid as losses or risk adjustment \$.....0
- 16.22 Amount paid as expenses \$.....0
- 16.23 Other amounts paid \$.....0

GENERAL INTERROGATORIES (continued)

INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred.....	0.000	0.000	0.00	0	Yes [].....No [X].....	Yes [].....No [X]..
Common.....	100,000.000	57,500.000	40.00	XXX	XXX.....XXX.....	XXX.....XXX.....

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E-Part 2-Special Deposits? Yes [X] No []

18.2 If no, give full and complete information relating thereto.

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E-Part 2-Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Loaned to others	\$.....0
19.22 Subject to repurchase agreements	\$.....0
19.23 Subject to reverse repurchase agreements	\$.....0
19.24 Subject to dollar repurchase agreements	\$.....0
19.25 Subject to reverse dollar repurchase agreements	\$.....0
19.26 Pledged as collateral	\$.....0
19.27 Placed under option agreements	\$.....0
19.28 Letter stock or securities restricted as to sale	\$.....0
19.29 Other	\$.....0

19.3 For each category above, if any of these assets are held by others, identify by whom held:

19.31	_____
19.32	_____
19.33	_____
19.34	_____
19.35	_____
19.36	_____
19.37	_____
19.38	_____
19.39	_____

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A []
If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year: \$.....0

22. 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 []

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

1 Name of Custodian(s)	2 Custodian's Address
Bank One - Columbus	1111 Polaris Parkway, Bldg 54101-2L Columbus, Ohio 43240

GENERAL INTERROGATORIES (continued)

INVESTMENT

22.02 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)
	q	

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [] No [X]

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

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

22.05 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 Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$.....20,638

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office	10,478

24.1 Amount of payments for legal expenses, if any? \$.....11,141

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Ice Miller	7,552

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....45

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Political Actions Committee	41

GENERAL INTERROGATORIES (continued)

Part 2 - Property and Casualty Interrogatories

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.	\$.....	0
1.3	What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$.....	0
1.31	Reason for excluding:	<hr/>	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$.....	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$.....	0
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$.....	0
1.62	Total incurred claims	\$.....	0
1.63	Number of covered lives	.....	0
	All years prior to most current three years:		
1.64	Total premium earned	\$.....	0
1.65	Total incurred claims	\$.....	0
1.66	Number of covered lives	.....	0
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$.....	0
1.72	Total incurred claims	\$.....	0
1.73	Number of covered lives	.....	0
	All years prior to most current three years:		
1.74	Total premium earned	\$.....	0
1.75	Total incurred claims	\$.....	0
1.76	Number of covered lives	.....	0
2.1	Does the reporting entity issue both participating and non-participating policies?	Yes []	No [X]
2.2	If yes, state the amount of calendar year premiums written on:		
2.21	Participating	\$.....	0
2.22	Non-participating policies	\$.....	0
3.	For Mutual Reporting Entities and Reciprocal Exchange only:		
3.1	Does the reporting entity issue assessable policies?	Yes []	No []
3.2	Does the reporting entity issue non-assessable policies?	Yes []	No []
3.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	.....	0.0 %
3.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$.....	0
4.	For Reciprocal Exchanges only:		
4.1	Does the exchange appoint local agents?	Yes []	No []
4.2	If yes, is the commission paid:		
4.21	Out of Attorney's-in-fact compensation	Yes []	No [] N/A []
4.22	As a direct expense of the exchange	Yes []	No [] N/A []
4.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?	<hr/>	
4.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred?	Yes []	No []
4.5	If yes, give full information:	<hr/>	
5.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss? Company does not currently write Workers Compensation on a direct basis	<hr/>	
5.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: Catastrophe modeling is done annually on a group basis, using the combined property exposures of each State Auto company. Natural perils that could impact the Companies include a New Madrid earthquake, a north Atlantic hurricane, and severe thunderstorm systems that would include tornado/hail damage. Catastrophe modeling firms used in the past include Applied Insurance Research (AIR), BenfieldBlanch, and Risk Management Solutions (RMS).	<hr/>	
5.3	What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable property insurance loss? All the State Auto affiliated companies are parties to traditional reinsurance agreements that provide \$80 million in coverage for covered losses above a \$40 million retention, with a 5% co-participation on each layer of the program. Another \$100 million is available above the \$80 million of traditional reinsurance by means of a structured financing arrangement that State Auto Financial Corporation effected with Bank One, N.A. and other lenders.	<hr/>	
5.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?	Yes [X]	No []
5.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.	<hr/>	
6.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes []	No [X]
6.2	If yes, indicate the number of reinsurance contracts containing such provisions.	.....	0

