



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
CITIZENS INSURANCE COMPANY OF OHIO

NAIC Group Code 0088 (Current Period) 0088 (Prior Period) NAIC Company Code 10176 Employer's ID Number 38-3167100

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

Country of Domicile UNITED STATES OF AMERICA

Incorporated NOVEMBER 17, 1994 Commenced Business FEBRUARY 13, 1995

Statutory Home Office ONE PRESTIGE PLACE, SUITE 700 MIAMISBURG, OHIO 45342

Main Administrative Office ONE PRESTIGE PLACE, SUITE 700 MIAMISBURG, OHIO 45342 937-291-1055

Mail Address 645 W. GRAND RIVER AVENUE HOWELL, MICHIGAN 48843

Primary Location of Books and Records 645 W. GRAND RIVER AVENUE HOWELL, MICHIGAN 48843 517-546-2160

Internet Website Address WWW.ALLMERICA.COM

Statement Contact KATHLEEN B. TURGEON 508-853-7200-4476

Policyowner Relations Contact LEE DAVIDSON, 440 LINCOLN STREET WORCESTER, MASSACHUSETTS 01653 508-853-7200-2075

OFFICERS

PRESIDENT MICHAEL KEITH BRITT SECRETARY CHARLES FREDERICK CRONIN
TREASURER MARK CHRISTOPHER MCGIVNEY (& VP)

VICE PRESIDENTS

GARY ALBERT DELBOUNO # JEFFREY LEE DIEFENBACH # DAVID JOHN FIRSTENBERG
J. KENDALL HUBER JOHN PATRICK KAVANAUGH (& CIO) PETER HENRY LAPUC
LORI ANN MANCHESTER MARK CHRISTOPHER MCGIVNEY (& TRS) KENNETH DAVID NUNLEY
EDWARD JONES PARRY III (& CFO) JOSEPH VINCENT ROVITO DAVID D SAGASER
GREGORY DAVISON TRANTER ARTEMIS TSAGARIS # SHEILA ELIZABETH VAN ZILE

DIRECTORS OR TRUSTEES

BRUCE CARLTON ANDERSON J. KENDALL HUBER (& VP) MARK ANTHONY HUG
JOHN PATRICK KAVANAUGH (VP & CIO) EDWARD JONES PARRY III (VP & CFO) ROBERT PAUL RESTREPO JR.
GREGORY DAVISON TRANTER (& VP)

State of MICHIGAN } ss State of MASSACHUSETTS } ss
County of LIVINGSTON } County of WORCESTER }

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.

MICHAEL KEITH BRITT PRESIDENT CHARLES FREDERICK CRONIN SECRETARY MARK CHRISTOPHER MCGIVNEY (& VP) TREASURER

Subscribed and sworn to before me this 30TH day of JANUARY, 2003 Subscribed and sworn to before me this 31ST day of JANUARY, 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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)**

NAIC Group Code **0088**

**BUSINESS IN THE STATE OF Michigan**

**DURING THE YEAR 2002**

NAIC Company Code **10176**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	(82,727)	(82,727)	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	3,859,737	5,252,642	388,684	1,677,187	13,084,896	10,796,894	20,724,018	398,532	520,614	1,037,770	298,235	9,006
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	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	0	0	0
34. TOTALS (a)	3,859,737	5,252,642	388,684	1,677,187	13,084,896	10,714,167	20,641,291	398,532	520,614	1,037,770	298,236	9,006
<b>DETAILS OF WRITE-INS</b>												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	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	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 925

24.MI



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)**

NAIC Group Code **0088**

**BUSINESS IN THE STATE OF Ohio**

**DURING THE YEAR 2002**

NAIC Company Code **10176**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	9,078	14,604	0	3,488	2,652	(11,257)	32,680	0	(16,809)	71	2,002	(4)
2.1 Allied lines	443,786	552,271	0	161,210	709,477	1,266,671	1,224,417	8,285	19,053	(594)	92,611	6,907
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	2,404,618	2,668,270	0	1,199,670	3,091,143	3,846,514	1,664,025	27,520	30,920	66,604	394,306	31,867
5.1 Commercial multiple peril (non-liability portion)	2,187,001	2,432,192	0	950,462	2,216,261	2,177,920	1,636,471	2,781	46,591	(22)	386,643	27,508
5.2 Commercial multiple peril (liability portion)	2,362,335	2,800,856	0	886,823	2,538,548	3,338,352	6,679,099	469,842	500,961	1,323,778	406,773	33,521
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	819,942	949,038	0	385,769	261,837	276,822	173,575	0	(2,132)	(1,758)	147,778	10,516
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	33,616	40,063	0	16,751	0	0	0	0	0	0	5,423	482
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	(18,639)	0
17. Other liability	1,257,956	1,333,282	0	578,072	57,780	181,894	931,645	12,289	(30,642)	68,840	210,686	16,144
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	3,735,704	4,000,795	0	829,589	2,851,939	2,994,352	4,075,863	164,430	206,843	303,756	519,846	49,069
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	2,165,256	2,894,776	0	853,328	4,747,628	3,706,678	9,066,437	359,950	123,003	590,972	356,631	29,383
21.1 Private passenger auto physical damage	2,843,132	3,052,549	0	624,806	1,807,482	1,811,692	236,585	4,781	(886)	4,595	398,666	37,484
21.2 Commercial auto physical damage	629,387	863,698	0	303,336	658,012	653,398	156,178	4,207	(11,126)	(8,700)	102,656	9,650
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	47,778	56,395	0	16,212	0	0	20,000	0	(16)	83	7,935	583
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	170	169	0	34	0	0	0	0	0	0	29	2
27. Boiler and machinery	59,936	92,880	0	21,023	0	(5,000)	0	0	0	0	10,181	338
28. Credit	0	0	0	0	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	0	0	0
34. TOTALS (a)	18,999,694	21,751,837	0	6,830,572	18,942,759	20,238,035	25,896,973	1,054,086	865,758	2,347,625	3,023,528	253,450
<b>DETAILS OF WRITE-INS</b>												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	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	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 80,641

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)**

NAIC Group Code **0088**

**BUSINESS IN THE STATE OF Consolidated**

**DURING THE YEAR 2002**

NAIC Company Code **10176**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	9,078	14,604	0	3,488	2,652	(93,984)	(50,047)	0	(16,809)	71	2,002	(4)
2.1 Allied lines	443,786	552,271	0	161,210	709,477	1,266,671	1,224,417	8,285	19,053	(594)	92,611	6,907
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	2,404,618	2,668,270	0	1,199,670	3,091,143	3,846,514	1,664,025	27,520	30,920	66,604	394,306	31,867
5.1 Commercial multiple peril (non-liability portion)	2,187,001	2,432,192	0	950,462	2,216,261	2,177,920	1,636,471	2,781	46,591	(22)	386,643	27,508
5.2 Commercial multiple peril (liability portion)	2,362,335	2,800,856	0	886,823	2,538,548	3,338,352	6,679,099	469,842	500,961	1,323,778	406,773	33,521
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	819,942	949,038	0	385,769	261,837	276,822	173,575	0	(2,132)	(1,758)	147,778	10,516
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	33,616	40,063	0	16,751	0	0	0	0	0	0	5,423	482
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	3,859,737	5,252,642	388,684	1,677,187	13,084,896	10,796,894	20,724,018	398,532	520,614	1,037,770	279,596	9,006
17. Other liability	1,257,956	1,333,282	0	578,072	57,780	181,894	931,645	12,289	(30,642)	68,840	210,686	16,144
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	3,735,704	4,000,795	0	829,589	2,851,939	2,994,352	4,075,863	164,430	206,843	303,756	519,846	49,069
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	2,165,256	2,894,776	0	853,328	4,747,628	3,706,678	9,066,437	359,950	123,003	590,972	356,631	29,383
21.1 Private passenger auto physical damage	2,843,132	3,052,549	0	624,806	1,807,482	1,811,692	236,585	4,781	(886)	4,595	398,666	37,484
21.2 Commercial auto physical damage	629,387	863,698	0	303,336	658,012	653,398	156,178	4,207	(11,126)	(8,700)	102,656	9,650
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	47,778	56,395	0	16,212	0	0	20,000	0	(16)	83	7,935	583
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	170	169	0	34	0	0	0	0	0	0	29	2
27. Boiler and machinery	59,936	92,880	0	21,023	0	(5,000)	0	0	0	0	10,181	338
28. Credit	0	0	0	0	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	0	0	0
34. TOTALS (a)	22,859,431	27,004,479	388,684	8,507,759	32,027,654	30,952,202	46,538,263	1,452,618	1,386,372	3,385,395	3,321,764	262,455
<b>DETAILS OF WRITE-INS</b>												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	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	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 81,566

