



# ANNUAL STATEMENT

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

## STATE AUTO INSURANCE COMPANY OF OHIO

NAIC Group Code..... 175, 175 (Current Period) (Prior Period) NAIC Company Code..... 11017 Employer's ID Number..... 31-1651026

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO  
Country of Domicile US  
Incorporated..... May 17, 1999 Commenced Business..... January 1, 2000

Statutory Home Office	518 EAST BROAD STREET ..... COLUMBUS ..... OH ..... 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	518 EAST BROAD STREET ..... COLUMBUS ..... OH ..... 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 <i>(Area Code) (Telephone Number)</i>
Mail Address	518 EAST BROAD STREET ..... COLUMBUS ..... OH ..... 43215-3976 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	518 EAST BROAD STREET ..... COLUMBUS ..... OH ..... 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	STATEAUTO.COM	
Statement Contact	CYNTHIA ANN POWELL <i>(Name)</i> cindy.powell@stateauto.com <i>(E-Mail Address)</i>	614-464-5000 ext 5473 <i>(Area Code) (Telephone Number) (Extension)</i> 614-719-0342 <i>(Fax Number)</i>
Policyowner Relations Contact	518 EAST BROAD STREET ..... COLUMBUS ..... OH ..... 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 ext 5017 <i>(Area Code) (Telephone Number) (Extension)</i>

### OFFICERS

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

### VICE PRESIDENTS

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

### DIRECTORS OR TRUSTEES

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

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

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

_____ (Signature) ROBERT HARLON MOONE _____ (Printed Name) President	_____ (Signature) JOHN ROBERT LOWTHER _____ (Printed Name) Secretary	_____ (Signature) STEVEN JUSTUS JOHNSTON _____ (Printed Name) Treasurer
---	---	--

Subscribed and sworn to before me this  
.....24TH.....day of .....FEBRUARY....., 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.....

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



NAIC Group Code....175 NAIC Company Code....11017

**BUSINESS IN GRAND TOTAL DURING THE YEAR**

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.....	720,160	584,218	0	356,109	324,037	437,540	135,096	4,403	7,675	3,811	149,908	16,609
2.1 Allied lines.....	413,735	333,846	0	206,430	128,599	143,117	47,604	3,037	3,217	624	86,058	6,299
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.....	597,842	457,824	0	330,714	206,312	264,453	107,574	469	1,195	1,742	114,421	10,909
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.....	225,347	187,335	0	113,633	51,635	49,647	15,520	0	124	528	46,875	3,565
9. Inland marine.....	62,821	47,167	0	35,218	29,213	27,265	3,900	0	(49)	58	12,602	1,023
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.....	12,957	10,295	0	7,088	0	0	0	0	0	0	2,580	211
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-cancelable 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	0	0
17. Other liability.....	736,437	571,758	0	384,820	1,629	14,500	82,898	769	4,156	22,933	118,712	11,228
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.....	827,373	684,254	0	291,467	478,715	534,834	219,934	830	3,625	13,306	108,503	12,660
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.....	768,539	629,249	0	277,504	405,150	424,250	40,450	143	175	49	104,230	11,758
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).....	4,365,211	3,505,946	0	2,002,984	1,625,291	1,895,606	652,976	9,651	20,118	43,051	743,889	74,262

**DETAILS OF WRITE-INS**

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 Lines 1 to 34 \$.....11,136.

24.GT

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



NAIC Group Code....175 NAIC Company Code....11017

BUSINESS IN THE STATE OF OHIO DURING THE YEAR

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.....	720,160	584,218	0	356,109	324,037	437,540	135,096	4,403	7,675	3,811	149,908	16,609
2.1 Allied lines.....	413,735	333,846	0	206,430	128,599	143,117	47,604	3,037	3,217	624	86,058	6,299
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.....	597,842	457,824	0	330,714	206,312	264,453	107,574	469	1,195	1,742	114,421	10,909
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.....	225,347	187,335	0	113,633	51,635	49,647	15,520	0	124	528	46,875	3,565
9. Inland marine.....	62,821	47,167	0	35,218	29,213	27,265	3,900	0	(49)	58	12,602	1,023
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.....	12,957	10,295	0	7,088	0	0	0	0	0	0	2,580	211
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-cancelable 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	0	0
17. Other liability.....	736,437	571,758	0	384,820	1,629	14,500	82,898	769	4,156	22,933	118,712	11,228
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.....	827,373	684,254	0	291,467	478,715	534,834	219,934	830	3,625	13,306	108,503	12,660
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.....	768,539	629,249	0	277,504	405,150	424,250	40,450	143	175	49	104,230	11,758
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).....	4,365,211	3,505,946	0	2,002,984	1,625,291	1,895,606	652,976	9,651	20,118	43,051	743,889	74,262

**DETAILS OF WRITE-INS**

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 Lines 1 to 34 \$.....11,136.