GENERAL INTERROGATORIES (continued)

Part 2 - Property and Casualty Interrogatories (continued)

7.1 Has this 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 this risk, or portion thereof, reinsured? Yes [] No [X]

7.2 If yes, give full information:

8. If the reporting entity has assumed risks from another entity, there should be a charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

9.1 Has this reporting entity guaranteed policies issued by any other reporting entity and now in force? Yes [] No [X]

9.2 If yes, give full information:

10.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

10.11 Unpaid losses \$.....0
 10.12 Unpaid underwriting expenses (including loss adjustment expenses) \$.....0

10.2 Of the amount on Line 10.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds: \$.....0

10.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []

10.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

10.41 From0.0 %
 10.42 To0.0 %

10.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]

10.6 If yes, state the amount thereof at December 31 of the current year:

10.61 Letters of credit \$.....0
 10.62 Collateral and other funds \$.....0

11.1 What amount of installment notes is owned and now held by the reporting entity? \$.....0

11.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? Yes [] No [X]

11.3 If yes, what amount? \$.....0

12.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$.....46,000

12.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

12.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of this amount.4

13.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

13.2 If yes, give full information:

14.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

14.11 Name of real estate holding company _____
 14.12 Number of parcels involved0
 14.13 Total book/adjusted carrying value \$.....0

14.2 If yes, provide explanation

15.1 Does the reporting entity write any warranty business? Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
15.11 Home.....	.....0	.....0	.....0	.....0	.....0
15.12 Products.....	.....0	.....0	.....0	.....0	.....0
15.13 Automobile.....	.....0	.....0	.....0	.....0	.....0
15.14 Other*.....	.....0	.....0	.....0	.....0	.....0

* Disclose type of coverage:

STATE AUTO INSURANCE COMPANY OF OHIO

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	6,009,748	4,827,365	3,993,511	.0	.0
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	5,528,268	4,219,696	3,458,835	.0	.0
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	3,599,948	2,985,567	2,784,489	.0	.0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	38,543	34,376	46,651	.0	.0
5. Non-proportional reinsurance lines (Lines 30, 31 & 32).....	15	269	.0	.0	.0
6. Total (Line 34).....	15,176,522	12,067,273	10,283,486	.0	.0
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	4,438,543	4,005,387	3,791,760	.0	.0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	3,529,907	3,101,184	3,128,598	.0	.0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	2,766,397	2,499,346	2,620,700	.0	.0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	38,472	34,376	46,651	.0	.0
11. Non-proportional reinsurance lines (Lines 30, 31 & 32).....	15	269	.0	.0	.0
12. Total (Line 34).....	10,773,334	9,640,562	9,587,709	.0	.0
Statement of Income (Page 4)					
13. Net underwriting gain (Loss) (Line 8).....	(470,013)	(1,310,049)	(1,033,549)	.0	.0
14. Net investment gain (loss) (Line 11).....	952,138	700,103	610,019	.0	.0
15. Total other income (Line 15).....	14,913	7,669	(26,900)	.0	.0
16. Dividends to policyholders (Line 17).....	7,020	7,314	.84	.0	.0
17. Federal and foreign income taxes incurred (Line 19).....	(62,372)	(41,159)	186,792	.0	.0
18. Net income (Line 20).....	552,390	(568,432)	(637,306)	.0	.0
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding Protected Cell (Page 2, Line 26, Col. 3).....	17,750,272	16,021,554	12,737,457	.0	.0
20. Agents' balances or uncollected premiums (Page 2, Col. 3):					
20.1 In course of collection (Line 10.1).....	.0	.0	.0	.0	.0
20.2 Deferred and not yet due (Line 10.2).....	45,216	51,397	.0	.0	.0
20.3 Accrued retrospective premiums (Line 10.3).....	.0	.0	.0	.0	.0
21. Total liabilities excluding Protected Cell (Page 3, Line 24).....	11,736,105	10,483,302	7,311,734	.0	.0
22. Losses (Page 3, Lines 1 & 2).....	6,228,078	5,468,010	3,655,229	.0	.0
23. Loss adjustment expenses (Page 3, Line 3).....	1,153,836	1,020,564	785,698	.0	.0
24. Unearned premiums (Page 3, Line 9).....	4,315,093	3,885,657	2,668,113	.0	.0
25. Capital paid up (Page 3, Lines 28 & 29).....	2,300,000	2,300,000	2,300,000	.0	.0
26. Surplus as regards policyholders (Page 3, Line 35).....	6,014,167	5,538,252	5,425,723	.0	.0
Risk-Based Capital Analysis					
27. Total adjusted capital.....	6,014,167	5,538,252	5,425,723	.0	.0
28. Authorized control level risk-based capital.....	829,288	798,038	852,767	.0	.0
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1).....	77.9	97.7	97.9	.0.0	.0.0
30. Stocks (Lines 2.1 & 2.2).....	.0.0	.0.0	.0.0	.0.0	.0.0
31. Mortgage loans on real estate (Lines 3.1 & 3.2).....	.0.0	.0.0	.0.0	.0.0	.0.0
32. Real estate (Lines 4.1, 4.2 & 4.3).....	.0.0	.0.0	.0.0	.0.0	.0.0
33. Cash and short-term investments (Line 5).....	22.1	2.3	2.1	.0.0	.0.0
34. Other invested assets (Line 6).....	.0.0	.0.0	.0.0	.0.0	.0.0
35. Receivable for securities (Line 7).....	.0.0	.0.0	.0.0	.0.0	.0.0
36. Aggregate write-ins for invested assets (Line 8).....	.0.0	.0.0	.0.0	.0.0	.0.0
37. Cash and invested assets (Line 9).....	100.0	100.0	100.0	.0.0	.0.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Sch. D, Summary, Line 25, Col. 1).....	.0	.0	.0	.0	.0
39. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1).....	.0	.0	.0	.0	.0
40. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2).....	.0	.0	.0	.0	.0
41. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11).....	.0	.0	.0	.0	.0
42. Affiliated mortgage loans on real estate.....	.0	.0	.0	.0	.0
43. All other affiliated.....	.0	.0	.0	.0	.0
44. Total of above lines 38 to 43.....	.0	.0	.0	.0	.0
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Col. 1, Line 35 x 100.0).....	.0.0	.0.0	.0.0	.0.0	.0.0

STATE AUTO INSURANCE COMPANY OF OHIO

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2002	2001	2000	1999	1998
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains (losses) (Line 23).....	.0	.0	.0	.0	.0
47. Dividends to stockholders (Line 34).....	.0	.0	.0	.0	.0
48. Change in surplus as regards policyholders for the year (Line 37).....	475,915	112,529	(748,988)	.0	.0
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	2,912,612	1,413,687	(965,876)	.0	.0
50. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	2,579,263	1,938,062	951,889	.0	.0
51. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	1,984,854	1,499,915	492,017	.0	.0
52. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	4,162	4,176	(5,976)	.0	.0
53. Nonproportional reinsurance lines (Lines 30, 31 & 32).....	717	(17,369)	.0	.0	.0
54. Total (Line 34).....	7,481,608	4,838,471	472,054	.0	.0
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	2,354,119	1,237,607	(972,202)	.0	.0
56. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,631,043	1,437,825	921,930	.0	.0
57. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	1,678,633	1,231,528	469,630	.0	.0
58. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	3,549	4,176	(5,976)	.0	.0
59. Nonproportional reinsurance lines (Lines 30, 31 & 32).....	709	(17,369)	.0	.0	.0
60. Total (Line 34).....	5,668,053	3,893,767	413,382	.0	.0
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
62. Losses incurred (Line 2).....	62.2	67.5	58.8	0.0	0.0
63. Loss expenses incurred (Line 3).....	10.5	10.5	10.4	0.0	0.0
64. Other underwriting expenses incurred (Line 4).....	31.8	37.5	45.7	0.0	0.0
65. Net underwriting gain (loss) (Line 8).....	(4.5)	(15.5)	(14.9)	0.0	0.0
Other Percentages					
66. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0).....	30.5	32.8	33.3	0.0	0.0
67. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	72.7	78.0	69.2	0.0	0.0
68. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34, divided by Page 3, Line 35, Col. 1 x 100.0).....	179.1	174.1	176.7	0.0	0.0
One Year Loss Development (000 omitted)					
69. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	74	729	4,051	.0	.0
70. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 69 above divided by Page 4, Line 21, Col. 1 x 100).....	1.3	13.4	65.6	0.0	0.0
Two Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	784	529	2,314	.0	.0
72. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second year end (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0).....	14.5	8.6	0.0	0.0	0.0