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## SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....
2. Increase (decrease) by adjustment:
  - 2.1 Totals, Part 1, Column 10.....
  - 2.2 Totals, Part 3, Column 7.....
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and depreciable assets and permanent improvements (Column 9).....
4. Cost of additions and permanent improvements:
  - 4.1 Totals, Part 1, Column 13.....
  - 4.2 Totals, Part 3, Column 9.....
5. Total profit (loss) on sales, Part 3, Column 14.....
6. Increase (decrease) by foreign exchange adjustment:
  - 6.1 Totals, Part 1, Column 11.....
  - 6.2 Totals, Part 3, Column 8.....
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....
8. Book/adjusted carrying value at end of current period.....
9. Total valuation allowance.....
10. Subtotal (Lines 8 plus 9).....
11. Total nonadmitted amounts.....
12. Statement value, current period (Page 2, real estate lines, current period).....

**NONE**

## SCHEDULE B VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....
2. Amount loaned during year:
  - 2.1 Actual cost at time of acquisitions.....
  - 2.2 Additional investment made after acquisitions.....
3. Accrual of discount and mortgage interest points and commitment fees.....
4. Increase (decrease) by adjustment.....
5. Total profit (loss) on sale.....
6. Amounts paid on account or in full during the year.....
7. Amortization of premium.....
8. Increase (decrease) by foreign exchange adjustment.....
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....
10. Total valuation allowance.....
11. Subtotal (Lines 9 plus 10).....
12. Total nonadmitted amounts.....
13. Statement value of mortgages owned at end of current period.....

**NONE**

## SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....
2. Cost of acquisitions during year:
  - 2.1 Actual cost at time of acquisitions.....
  - 2.2 Additional investment made after acquisitions.....
3. Accrual of discount.....
4. Increase (decrease) by adjustment.....
5. Total profit (loss) on sale.....
6. Amounts paid on account or in full during the year.....
7. Amortization of premium.....
8. Increase (decrease) by foreign exchange adjustment.....
9. Book/adjusted carrying value of long-term invested assets at end of current period.....
10. Total valuation allowance.....
11. Subtotal (Lines 9 plus 10).....
12. Total nonadmitted amounts.....
13. Statement value of long-term invested assets at end of current period.....

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE D - PART 1A - SECTION 1**

**Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations**

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1	399,371	2,173,212	474,115			3,046,698	30.7	2,153,273	22.4	3,046,698	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	399,371	2,173,212	474,115	0	0	3,046,698	30.7	2,153,273	22.4	3,046,698	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1	100,665	1,053,939	947,229			2,101,833	21.1	1,949,599	20.3	2,101,833	
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	100,665	1,053,939	947,229	0	0	2,101,833	21.1	1,949,599	20.3	2,101,833	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1		414,184	274,328			688,512	6.9	847,860	8.9	688,512	
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	414,184	274,328	0	0	688,512	6.9	847,860	8.9	688,512	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1	100,139	1,815,980	1,533,595	300,000		3,749,714	37.7	4,277,277	44.7	3,749,714	
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	100,139	1,815,980	1,533,595	300,000	0	3,749,714	37.7	4,277,277	44.7	3,749,714	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1 .....						.0	0.0	.0	0.0		
6.2 Class 2 .....						.0	0.0	.0	0.0		
6.3 Class 3 .....						.0	0.0	.0	0.0		
6.4 Class 4 .....						.0	0.0	.0	0.0		
6.5 Class 5 .....						.0	0.0	.0	0.0		
6.6 Class 6 .....						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1 .....	94,560	256,945				351,505	3.5	351,434	3.7	351,505	
7.2 Class 2 .....						.0	0.0	.0	0.0		
7.3 Class 3 .....						.0	0.0	.0	0.0		
7.4 Class 4 .....						.0	0.0	.0	0.0		
7.5 Class 5 .....						.0	0.0	.0	0.0		
7.6 Class 6 .....						0	0.0	0	0.0		
7.7 Totals	94,560	256,945	0	0	0	351,505	3.5	351,434	3.7	351,505	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1 .....						.0	0.0	.0	0.0		
8.2 Class 2 .....						.0	0.0	.0	0.0		
8.3 Class 3 .....						.0	0.0	.0	0.0		
8.4 Class 4 .....						.0	0.0	.0	0.0		
8.5 Class 5 .....						.0	0.0	.0	0.0		
8.6 Class 6 .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1 .....						.0	0.0	.0	0.0		
9.2 Class 2 .....						.0	0.0	.0	0.0		
9.3 Class 3 .....						.0	0.0	.0	0.0		
9.4 Class 4 .....						.0	0.0	.0	0.0		
9.5 Class 5 .....						.0	0.0	.0	0.0		
9.6 Class 6 .....						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

**Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations**

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	694,735	5,714,260	3,229,267	300,000	.0	9,938,262	100.0	XXX	XXX	9,938,262	.0
10.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	694,735	5,714,260	3,229,267	300,000	.0	9,938,262	100.0	XXX	XXX	9,938,262	.0
10.8 Line 10.7 as a % of Col. 6	7.0	57.5	32.5	3.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	1,126,030	4,082,104	3,550,949	820,360	.0	XXX	XXX	9,579,443	100.0	9,579,443	.0
11.2 Class 2	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	1,126,030	4,082,104	3,550,949	820,360	.0	XXX	XXX	9,579,443	100.0	9,579,443	.0
11.8 Line 11.7 as a % of Col. 8	11.8	42.6	37.1	8.6	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	694,735	5,714,260	3,229,267	300,000	.0	9,938,262	100.0	9,579,443	100.0	9,938,262	XXX
12.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	694,735	5,714,260	3,229,267	300,000	.0	9,938,262	100.0	9,579,443	100.0	9,938,262	XXX
12.8 Line 12.7 as a % of Col. 6	7.0	57.5	32.5	3.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.0	57.5	32.5	3.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ .....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ .....0 current year, \$ .....0 prior year of bonds with Z designations and \$ .....0 prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.  
 (c) Includes \$ .....0 current year, \$ .....0 prior year of bonds with 5\* designations and \$ .....0, current year, \$ .....0 prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE D - PART 1A - SECTION 2**

**Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues**

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations	399,371	2,173,212	474,115			3,046,698	30.7	2,153,273	22.4	3,046,698	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	399,371	2,173,212	474,115	0	0	3,046,698	30.7	2,153,273	22.4	3,046,698	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations	100,665	1,053,939	947,229			2,101,833	21.1	1,949,599	20.3	2,101,833	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	100,665	1,053,939	947,229	0	0	2,101,833	21.1	1,949,599	20.3	2,101,833	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations		414,184	274,328			688,512	6.9	847,860	8.9	688,512	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	0	414,184	274,328	0	0	688,512	6.9	847,860	8.9	688,512	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations	100,139	1,815,980	1,533,595	300,000		3,749,714	37.7	4,277,277	44.7	3,749,714	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
5.3 Defined						0	0.0	0	0.0		
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	100,139	1,815,980	1,533,595	300,000	0	3,749,714	37.7	4,277,277	44.7	3,749,714	0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined .....						.0	.0.0	.0	.0.0		
6.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined .....						.0	.0.0	.0	.0.0		
6.6 Other .....						.0	.0.0	.0	.0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations .....	94,560					94,560	1.0	92,247	1.0	94,560	
7.2 Single Class Mortgage-Backed/Asset-Based Securities .....		256,945				256,945	2.6	259,187	2.7	256,945	
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined .....						.0	.0.0	.0	.0.0		
7.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined .....						.0	.0.0	.0	.0.0		
7.6 Other .....						.0	.0.0	.0	.0.0		
7.7 Totals	94,560	256,945	0	0	0	351,505	3.5	351,434	3.7	351,505	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined .....						.0	.0.0	.0	.0.0		
9.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined .....						.0	.0.0	.0	.0.0		
9.6 Other .....						.0	.0.0	.0	.0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

**Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues**

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	694,735	5,457,315	3,229,267	300,000	0	9,681,317	97.4	XXX	XXX	9,681,317	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	256,945	0	0	0	256,945	2.6	XXX	XXX	256,945	0
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	694,735	5,714,260	3,229,267	300,000	0	9,938,262	100.0	XXX	XXX	9,938,262	0
10.8 Line 10.7 as a % of Col. 6	7.0	57.5	32.5	3.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	1,126,030	3,822,917	3,550,949	820,360	0	XXX	XXX	9,320,256	97.3	9,320,256	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	259,187	0	0	0	XXX	XXX	259,187	2.7	259,187	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	1,126,030	4,082,104	3,550,949	820,360	0	XXX	XXX	9,579,443	100.0	9,579,443	0
11.8 Line 11.7 as a % of Col. 8	11.8	42.6	37.1	8.6	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	694,735	5,457,315	3,229,267	300,000	0	9,681,317	97.4	9,320,256	97.3	9,681,317	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	256,945	0	0	0	256,945	2.6	259,187	2.7	256,945	XXX
12.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	694,735	5,714,260	3,229,267	300,000	0	9,938,262	100.0	9,579,443	100.0	9,938,262	XXX
12.8 Line 12.7 as a % of Col. 6	7.0	57.5	32.5	3.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.0	57.5	32.5	3.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE DA - PART 2**

**Verification of SHORT-TERM INVESTMENTS Between Years**

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	92,247	92,247	0	0	0
2. Cost of short-term investments acquired .....	1,622,313	1,622,313			
3. Increase (decrease) by adjustment .....	0	0			
4. Increase (decrease) by foreign exchange adjustment .....	0				
5. Total profit (loss) on disposal of short-term investments .....	0				
6. Consideration received on disposal of short-term investments .....	1,620,000	1,620,000			
7. Book/adjusted carrying value, current year .....	94,560	94,560	0	0	0
8. Total valuation allowance .....	0				
9. Subtotal (Lines 7 plus 8) .....	94,560	94,560	0	0	0
10. Total nonadmitted amounts .....	0				
11. Statement value (Lines 9 minus 10) .....	94,560	94,560	0	0	0
12. Income collected during year .....	7,313	7,313			
13. Income earned during year .....	7,313	7,313			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 0 .....

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Schedule DB - Part A - VBY

**NONE**

Schedule DB - Part B - VBY

**NONE**

Schedule DB - Part C - VBY

**NONE**

Schedule DB - Part D - VBY

**NONE**

Schedule DB - Part E - VBY

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE F - PART 1**

**Assumed Reinsurance as of December 31, Current Year (000 Omitted)**

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7						
0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000													
AA-9992114	00000	MICHIGAN PLACEMENT FACILITY	MI	928	0	530	530	0	0	294	0	0	0
0699998 - Pools and Associations - Reins Col 8 < 100,000													
0699999 - Total - Pools, Associations - Mandatory Pools				928		530	530			294			
0799998 - Pools and Associations - Reins Col 8 < 100,000													
0899999 - Total - Pools and Associations				928		530	530			294			
0999998 - Other Non-U.S. Insurers - Reins Col 8 < 100,000													
9999999 Totals				928		530	530			294			

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**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<b>NONE</b>					

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
38-0421730	31534	CITIZENS INS CO OF AMERICA	MI		23,788	0	0	33,436	0	14,429	3,385	8,802	0	60,052	0	0	60,052	0	
0299999 - Authorized - Affiliates - U.S. Non-Pool					23,788			33,436		14,429	3,385	8,802		60,052			60,052		
0499999 - Total - Authorized - Affiliates					23,788			33,436		14,429	3,385	8,802		60,052			60,052		
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0			0		
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
0999999 - Total - Authorized					23,788			33,436		14,429	3,385	8,802		60,052			60,052		
1399999 - Total - Unauthorized - Affiliates														0			0		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
1899999 - Total - Unauthorized														0			0		
1999999 - Total - Authorized and Unauthorized					23,788	0	0	33,436	0	14,429	3,385	8,802	0	60,052	0	0	60,052	0	
2099999 - Total - Protected Cells														0			0		
9999999 Totals					23,788	0	0	33,436	0	14,429	3,385	8,802	0	60,052	0	0	60,052	0	

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Company	2 Commission Rate	3 Ceded Premium
1.	.....		
2.	.....		
3.	.....		
4.	.....		
5.	.....		

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Schedule F - Part 4

**NONE**

Schedule F - Part 5

**NONE**

Schedule F - Part 6

**NONE**

Schedule F - Part 7

**NONE**

**SCHEDULE F - PART 8**

**Restatement of Balance Sheet to Identify Net Credit for Reinsurance**

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9) .....	9,984,997		9,984,997
2. Agents' balances or uncollected premiums (Line 10) .....	0		0
3. Funds held by or deposited with reinsured companies (Line 11) .....	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14) .....	0		0
5. Other assets (Lines 12 and 13 and 15 through 25) .....	134,163		134,163
6. Net amount recoverable from reinsurers .....		60,052,000	60,052,000
7. Totals (Line 28) .....	10,119,160	60,052,000	70,171,160
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	0	51,250,000	51,250,000
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	18,776		18,776
10. Unearned premiums (Line 9) .....	0	8,802,000	8,802,000
11. Advance Premiums (Line 10) .....	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	0		0
14. Funds held by company under reinsurance treaties (Line 13) .....	0		0
15. Amounts withheld or retained by company for account of others (Line 14) .....	0		0
16. Provision for reinsurance (Line 16) .....	0		0
17. Other liabilities (Lines 15 and 17 through 23) .....	0		0
18. Total liabilities (Line 26 minus Line 25) .....	18,776	60,052,000	60,070,776
19. Surplus as regards policyholders (Line 35) .....	10,100,384	X X X	10,100,384
20. Totals (Line 36)	10,119,160	60,052,000	70,171,160

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [ X ] No [ ]

If yes, give full explanation:  
 The Company ceded 100% of its insurance business to The Citizens Insurance Company of America, an affiliated insurer .....