STATE AUTO INSURANCE COMPANY OF OHIO

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States.....	196,591	226,938	194,875	200,000
	2. Canada.....	0	0	0	0
	3. Other Countries.....	0	0	0	0
	4. Totals.....	196,591	226,938	194,875	200,000
States, Territories and Possessions (Direct and guaranteed)	5. United States.....	1,267,028	1,267,028	1,271,875	1,250,000
	6. Canada.....	0	0	0	0
	7. Other Countries.....	0	0	0	0
	8. Totals.....	1,267,028	1,267,028	1,271,875	1,250,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....	7,507,452	7,013,881	7,509,723	7,420,000
	10. Canada.....	0	0	0	0
	11. Other Countries.....	0	0	0	0
	12. Totals.....	7,507,452	7,013,881	7,509,723	7,420,000
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	13. United States.....	4,051,931	4,051,931	4,063,799	3,945,000
	14. Canada.....	0	0	0	0
	15. Other Countries.....	0	0	0	0
	16. Totals.....	4,051,931	4,051,931	4,063,799	3,945,000
Public Utilities (unaffiliated)	17. United States.....	0	0	0	0
	18. Canada.....	0	0	0	0
	19. Other Countries.....	0	0	0	0
	20. Totals.....	0	0	0	0
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States.....	0	0	0	0
	22. Canada.....	0	0	0	0
	23. Other Countries.....	0	0	0	0
	24. Totals.....	0	0	0	0
Parent, Subsidiaries and Affiliates	25. Totals.....	0	0	0	0
	26. Total Bonds.....	13,023,002	12,559,778	13,040,272	12,815,000
PREFERRED STOCKS					
Public Utilities (Unaffiliated)	27. United States.....	0	0	0	0
	28. Canada.....	0	0	0	0
	29. Other Countries.....	0	0	0	0
	30. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	31. United States.....	0	0	0	0
	32. Canada.....	0	0	0	0
	33. Other Countries.....	0	0	0	0
	34. Totals.....	0	0	0	0
Industrial and Miscellaneous (Unaffiliated)	35. United States.....	0	0	0	0
	36. Canada.....	0	0	0	0
	37. Other Countries.....	0	0	0	0
	38. Totals.....	0	0	0	0
Parent, Subsidiaries and Affiliates	39. Totals.....	0	0	0	0
	40. Total Preferred Stocks....	0	0	0	0
COMMON STOCKS					
Public Utilities (Unaffiliated)	41. United States.....	0	0	0	0
	42. Canada.....	0	0	0	0
	43. Other Countries.....	0	0	0	0
	44. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	45. United States.....	0	0	0	0
	46. Canada.....	0	0	0	0
	47. Other Countries.....	0	0	0	0
	48. Totals.....	0	0	0	0
Industrial and Miscellaneous (Unaffiliated)	49. United States.....	0	0	0	0
	50. Canada.....	0	0	0	0
	51. Other Countries.....	0	0	0	0
	52. Totals.....	0	0	0	0
Parent, Subsidiaries and Affiliates	53. Totals.....	0	0	0	0
	54. Total Common Stocks.....	0	0	0	0
	55. Total Stocks.....	0	0	0	0
	56. Total Bonds and Stocks...	13,023,002	12,559,778	13,040,272	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$.... 12,332,838.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year.....	14,703,598	6. Foreign exchange adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3.....	1,854,701	6.1 Column 17, Part 1.....	0
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1.....	0
3.1 Column 16, Part 1.....	(9,217)	6.3 Column 11, Part 2, Section 2.....	0
3.2 Column 12, Part 2, Section 1.....	0	6.4 Column 11, Part 4.....	0
3.3 Column 10, Part 2, Section 2.....	0	7. Book/adjusted carrying value at end of current period.....	13,023,002
3.4 Column 10, Part 4.....	(7,312)	8. Total valuation allowance.....	0
4. Total gain (loss), Column 14, Part 4.....	194,476	9. Subtotal (Lines 7 plus 8).....	13,023,002
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4.....	3,713,244	10. Total nonadmitted amounts.....	0
		11. Statement value of bonds and stocks, current period.....	13,023,002