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5

**NONE**

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	8	7	1	3	2	0	0	11	0	0	12	2
5. 1996	107	88	19	86	64	4	2	3	0	0	27	55
6. 1997	447	363	84	320	260	11	8	1	1	30	63	151
7. 1998	1,117	1,117	0	1,740	1,740	9	9	19	19	0	0	446
8. 1999	1,815	1,815	0	1,409	1,409	12	12	128	128	0	0	689
9. 2000	2,434	2,434	0	2,065	2,065	21	21	192	192	0	0	949
10. 2001	2,774	2,774	0	2,054	2,054	12	12	170	170	0	0	840
11. 2002	2,668	2,668	0	2,526	2,526	3	3	178	178	0	0	745
12. Totals	XXX	XXX	XXX	10,201	10,118	72	67	702	688	30	102	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	1	1	0	0	1	1	0	0	0	0	0
6.	0	0	2	2	0	0	1	1	0	0	0	0	0
7.	0	0	0	0	0	0	2	2	0	0	0	0	0
8.	25	25	0	0	0	0	4	4	1	1	0	0	1
9.	60	60	7	7	0	0	9	9	9	9	0	0	12
10.	327	327	8	8	0	0	18	18	14	14	0	0	18
11.	1,105	1,105	129	129	0	0	31	31	47	47	0	0	62
12.	1,518	1,518	146	146	0	0	67	67	71	71	0	0	93

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	14	2	12	175.0	28.6	1,200.0	0	0	0.0	0	0
5.	95	68	27	88.9	77.4	142.1	0	0	0.0	0	0
6.	334	271	63	74.8	74.8	75.0	0	0	0.0	0	0
7.	1,771	1,771	0	158.5	158.5	0.0	0	0	0.0	0	0
8.	1,578	1,578	0	87.0	87.0	0.0	0	0	0.0	0	0
9.	2,363	2,363	0	97.1	97.1	0.0	0	0	0.0	0	0
10.	2,602	2,602	0	93.8	93.8	0.0	0	0	0.0	0	0
11.	4,020	4,020	0	150.6	150.6	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

(\$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	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	12	10	2	8	5	0	0	32	0	0	35	4
5. 1996	256	205	51	78	45	1	(3)	5	0	10	42	95
6. 1997	999	805	194	618	494	25	19	13	7	20	136	361
7. 1998	2,270	2,270	0	2,203	2,203	56	56	34	34	0	0	740
8. 1999	3,551	3,551	0	2,673	2,673	121	121	119	119	0	0	1,059
9. 2000	4,272	4,272	0	3,127	3,127	75	75	229	229	0	0	1,052
10. 2001	4,413	4,413	0	1,783	1,783	38	38	191	191	0	0	882
11. 2002	4,001	4,001	0	802	802	1	1	131	131	0	0	600
12. Totals	XXX	XXX	XXX	11,291	11,131	317	307	753	710	30	213	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	80	80	0	0	5	5	0	0	0	0	0
6.	40	40	131	131	0	0	7	7	1	1	0	0	1
7.	93	93	121	121	0	0	13	13	2	2	0	0	2
8.	249	249	195	195	0	0	26	26	14	14	0	0	16
9.	426	426	306	306	0	0	53	53	28	28	0	0	32
10.	874	874	320	320	0	0	85	85	66	66	0	0	76
11.	643	643	598	598	0	0	114	114	112	112	0	0	128
12.	2,325	2,325	1,751	1,751	0	0	304	304	223	223	0	0	255

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	40	5	35	333.3	50.0	1,750.0	0	0	0.0	0	0
5.	169	127	42	66.2	62.2	82.4	0	0	0.0	0	0
6.	835	699	136	83.5	86.8	70.1	0	0	0.0	0	0
7.	2,521	2,521	0	111.0	111.0	0.0	0	0	0.0	0	0
8.	3,396	3,396	0	95.6	95.6	0.0	0	0	0.0	0	0
9.	4,245	4,245	0	99.4	99.4	0.0	0	0	0.0	0	0
10.	3,358	3,358	0	76.1	76.1	0.0	0	0	0.0	0	0
11.	2,401	2,401	0	60.0	60.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

(\$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	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	267	215	52	846	667	31	24	21	0	79	207	76
5. 1996	2,141	1,718	423	3,093	2,407	161	148	57	4	6	752	532
6. 1997	4,035	3,250	785	2,317	1,823	192	151	78	31	18	582	802
7. 1998	6,524	6,524	0	4,602	4,602	288	288	84	84	0	0	1,110
8. 1999	8,008	8,008	0	6,605	6,605	377	377	298	298	0	0	1,424
9. 2000	6,603	6,603	0	5,545	5,545	137	137	367	367	0	0	952
10. 2001	4,583	4,583	0	1,345	1,345	21	21	211	211	0	0	499
11. 2002	2,895	2,895	0	363	363	0	0	89	89	0	0	196
12. Totals	XXX	XXX	XXX	24,716	23,357	1,208	1,147	1,205	1,084	103	1,541	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	10	10	29	29	0	0	6	6	2	2	0	0	1
6.	200	200	94	94	0	0	11	11	4	4	0	0	2
7.	392	392	287	287	0	0	30	30	24	24	0	0	11
8.	2,776	2,776	362	362	0	0	82	82	73	73	0	0	34
9.	1,015	1,015	805	805	0	0	141	141	108	108	0	0	50
10.	504	504	1,049	1,049	0	0	171	171	69	69	0	0	32
11.	126	126	1,416	1,416	0	0	150	150	105	105	0	0	49
12.	5,024	5,024	4,043	4,043	0	0	591	591	385	385	0	0	179

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	898	691	207	336.3	321.4	398.1	0	0	0.0	0	0
5.	3,359	2,607	752	156.9	151.7	177.8	0	0	0.0	0	0
6.	2,896	2,314	582	71.8	71.2	74.1	0	0	0.0	0	0
7.	5,708	5,708	0	87.5	87.5	0.0	0	0	0.0	0	0
8.	10,573	10,573	0	132.0	132.0	0.0	0	0	0.0	0	0
9.	8,118	8,118	0	122.9	122.9	0.0	0	0	0.0	0	0
10.	3,370	3,370	0	73.5	73.5	0.0	0	0	0.0	0	0
11.	2,250	2,250	0	77.7	77.7	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	0	0	0	0	0	0	0	0	0	0	0	0
5. 1996	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997	400	322	78	663	639	13	13	11	10	0	25	155
7. 1998	6,892	6,892	0	7,675	7,675	210	210	148	148	0	0	2,727
8. 1999	15,157	15,157	0	15,222	15,222	510	510	698	698	0	0	6,156
9. 2000	18,760	18,760	0	13,030	13,030	382	382	1,185	1,185	0	0	4,615
10. 2001	17,334	17,334	0	8,929	8,929	222	222	1,301	1,301	0	0	3,960
11. 2002	6,146	6,146	0	1,562	1,562	14	14	366	366	0	0	967
12. Totals	XXX	XXX	XXX	47,082	47,058	1,351	1,351	3,710	3,709	0	25	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	209	209	0	0	32	32	0	0	0	0	0
6.	0	0	451	451	0	0	43	43	0	0	0	0	0
7.	846	846	500	500	0	0	62	62	65	65	0	0	23
8.	2,359	2,359	487	487	0	0	113	113	196	196	0	0	69
9.	5,672	5,672	746	746	0	0	192	192	324	324	0	0	114
10.	5,373	5,373	1,244	1,244	0	0	287	287	506	506	0	0	178
11.	2,193	2,193	1,971	1,971	0	0	308	308	401	401	0	0	141
12.	16,443	16,443	5,608	5,608	0	0	1,038	1,038	1,492	1,492	0	0	525

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	241	241	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	1,182	1,157	25	295.4	359.2	32.1	0	0	0.0	0	0
7.	9,507	9,507	0	137.9	137.9	0.0	0	0	0.0	0	0
8.	19,587	19,587	0	129.2	129.2	0.0	0	0	0.0	0	0
9.	21,531	21,531	0	114.8	114.8	0.0	0	0	0.0	0	0
10.	17,861	17,861	0	103.0	103.0	0.0	0	0	0.0	0	0
11.	6,816	6,816	0	110.9	110.9	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	296	243	53	65	34	9	3	4	0	0	41	30
5. 1996	2,259	1,829	430	3,830	3,285	117	85	42	8	356	611	289
6. 1997	4,625	3,735	890	3,230	2,582	325	278	99	45	11	749	552
7. 1998	6,994	6,994	0	5,738	5,738	700	700	164	164	0	0	942
8. 1999	8,417	8,417	0	7,736	7,736	478	478	487	487	0	0	957
9. 2000	8,579	8,579	0	7,652	7,652	220	220	455	455	0	0	834
10. 2001	7,971	7,971	0	3,798	3,798	55	55	282	282	0	0	552
11. 2002	5,233	5,233	0	1,548	1,548	2	2	221	221	0	0	386
12. Totals	XXX	XXX	XXX	33,596	32,372	1,904	1,819	1,754	1,662	367	1,401	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	115	115	24	24	0	0	16	16	2	2	0	0	2
6.	1,181	1,181	65	65	0	0	40	40	4	4	0	0	4
7.	219	219	123	123	0	0	81	81	11	11	0	0	11
8.	1,279	1,279	85	85	0	0	170	170	26	26	0	0	25
9.	880	880	323	323	0	0	295	295	42	42	0	0	41
10.	888	888	678	678	0	0	360	360	39	39	0	0	38
11.	1,419	1,419	1,037	1,037	0	0	361	361	86	86	0	0	83
12.	5,980	5,980	2,335	2,335	0	0	1,324	1,324	210	210	0	0	204