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	35	22	4	0	2	0	2	18	XXX	
2. 1993.....	8,414	592	7,822	5,180	252	285	7	420	0	233	5,626	XXX	
3. 1994.....	8,681	518	8,162	5,354	266	288	8	444	0	245	5,812	XXX	
4. 1995.....	8,925	453	8,471	5,155	167	293	1	456	0	232	5,736	XXX	
5. 1996.....	9,129	513	8,617	6,248	482	413	5	458	0	237	6,632	XXX	
6. 1997.....	9,305	465	8,840	5,630	317	315	2	535	0	238	6,162	XXX	
7. 1998.....	9,489	446	9,042	5,858	246	262	0	591	0	237	6,465	XXX	
8. 1999.....	9,503	389	9,114	5,618	199	229	1	608	3	228	6,253	XXX	
9. 2000.....	9,480	326	9,155	5,389	132	158	0	618	0	202	6,033	XXX	
10. 2001.....	9,895	310	9,585	4,883	152	83	0	616	0	161	5,430	XXX	
11. 2002.....	10,631	293	10,338	3,630	117	28	0	430	0	87	3,971	XXX	
12. Totals.....	XXX	XXX	XXX	52,980	2,352	2,360	24	5,177	4	2,102	58,137	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	395	314	70	0	16	0	10	0	7	0	0	184	XXX
2. 1993.....	43	17	25	0	1	0	2	0	1	0	0	56	XXX
3. 1994.....	32	7	29	1	1	0	3	0	2	0	0	58	XXX
4. 1995.....	47	2	33	3	3	0	3	0	2	0	0	82	XXX
5. 1996.....	65	12	29	3	4	0	6	0	3	0	0	93	XXX
6. 1997.....	101	8	30	6	11	0	7	1	7	0	0	142	XXX
7. 1998.....	186	32	71	6	12	0	19	1	11	0	0	261	XXX
8. 1999.....	356	45	133	9	25	0	42	3	23	0	0	522	XXX
9. 2000.....	600	52	265	17	37	0	75	1	41	0	0	948	XXX
10. 2001.....	885	61	469	12	59	0	108	5	82	0	0	1,525	XXX
11. 2002.....	1,943	29	1,069	12	125	0	175	3	244	0	0	3,512	XXX
12. Totals.....	4,653	579	2,222	69	293	0	452	14	423	0	0	7,382	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	151	33
2. 1993.....	5,958	276	5,682	70.8	46.7	72.6	0	0	0.00	52	5
3. 1994.....	6,151	281	5,870	70.9	54.2	71.9	0	0	0.00	53	5
4. 1995.....	5,991	174	5,818	67.1	38.3	68.7	0	0	0.00	75	7
5. 1996.....	7,228	503	6,725	79.2	98.1	78.0	0	0	0.00	79	14
6. 1997.....	6,637	333	6,304	71.3	71.6	71.3	0	0	0.00	117	25
7. 1998.....	7,010	284	6,726	73.9	63.7	74.4	0	0	0.00	220	41
8. 1999.....	7,034	260	6,774	74.0	66.9	74.3	0	0	0.00	435	87
9. 2000.....	7,183	203	6,981	75.8	62.2	76.3	0	0	0.00	795	152
10. 2001.....	7,185	231	6,954	72.6	74.4	72.6	0	0	0.00	1,281	244
11. 2002.....	7,644	161	7,482	71.9	55.0	72.4	0	0	0.00	2,971	541
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,228	1,154