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	78	37	41	26.2	15.0	77.4	0	0	0.0	0	0
5.	4,146	3,535	611	183.5	193.3	142.1	0	0	0.0	0	0
6.	4,943	4,194	749	106.9	112.3	84.2	0	0	0.0	0	0
7.	7,036	7,036	0	100.6	100.6	0.0	0	0	0.0	0	0
8.	10,261	10,261	0	121.9	121.9	0.0	0	0	0.0	0	0
9.	9,867	9,867	0	115.0	115.0	0.0	0	0	0.0	0	0
10.	6,101	6,101	0	76.5	76.5	0.0	0	0	0.0	0	0
11.	4,674	4,674	0	89.3	89.3	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1F - Medical Mal Occur

**NONE**

Schedule P - Part 1F - Medical Mal Claim

**NONE**

**SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

(\$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	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1994	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1995	5	5	0	0	0	0	0	0	0	0	0	XXX
5. 1996	42	42	0	0	0	0	0	0	0	0	0	XXX
6. 1997	76	76	0	0	2	0	0	0	0	0	(2)	XXX
7. 1998	97	97	0	41	41	0	0	0	0	0	0	XXX
8. 1999	120	120	0	8	8	0	0	2	2	0	0	XXX
9. 2000	136	136	0	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002	93	93	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	49	51	0	0	3	3	0	(2)	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	2	(2)	0.0	2.6	0.0	0	0	0.0	0	0
7.	41	41	0	42.6	42.6	0.0	0	0	0.0	0	0
8.	10	10	0	8.1	8.1	0.0	0	0	0.0	0	0
9.	0	0	0	0.3	0.3	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.3	0.3	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	88	83	5	0	(1)	0	(1)	2	0	0	0	4
5. 1996	560	519	41	1,001	897	29	20	0	0	0	0	113
6. 1997	1,170	1,099	71	9	(97)	2	(14)	3	2	0	0	123
7. 1998	1,816	1,816	0	13	13	12	12	1	1	0	0	17
8. 1999	2,072	2,072	0	90	90	84	84	3	3	0	0	20
9. 2000	2,006	2,006	0	1,402	1,402	4	4	8	8	0	0	17
10. 2001	1,749	1,749	0	3	3	1	1	2	2	0	0	6
11. 2002	1,333	1,333	0	4	4	0	0	12	12	0	0	22
12. Totals	XXX	XXX	XXX	2,522	2,311	132	106	30	27	0	240	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	16	16	0	0	1	1	0	0	0	0	0
6.	24	24	1	1	0	0	2	2	2	2	0	0	1
7.	0	0	4	4	0	0	4	4	2	2	0	0	1
8.	150	150	42	42	0	0	9	9	2	2	0	0	1
9.	1	1	32	32	0	0	11	11	2	2	0	0	1
10.	501	501	48	48	0	0	20	20	4	4	0	0	2
11.	3	3	109	109	0	0	22	22	4	4	0	0	2
12.	679	679	252	252	0	0	69	69	18	18	0	0	8

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	2	(2)	4	2.3	(2.4)	80.0	0	0	0.0	0	0
5.	1,047	934	113	187.0	180.0	275.6	0	0	0.0	0	0
6.	43	(80)	123	3.6	(7.3)	173.2	0	0	0.0	0	0
7.	36	36	0	2.0	2.0	0.0	0	0	0.0	0	0
8.	381	381	0	18.4	18.4	0.0	0	0	0.0	0	0
9.	1,460	1,460	0	72.8	72.8	0.0	0	0	0.0	0	0
10.	579	579	0	33.1	33.1	0.0	0	0	0.0	0	0
11.	154	154	0	11.6	11.6	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

(\$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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments								
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded							
1. Prior	XXX	XXX	XXX	<b>NONE</b>								XXX				
2. 1993																
3. 1994																
4. 1995																
5. 1996																
6. 1997																
7. 1998																
8. 1999																
9. 2000																
10. 2001																
11. 2002																
12. Totals	XXX	XXX	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	22										
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded										
1.	<b>NONE</b>																			
2.																				
3.																				
4.																				
5.																				
6.																				
7.																				
8.																				
9.																				
10.																				
11.																				
12.																				

	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	27	28	29	30	31	32	33		35	36										
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid										
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX												
2.	<b>NONE</b>																				
3.																					
4.																					
5.																					
6.																					
7.																					
8.																					
9.																					
10.																					
11.																					
12.											XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	21	21	8	8	7	7	0	0	XXX
2. 2001	2,371	2,371	0	1,728	1,728	1	1	37	37	0	0	XXX
3. 2002	1,556	1,556	0	384	384	0	0	30	30	0	0	XXX
4. Totals	XXX	XXX	XXX	2,132	2,132	9	9	74	74	0	0	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.	189	189	41	41	0	0	(1)	(1)	2	2	0	0	2
2.	83	83	46	46	0	0	(1)	(1)	2	2	0	0	2
3.	1,001	1,001	(12)	(12)	0	0	(1)	(1)	9	9	0	0	10
4.	1,273	1,273	75	75	0	0	(2)	(2)	12	12	0	0	14

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,895	1,895	0	79.9	79.9	0.0	0	0	0.0	0	0
3.	1,411	1,411	0	90.7	90.7	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(36)	(36)	.8	.8	.1	.1	.0	.0	XXX
2. 2001	5,197	5,197	.0	3,803	3,803	.0	.0	215	215	.0	.0	2,109
3. 2002	3,916	3,916	0	2,238	2,238	1	1	176	176	0	0	1,466
4. Totals	XXX	XXX	XXX	6,005	6,005	9	9	392	392	0	0	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.	.0	.0	(7)	(7)	.0	.0	(3)	(3)	.0	.0	.0	.0	.0
2.	.0	.0	(4)	(4)	.0	.0	(1)	(1)	.0	.0	.0	.0	.0
3.	175	175	229	229	0	0	0	0	23	23	0	0	60
4.	175	175	218	218	0	0	(4)	(4)	23	23	0	0	60

	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.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	4,014	4,014	.0	77.2	77.2	0.0	.0	.0	0.0	.0	.0
3.	2,841	2,841	0	72.6	72.6	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1K - FIDELITY/SURETY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	90	90	0	22	22	0	0	9	9	0	0	XXX
3. 2002	56	56	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	22	22	0	0	9	9	0	0	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.	20	20	0	0	0	0	0	0	4	4	0	0	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	20	20	0	0	0	0	0	0	4	4	0	0	1

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	32	32	0	35.1	35.1	0.0	0	0	0.0	0	0
3.	0	0	0	0.1	0.1	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1L - Other