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

STATE AUTO INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior.....	2,761	2,590	2,443	2,398	2,458	2,381	2,375	2,354	2,387	2,387	(1)	32
2. 1993.....	5,651	5,430	5,390	5,293	5,284	5,255	5,253	5,253	5,257	5,261	4	8
3. 1994.....	XXX	5,970	5,680	5,503	5,467	5,447	5,431	5,433	5,427	5,424	(2)	(9)
4. 1995.....	XXX	XXX	5,776	5,438	5,393	5,379	5,355	5,359	5,363	5,360	(3)	1
5. 1996.....	XXX	XXX	XXX	6,645	6,138	6,116	6,150	6,193	6,261	6,264	3	71
6. 1997.....	XXX	XXX	XXX	XXX	5,904	5,722	5,699	5,718	5,791	5,763	(29)	45
7. 1998.....	XXX	XXX	XXX	XXX	XXX	6,042	5,941	6,000	6,126	6,124	(2)	124
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	5,987	5,885	6,110	6,146	36	261
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,071	6,274	6,322	47	250
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,238	6,257	19	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,809	XXX	XXX
12. Totals.....											74	784

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior.....	.000	.965	1,604	1,831	1,937	2,026	2,107	2,148	2,193	2,210	XXX	XXX
2. 1993.....	2,919	4,131	4,613	4,871	5,042	5,119	5,144	5,185	5,197	5,206	XXX	XXX
3. 1994.....	XXX	3,195	4,315	4,809	5,073	5,226	5,294	5,343	5,358	5,368	XXX	XXX
4. 1995.....	XXX	XXX	3,123	4,278	5,034	5,017	5,145	5,221	5,258	5,280	XXX	XXX
5. 1996.....	XXX	XXX	XXX	3,849	5,012	5,491	5,807	6,005	6,114	6,175	XXX	XXX
6. 1997.....	XXX	XXX	XXX	XXX	3,390	4,511	5,037	5,369	5,562	5,628	XXX	XXX
7. 1998.....	XXX	XXX	XXX	XXX	XXX	3,617	4,789	5,312	5,648	5,874	XXX	XXX
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	3,611	4,724	5,289	5,647	XXX	XXX
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,489	4,877	5,415	XXX	XXX
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,629	4,814	XXX	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,540	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior.....	.682	.346	.230	.186	.264	.182	.139	.106	.98	.80
2. 1993.....	.951	.363	.219	.94	.81	.52	.46	.37	.35	.27
3. 1994.....	XXX	.994	.474	.179	.120	.76	.53	.46	.36	.30
4. 1995.....	XXX	XXX	.865	.342	.175	.93	.55	.41	.38	.33
5. 1996.....	XXX	XXX	XXX	.860	.311	.159	.96	.53	.56	.32
6. 1997.....	XXX	XXX	XXX	XXX	.701	.379	.197	.79	.79	.31
7. 1998.....	XXX	XXX	XXX	XXX	XXX	.761	.369	.191	.145	.84
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	.711	.376	.247	.163
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.900	.530	.322
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.955	.559
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1,230