**NONE**

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance A

**NONE**

Schedule P - Part 1O - Reinsurance B

**NONE**

Schedule P - Part 1P - Reinsurance C

**NONE**

Schedule P - Part 1R - Prod Liab Occur

**NONE**

Schedule P - Part 1R - Prod Liab Claims

**NONE**

Schedule P - Part 1S-Fin./Mtg. Guaranty

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.1	.2	.1	.1	.1	.1	.1	.1	.0	.0
5. 1996	XXX	XXX	XXX	.17	.24	.24	.24	.24	.24	.24	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.63	.63	.63	.63	.63	.63	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.1	.3	.3	.3	.3	.3	.3	.0	.0
5. 1996	XXX	XXX	XXX	.18	.37	.37	.37	.37	.37	.37	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.130	.130	.130	.130	.130	.130	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.41	.158	.186	.186	.186	.186	.186	.186	.0	.0
5. 1996	XXX	XXX	XXX	.475	.699	.699	.699	.699	.699	.699	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.535	.535	.535	.535	.535	.535	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2D- WORKERS' COMPENSATION**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.24	.24	.24	.24	.24	.24	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.27	.11	.37	.37	.37	.37	.37	.37	.0	.0
5. 1996	XXX	XXX	XXX	.405	.577	.577	.577	.577	.577	.577	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.695	.695	.695	.695	.695	.695	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	.XXX											
4. 1995	.XXX	.XXX										
5. 1996	.XXX	.XXX	.XXX									
6. 1997	.XXX	.XXX	.XXX	.XXX								
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
	12. Totals											

**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior												
2. 1993												
3. 1994	.XXX											
4. 1995	.XXX	.XXX										
5. 1996	.XXX	.XXX	.XXX									
6. 1997	.XXX	.XXX	.XXX	.XXX								
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
	12. Totals											

**SCHEDULE P - PART 2G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	(2)	(2)	(2)	(2)	(2)	(2)	.0	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
	12. Totals										0	0

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.2	.12	.2	.2	.2	.2	.2	.2	.0	.0
5. 1996	.XXX	.XXX	.XXX	.113	.113	.113	.113	.113	.113	.113	.0	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.122	.122	.122	.122	.122	.122	.0	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
	12. Totals										0	0

**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior												
2. 1993												
3. 1994	.XXX											
4. 1995	.XXX	.XXX										
5. 1996	.XXX	.XXX	.XXX									
6. 1997	.XXX	.XXX	.XXX	.XXX								
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
	12. Totals											

Schedule P - Part 2I

**NONE**

Schedule P - Part 2J

**NONE**

Schedule P - Part 2K

**NONE**

Schedule P - Part 2L

**NONE**

Schedule P - Part 2M

**NONE**

Schedule P - Part 2N

**NONE**

Schedule P - Part 2O

**NONE**

Schedule P - Part 2P

**NONE**

Schedule P - Part 2R - Prod Liab Occur

**NONE**

Schedule P - Part 2R - Prod Liab Claims

**NONE**

Schedule P - Part 2S

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
5. 1996	.XXX	.XXX	.XXX	.9	.21	.24	.24	.24	.24	.24	.47	.8
6. 1997	.XXX	.XXX	.XXX	.XXX	.51	.63	.63	.63	.63	.63	.124	.27
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.384	.63
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.567	.121
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.721	.215
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.646	.176
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.546	.137

**SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.0	.1	.1	.3	.3	.3	.3	.3	.2	.2
5. 1996	.XXX	.XXX	.XXX	.12	.17	.37	.37	.37	.37	.37	.78	.17
6. 1997	.XXX	.XXX	.XXX	.XXX	.64	.130	.130	.130	.130	.130	.314	.47
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.599	.141
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.916	.142
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.847	.172
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.660	.146
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.377	.95

**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.14	.33	.153	.186	.186	.186	.186	.186	.57	.19
5. 1996	.XXX	.XXX	.XXX	.92	.359	.699	.699	.699	.699	.699	.409	.122
6. 1997	.XXX	.XXX	.XXX	.XXX	.165	.535	.535	.535	.535	.535	.680	.122
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.893	.215
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	1,196	.213
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.761	.141
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.377	.90
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.129	.18

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.7	.24	.24	.24	.24	.24	.145	.10
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	2,530	.188
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	5,036	1,077
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	3,698	.787
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	2,991	.791
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.596	.230

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.7	.9	.10	.37	.37	.37	.37	.37	.20	.10
5. 1996	.XXX	.XXX	.XXX	.115	.385	.577	.577	.577	.577	.577	.219	.68
6. 1997	.XXX	.XXX	.XXX	.XXX	.279	.695	.695	.695	.695	.695	.417	.133
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.618	.321
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.643	.296
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.519	.273
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.340	.174
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.221	.82

**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

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											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior	.000											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P - PART 3G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	(2)	(2)	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.2	.2	.2	.2	.2	.2	.0	.0
5. 1996	XXX	XXX	XXX	.0	.3	.113	.113	.113	.113	.113	.113	.1	.1
6. 1997	XXX	XXX	XXX	XXX	.0	.122	.122	.122	.122	.122	.122	.4	.5
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.7	10
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	14	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	11	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	2	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	19	1

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior	.000												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX								
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3I - SPECIAL PROPERTY  
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$ 000,000)										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	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000			XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.0	.0
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	1,861	248
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	1,283	123

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000			XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		XXX	XXX

**SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000			XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior	.000										XXX	XXX
2. 1993											XXX	XXX
3. 1994	.XXX										XXX	XXX
4. 1995	.XXX	.XXX									XXX	XXX
5. 1996	.XXX	.XXX	.XXX								XXX	XXX
6. 1997	.XXX	.XXX	.XXX	.XXX							XXX	XXX
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX						XXX	XXX
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					XXX	XXX
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				XXX	XXX
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			XXX	XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		XXX	XXX

Schedule P - Part 3N

**NONE**

Schedule P - Part 3O

**NONE**

Schedule P - Part 3P

**NONE**

Schedule P - Part 3R - Prod Liab Occur

**NONE**

Schedule P - Part 3R - Prod Liab Claims

**NONE**

Schedule P - Part 3S

**NONE**

**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	2	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	2	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	2	0	0	0	0	0
5. 1996	XXX	XXX	XXX	1	19	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	31	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	19	(5)	23	0	0	0	0	0
5. 1996	XXX	XXX	XXX	79	164	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	282	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	18	1	26	0	0	0	0	0
5. 1996	XXX	XXX	XXX	49	179	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	307	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	2	2	2	0	0	0	0	0
5. 1996	XXX	XXX	XXX	23	13	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	23	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

Schedule P - Part 4I - Special Property

**NONE**

Schedule P - Part 4J

**NONE**

Schedule P - Part 4K

**NONE**

Schedule P - Part 4L

**NONE**

Schedule P - Part 4M

**NONE**

Schedule P - Part 4N

**NONE**

Schedule P - Part 4O

**NONE**

Schedule P - Part 4P

**NONE**

Schedule P - Part 4R - Prod Liab Occur

**NONE**

Schedule P - Part 4R - Prod Liab Claims

**NONE**

Schedule P - Part 4S

**NONE**

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1	1	1	1	1	1	1	1
5. 1996	XXX	XXX	XXX	30	45	47	47	47	47	47
6. 1997	XXX	XXX	XXX	XXX	98	119	124	124	124	124
7. 1998	XXX	XXX	XXX	XXX	XXX	313	381	383	384	384
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	502	563	567	567
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561	713	721
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	540	646
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	546

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	12	1	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	17	1	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	41	2	1	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	63	4	2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	19	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	18
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	2	2	2	2	2	2	2	2
5. 1996	XXX	XXX	XXX	49	54	55	55	55	55	55
6. 1997	XXX	XXX	XXX	XXX	142	147	151	151	151	151
7. 1998	XXX	XXX	XXX	XXX	XXX	354	445	446	446	446
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	661	686	689	689
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	839	939	949
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	783	840
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	745

**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1	1	2	2	2	2	2	2
5. 1996	XXX	XXX	XXX	50	69	78	78	78	78	78
6. 1997	XXX	XXX	XXX	XXX	187	290	308	314	314	314
7. 1998	XXX	XXX	XXX	XXX	XXX	338	569	595	598	599
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	665	867	899	916
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	608	790	847
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	487	660
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	2	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	13	1	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	77	15	6	0	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	112	38	9	3	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	182	62	29	16
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187	71	32
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185	76
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	3	3	4	4	4	4	4	4
5. 1996	XXX	XXX	XXX	71	87	95	95	95	95	95
6. 1997	XXX	XXX	XXX	XXX	308	349	361	361	361	361
7. 1998	XXX	XXX	XXX	XXX	XXX	450	726	736	738	740
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	948	1,045	1,054	1,059
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	913	1,021	1,052
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	772	882
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	600

**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK  
LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	27	38	19	57	57	57	57	57
5. 1996	XXX	XXX	XXX	222	110	391	404	409	409	409
6. 1997	XXX	XXX	XXX	XXX	103	619	656	672	678	680
7. 1998	XXX	XXX	XXX	XXX	XXX	543	821	858	886	893
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	870	1,109	1,166	1,196
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	538	697	761
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	302	377
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	23	17	10	0	0	0	0	0
5. 1996	XXX	XXX	XXX	105	59	25	4	0	0	1
6. 1997	XXX	XXX	XXX	XXX	114	50	25	7	3	2
7. 1998	XXX	XXX	XXX	XXX	XXX	179	65	39	18	11
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	269	102	67	34
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	111	50
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95	32
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	54	72	77	76	76	76	76	76
5. 1996	XXX	XXX	XXX	383	520	526	530	531	531	532
6. 1997	XXX	XXX	XXX	XXX	662	772	797	799	801	802
7. 1998	XXX	XXX	XXX	XXX	XXX	722	1,065	1,089	1,105	1,110
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,238	1,380	1,415	1,424
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811	924	952
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	456	499
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	24	108	141	143	145	145
7. 1998	XXX	XXX	XXX	XXX	XXX	1,206	2,408	2,470	2,506	2,530
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,783	4,773	4,959	5,036
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,484	3,542	3,698
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,390	2,991
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	37	15	6	2	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	389	115	77	41	23
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	885	243	121	69
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	844	247	114
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	539	178
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	65	127	151	155	155	155
7. 1998	XXX	XXX	XXX	XXX	XXX	1,595	2,688	2,713	2,719	2,727
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,515	6,054	6,119	6,156
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,868	4,548	4,615
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,526	3,960
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	967

**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	10	17	17	19	20	20	20	20
5. 1996	XXX	XXX	XXX	133	196	211	217	219	219	219
6. 1997	XXX	XXX	XXX	XXX	259	374	398	408	412	417
7. 1998	XXX	XXX	XXX	XXX	XXX	376	560	591	613	618
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	449	586	615	643
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	326	474	519
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267	340
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	6	4	1	1	0	0	0	0
5. 1996	XXX	XXX	XXX	65	20	7	6	1	2	2
6. 1997	XXX	XXX	XXX	XXX	112	36	19	12	10	4
7. 1998	XXX	XXX	XXX	XXX	XXX	198	71	45	20	11
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	183	65	49	25
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223	95	41
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105	38
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	18	27	28	30	30	30	30	30
5. 1996	XXX	XXX	XXX	230	279	281	288	288	289	289
6. 1997	XXX	XXX	XXX	XXX	475	514	543	549	551	552
7. 1998	XXX	XXX	XXX	XXX	XXX	574	904	932	939	942
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	808	908	939	957
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	672	799	834
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484	552
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	386

Schedule P - Part 5F- SN1A

**NONE**

Schedule P - Part 5F- SN2A

**NONE**

Schedule P - Part 5F- SN3A

**NONE**

Schedule P - Part 5F- SN1B

**NONE**

Schedule P - Part 5F- SN2B

**NONE**

Schedule P - Part 5F- SN3B

**NONE**

**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	38	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	37	1	1	1	1
6. 1997	XXX	XXX	XXX	XXX	2	269	4	4	4	4
7. 1998	XXX	XXX	XXX	XXX	XXX	1,276	7	7	7	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8	13	14	14
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	7	11
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	1	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	1	1	1	2	0	0	0
6. 1997	XXX	XXX	XXX	XXX	1	1	2	2	2	1
7. 1998	XXX	XXX	XXX	XXX	XXX	1	1	2	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	2	0	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	3	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	1	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	1	2	2	4	4	4	4
6. 1997	XXX	XXX	XXX	XXX	4	5	9	10	10	11
7. 1998	XXX	XXX	XXX	XXX	XXX	6	16	16	17	17
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	13	18	19	20
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	14	17
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22

Schedule P - Part 5H- SN1B

**NONE**

Schedule P - Part 5H- SN2B

**NONE**

Schedule P - Part 5H- SN3B

**NONE**

Schedule P - Part 5R- SN1A

**NONE**

Schedule P - Part 5R- SN2A

**NONE**

Schedule P - Part 5R- SN3A

**NONE**

Schedule P - Part 5R- SN1B

**NONE**

Schedule P - Part 5R- SN2B

**NONE**

Schedule P - Part 5R- SN3B

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	267	271	271	273	273	273	273	273	.0
5. 1996	XXX	XXX	XXX	2,137	2,133	2,140	2,128	2,128	2,128	2,128	.0
6. 1997	XXX	XXX	XXX	XXX	4,039	4,037	4,075	4,075	4,075	4,075	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	6,517	6,579	6,551	6,550	6,550	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,920	7,998	7,989	7,990	.2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,553	6,571	6,576	.6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,576	4,585	.9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,878	2,878
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,895
13. Earned Premiums (Sch P, Part 1)	0	0	267	2,141	4,035	6,524	8,008	6,603	4,583	2,895	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	215	219	218	220	220	220	220	220	.0
5. 1996	XXX	XXX	XXX	1,714	1,711	1,718	1,706	1,706	1,706	1,706	.0
6. 1997	XXX	XXX	XXX	XXX	3,254	3,252	3,290	3,290	3,290	3,290	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	6,517	6,579	6,551	6,550	6,550	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,920	7,998	7,989	7,990	.2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,553	6,571	6,576	.6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,576	4,585	.9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,878	2,878
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,895
13. Earned Premiums (Sch P, Part 1)	0	0	215	1,718	3,250	6,524	8,008	6,603	4,583	2,895	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	400	593	653	655	655	655	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	6,699	7,578	7,503	7,483	7,473	(10)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	14,218	15,814	15,735	15,733	(3)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,237	18,156	18,084	(71)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,514	16,447	(67)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,297	6,297
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,146
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	400	6,892	15,157	18,760	17,334	6,146	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	322	515	575	577	577	577	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	6,699	7,578	7,503	7,483	7,473	(10)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	14,218	15,814	15,735	15,733	(3)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,237	18,156	18,084	(71)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,514	16,447	(67)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,297	6,297
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,146
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	322	6,892	15,157	18,760	17,334	6,146	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	296	310	316	315	315	315	315	315	.0
5. 1996	XXX	XXX	XXX	2,245	2,340	2,348	2,348	2,347	2,341	2,341	.0
6. 1997	XXX	XXX	XXX	XXX	4,524	4,642	4,625	4,621	4,611	4,611	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	6,869	7,049	7,037	7,036	7,036	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8,254	8,445	8,444	8,435	(10)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,405	8,673	8,627	(46)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,721	7,880	159
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,130	5,130
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,233
13. Earned Premiums (Sch P, Part 1)	0	0	296	2,259	4,625	6,994	8,417	8,579	7,971	5,233	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	243	255	260	259	259	259	259	259	.0
5. 1996	XXX	XXX	XXX	1,817	1,894	1,902	1,902	1,901	1,895	1,895	.0
6. 1997	XXX	XXX	XXX	XXX	3,653	3,771	3,754	3,750	3,740	3,740	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	6,869	7,049	7,037	7,036	7,036	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8,254	8,445	8,444	8,435	(10)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,405	8,673	8,627	(46)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,721	7,880	159
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,130	5,130
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,233
13. Earned Premiums (Sch P, Part 1)	0	0	243	1,829	3,735	6,994	8,417	8,579	7,971	5,233	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	88	80	80	80	80	80	80	80	.0
5. 1996	XXX	XXX	XXX	568	578	578	578	578	578	578	.0
6. 1997	XXX	XXX	XXX	XXX	1,160	1,166	1,164	1,164	1,164	1,164	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,810	1,815	1,815	1,815	1,815	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,069	2,101	2,102	2,101	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,974	1,997	1,996	(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,725	1,731	.6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,328	1,328
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,333
13. Earned Premiums (Sch P, Part 1)	0	0	88	560	1,170	1,816	2,072	2,006	1,749	1,333	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	83	78	79	79	79	79	79	79	.0
5. 1996	XXX	XXX	XXX	524	533	533	533	533	533	533	.0
6. 1997	XXX	XXX	XXX	XXX	1,089	1,095	1,093	1,093	1,093	1,093	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,810	1,815	1,815	1,815	1,815	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,069	2,101	2,102	2,101	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,974	1,997	1,996	(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,725	1,731	.6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,328	1,328
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,333
13. Earned Premiums (Sch P, Part 1)	0	0	83	519	1,099	1,816	2,072	2,006	1,749	1,333	XXX