STATE AUTO INSURANCE COMPANY OF OHIO

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	No.....	0	0	0	0	0	0	0	0
2. Alaska.....AK	No.....	0	0	0	0	0	0	0	0
3. Arizona.....AZ	No.....	0	0	0	0	0	0	0	0
4. Arkansas.....AR	No.....	0	0	0	0	0	0	0	0
5. California.....CA	No.....	0	0	0	0	0	0	0	0
6. Colorado.....CO	No.....	0	0	0	0	0	0	0	0
7. Connecticut.....CT	No.....	0	0	0	0	0	0	0	0
8. Delaware.....DE	No.....	0	0	0	0	0	0	0	0
9. District of Columbia.....DC	No.....	0	0	0	0	0	0	0	0
10. Florida.....FL	No.....	0	0	0	0	0	0	0	0
11. Georgia.....GA	No.....	0	0	0	0	0	0	0	0
12. Hawaii.....HI	No.....	0	0	0	0	0	0	0	0
13. Idaho.....ID	No.....	0	0	0	0	0	0	0	0
14. Illinois.....IL	No.....	0	0	0	0	0	0	0	0
15. Indiana.....IN	No.....	0	0	0	0	0	0	0	0
16. Iowa.....IA	No.....	0	0	0	0	0	0	0	0
17. Kansas.....KS	No.....	0	0	0	0	0	0	0	0
18. Kentucky.....KY	No.....	0	0	0	0	0	0	0	0
19. Louisiana.....LA	No.....	0	0	0	0	0	0	0	0
20. Maine.....ME	No.....	0	0	0	0	0	0	0	0
21. Maryland.....MD	No.....	0	0	0	0	0	0	0	0
22. Massachusetts.....MA	No.....	0	0	0	0	0	0	0	0
23. Michigan.....MI	No.....	0	0	0	0	0	0	0	0
24. Minnesota.....MN	No.....	0	0	0	0	0	0	0	0
25. Mississippi.....MS	No.....	0	0	0	0	0	0	0	0
26. Missouri.....MO	No.....	0	0	0	0	0	0	0	0
27. Montana.....MT	No.....	0	0	0	0	0	0	0	0
28. Nebraska.....NE	No.....	0	0	0	0	0	0	0	0
29. Nevada.....NV	No.....	0	0	0	0	0	0	0	0
30. New Hampshire.....NH	No.....	0	0	0	0	0	0	0	0
31. New Jersey.....NJ	No.....	0	0	0	0	0	0	0	0
32. New Mexico.....NM	No.....	0	0	0	0	0	0	0	0
33. New York.....NY	No.....	0	0	0	0	0	0	0	0
34. North Carolina.....NC	No.....	0	0	0	0	0	0	0	0
35. North Dakota.....ND	No.....	0	0	0	0	0	0	0	0
36. Ohio.....OH	Yes.....	4,365,211	3,505,946	0	1,625,291	1,895,606	652,976	11,136	0
37. Oklahoma.....OK	No.....	0	0	0	0	0	0	0	0
38. Oregon.....OR	No.....	0	0	0	0	0	0	0	0
39. Pennsylvania.....PA	No.....	0	0	0	0	0	0	0	0
40. Rhode Island.....RI	No.....	0	0	0	0	0	0	0	0
41. South Carolina.....SC	No.....	0	0	0	0	0	0	0	0
42. South Dakota.....SD	No.....	0	0	0	0	0	0	0	0
43. Tennessee.....TN	No.....	0	0	0	0	0	0	0	0
44. Texas.....TX	No.....	0	0	0	0	0	0	0	0
45. Utah.....UT	No.....	0	0	0	0	0	0	0	0
46. Vermont.....VT	No.....	0	0	0	0	0	0	0	0
47. Virginia.....VA	No.....	0	0	0	0	0	0	0	0
48. Washington.....WA	No.....	0	0	0	0	0	0	0	0
49. West Virginia.....WV	No.....	0	0	0	0	0	0	0	0
50. Wisconsin.....WI	No.....	0	0	0	0	0	0	0	0
51. Wyoming.....WY	No.....	0	0	0	0	0	0	0	0
52. American Samoa.....AS	No.....	0	0	0	0	0	0	0	0
53. Guam.....GU	No.....	0	0	0	0	0	0	0	0
54. Puerto Rico.....PR	No.....	0	0	0	0	0	0	0	0
55. US Virgin Islands.....VI	No.....	0	0	0	0	0	0	0	0
56. Canada.....CN	No.....	0	0	0	0	0	0	0	0
57. Aggregate Other Alien.....OT	XXX.....	0	0	0	0	0	0	0	0
58. Totals.....	(a).....1	4,365,211	3,505,946	0	1,625,291	1,895,606	652,976	11,136	0
DETAILS OF WRITE-INS									
5701.....	XXX.....	0	0	0	0	0	0	0	0
5702.....	XXX.....	0	0	0	0	0	0	0	0
5703.....	XXX.....	0	0	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX.....	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX.....	0	0	0	0	0	0	0	0

Explanation of Basis of Allocation of Premiums by States, etc.

(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

**ORGANIZATIONAL STRUCTURE OF
STATE AUTO HOLDING COMPANY SYSTEM
State Auto Group #175**