Schedule P - Part 6H - SN1B

**NONE**

Schedule P - Part 6H - SN2B

**NONE**

Schedule P - Part 6M - SN1

**NONE**

Schedule P - Part 6M - SN2

**NONE**

Schedule P - Part 6N - SN1

**NONE**

Schedule P - Part 6N - SN2

**NONE**

Schedule P - Part 6O - SN1

**NONE**

Schedule P - Part 6O - SN2

**NONE**

Schedule P - Part 6R - SN1A

**NONE**

Schedule P - Part 6R - SN2A

**NONE**

Schedule P - Part 6R - SN1B

**NONE**

Schedule P - Part 6R - SN2B

**NONE**

Schedule P - Part 7A - Section 1

**NONE**

Schedule P - Part 7A - Section 2

**NONE**

Schedule P - Part 7A - Section 3

**NONE**

Schedule P - Part 7A - Section 4

**NONE**

Schedule P - Part 7A - Section 5

**NONE**

Schedule P - Part 7B - Section 1

**NONE**

Schedule P - Part 7B - Section 2

**NONE**

Schedule P - Part 7B - Section 3

**NONE**

Schedule P - Part 7B - Section 4

**NONE**

Schedule P - Part 7B - Section 5

**NONE**

Schedule P - Part 7B - Section 6

**NONE**

Schedule P - Part 7B - Section 7

**NONE**

## SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred		1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01	Prior .....			
1.02	1993 .....			
1.03	1994 .....			
1.04	1995 .....			
1.05	1996 .....			
1.06	1997 .....			
1.07	1998 .....			
1.08	1999 .....			
1.09	2000 .....			
1.10	2001 .....			
1.11	2002 .....			
1.12	Totals	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Answer: Yes [ X ] No [ ]

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer: Yes [ X ] No [ ]

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes [ ] No [ X ]

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:  
(in thousands of dollars)

5.1 Fidelity .....0  
5.2 Surety .....0

6. Claim count information is reported ..... Per Claimant

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes [ X ] No [ ]

7.2 An extended statement may be attached.  
Unallocated loss expense payments have been allocated back to accident years based on claim counts. The Company assumes that 50% of the payments are related to reported claims and 50% to closed claims. Closed claims include both those closed with and without payments.  
The reserves for unallocated loss expenses have been allocated back to accident years based on open claim counts. The Company does not separately maintain IBNR claim count tallies for each company in the affiliated group.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

**SCHEDULE Y (continued)**  
**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	04-2854021	Allmerica Asset Management, Inc	(4,500,000)	(858,609)							(5,358,609)	
10212	04-3272695	Allmerica Financial Alliance Insurance Company						(343,282)			(343,282)	6,931,175
41840	23-2643430	Allmerica Financial Benefit Insurance Company						535,925			535,925	14,026,812
	04-3263626	Allmerica Financial Corporation	361,458,539	(350,192,830)							11,265,709	
	04-3086696	Allmerica Financial Investment Management Services, Inc	(11,000,000)								(11,000,000)	
84824	04-6145677	Allmerica Financial Life Insurance and Annuity Company	11,000,000	406,192,830				1,935,697			419,128,527	28,891,156
	04-2448927	Allmerica Investments, Inc									0	
	04-2457427	AMGRO, Inc	(2,386,014)							75,893,375	73,507,361	
31534	38-0421730	Citizens Insurance Co. of America	(48,200,000)	3,500,000	(17,164,560)			(40,958,112)			(102,822,672)	175,434,287
10714	36-4123481	Citizens Insurance Co. of Illinois						(3,518,178)			(3,518,178)	50,627,067
10176	38-3167100	Citizens Insurance Co. of Ohio						8,698,284			8,698,284	60,052,202
10395	35-1958418	Citizens Insurance Co. of the Midwest						(1,179,331)			(1,179,331)	15,258,043
69140	04-1867050	First Allmerica Financial Life Insurance Co	(264,858,539)	(56,000,000)	67,827,457			(2,122,075)			(255,153,157)	(33,194,687)
36064	04-3063898	Hanover American Insurance Co						(3,127,144)			(3,127,144)	59,779,151
22292	13-5129825	Hanover Insurance Company	(41,513,986)		(50,662,897)			121,532,651		(75,893,375)	(46,537,607)	(1,041,604,098)
	74-2556029	Hanover Texas Insurance Management Co., Inc						2,607,233			2,607,233	19,537,424
22306	04-2217600	Massachusetts Bay Insurance Company						(84,061,668)			(84,061,668)	644,261,468
	04-3166066	Citizens Management Inc		(2,641,391)							(2,641,391)	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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# ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO







## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	<b>RESPONSES</b>
<b>MARCH FILING</b>	
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	.....No.....
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....No.....
3. Will the Financial Guaranty Insurance Exhibit be filed March 1?	.....No.....
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....No.....
5. Will an actuarial opinion be filed by March 1?	.....Yes.....
6. Will the SVO Compliance Certification be filed by March 1?	.....Yes.....
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....No.....
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	.....Yes.....
9. Will the Risk-based Capital Report be filed with the NAIC by March 1?	.....Yes.....
10. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?	.....Yes.....
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....No.....
<b>APRIL FILING</b>	
12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	.....Yes.....
13. Will Management's Discussion and Analysis be filed by April 1?	.....Yes.....
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	.....No.....
15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	.....No.....
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....No.....
17. Will the Investment Risk Interrogatories be filed by April 1?	.....Yes.....
<b>MAY FILING</b>	
18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	.....Yes.....
<b>JUNE FILING</b>	
19. Will an audited financial report be filed by June 1?	.....Yes.....

**Explanations:**

**Bar Codes:**

1.	 1 0 1 7 6 2 0 0 2 4 5 0 0 0 0 0 0
2.	 1 0 1 7 6 2 0 0 2 4 2 0 0 0 0 0 0
3.	 1 0 1 7 6 2 0 0 2 2 4 0 0 0 0 0 0
4.	 1 0 1 7 6 2 0 0 2 3 6 0 5 8 0 0 0
7.	 1 0 1 7 6 2 0 0 2 4 9 0 0 0 0 0 0
11.	 1 0 1 7 6 2 0 0 2 3 8 5 0 0 0 0 0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

14.   
1 0 1 7 6 2 0 0 2 2 3 0 5 8 0 0 0

15.   
1 0 1 7 6 2 0 0 2 3 3 0 5 8 0 0 0

16.   
1 0 1 7 6 2 0 0 2 2 1 0 0 0 0 0 0

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**OVERFLOW PAGE FOR WRITE-INS**

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