24.OH

**STATE AUTO INSURANCE COMPANY OF OHIO**

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....		0
2. Increase (decrease) by adjustment:		
2.1 Totals, Part 1, Column 10.....		0
2.2 Totals, Part 3, Column 7.....		0
3. Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)).....		0
4. Cost of additions and permanent improvements:		
4.1 Totals, Part 1, Column 13.....		0
4.2 Totals, Part 3, Column 9.....		0
5. Total profit (loss) on sales, Part 3, Column 14.....		0
6. Increase (decrease) by foreign exchange adjustment:	<b>NONE</b>	
6.1 Totals, Part 1, Column 11.....		0
6.2 Totals, Part 3, Column 8.....		0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....		0
8. Book/adjusted carrying value at end of current period.....		0
9. Total valuation allowance.....		0
10. Subtotal (Lines 8 plus 9).....		0
11. Total nonadmitted amounts.....		0
12. Statement value, current period (Page 2, real estate lines, current period).....		0

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....		0
2. Amount loaned during year:		
2.1 Actual cost at time of acquisitions.....	0	
2.2 Additional investment made after acquisitions.....	0	0
3. Accrual of discount and mortgage interest points and commitment fees.....		0
4. Increase (decrease) by adjustment.....		0
5. Total profit (loss) on sale.....		0
6. Amounts paid on account or in full during the year.....	<b>NONE</b>	0
7. Amortization of premium.....		0
8. Increase (decrease) by foreign exchange adjustment.....		0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....		0
10. Total valuation allowance.....		0
11. Subtotal (Lines 9 plus 10).....		0
12. Total nonadmitted amounts.....		0
13. Statement value of mortgages owned at end of current period.....		0

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....		0
2. Cost of acquisitions during year:		
2.1 Actual cost at time of acquisitions.....	0	
2.2 Additional investment made after acquisitions.....	0	0
3. Accrual of discount.....		0
4. Increase (decrease) by adjustment.....		0
5. Total profit (loss) on sale.....		0
6. Amounts paid on account or in full during the year.....	<b>NONE</b>	0
7. Amortization of premium.....		0
8. Increase (decrease) by foreign exchange adjustment.....		0
9. Book/adjusted carrying value of long-term invested assets at end of current period.....		0
10. Total valuation allowance.....		0
11. Subtotal (Lines 9 plus 10).....		0
12. Total nonadmitted amounts.....		0
13. Statement value of long-term invested assets at end of current period.....		0

**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 Column 6 as a % of Line 10.7	8 Total from Column 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.....	0	0	196,591	0	0	196,591	1.2	539,522	3.6	196,591	0
1.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals.....	0	0	196,591	0	0	196,591	1.2	539,522	3.6	196,591	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6.....	0	0	0	0	0	0	0.0	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.....	0	0	1,267,028	0	0	1,267,028	7.6	1,268,943	8.4	1,267,028	0
3.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals.....	0	0	1,267,028	0	0	1,267,028	7.6	1,268,943	8.4	1,267,028	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1.....	0	0	1,950,976	5,556,475	0	7,507,451	44.9	7,784,485	51.7	7,507,451	0
4.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals.....	0	0	1,950,976	5,556,475	0	7,507,451	44.9	7,784,485	51.7	7,507,451	0
<b>5. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1.....	0	504,242	1,519,979	2,027,710	0	4,051,931	24.2	3,453,590	23.0	4,051,931	0
5.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals.....	0	504,242	1,519,979	2,027,710	0	4,051,931	24.2	3,453,590	23.0	4,051,931	0

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

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting 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 Column 6 as a % of Line 10.7	8 Total from Column 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	0.0	2,000,507	13.3	0	0
6.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals.....	0	0	0	0	0	0	0.0	2,000,507	13.3	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1.....	3,699,668	0	0	0	0	3,699,668	22.1	0	0.0	3,699,668	0
7.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals.....	3,699,668	0	0	0	0	3,699,668	22.1	0	0.0	3,699,668	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6.....	0	0	0	0	0	0	0.0	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	0.0	0	0.0	0	0
9.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

**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 Column 6 as a % of Line 10.7	8 Total from Column 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.....	3,699,668	504,242	4,934,574	7,584,185	0	16,722,669	100.0	XXX	XXX	16,722,669	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.....	3,699,668	504,242	4,934,574	7,584,185	0	16,722,669	100.0	XXX	XXX	16,722,669	0
10.8 Line 10.7 as a % of Col. 6.....	22.1	3.0	29.5	45.4	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1.....	849,663	2,506,015	5,449,717	6,241,652	0	XXX	XXX	15,047,047	100.0	15,047,048	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.....	849,663	2,506,015	5,449,717	6,241,652	0	XXX	XXX	15,047,047	100.0	15,047,048	0
11.8 Line 11.7 as a % of Col. 8.....	5.6	16.7	36.2	41.5	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1.....	3,699,668	504,242	4,934,574	7,584,184	0	16,722,668	100.0	15,047,048	100.0	16,722,668	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.....	3,699,668	504,242	4,934,574	7,584,184	0	16,722,668	100.0	15,047,048	100.0	16,722,668	XXX
12.8 Line 12.7 as a % of Col. 6.....	22.1	3.0	29.5	45.4	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.....	22.1	3.0	29.5	45.4	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

29

- (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 current year, \$.....0 prior year of bonds with Z\* designation. 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 are 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\* designation. "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.

**STATE AUTO INSURANCE COMPANY OF OHIO**

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

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Column 6 as a % of Line 10.7	Total from Column 6 Prior Year	% from Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations.....	0	0	196,591	0	0	196,591	1.2	539,522	3.6	196,591	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals.....	0	0	196,591	0	0	196,591	1.2	539,522	3.6	196,591	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other.....	0	0	0	0	0	0	0.0	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.....	0	0	1,267,028	0	0	1,267,028	7.6	1,268,943	8.4	1,267,028	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals.....	0	0	1,267,028	0	0	1,267,028	7.6	1,268,943	8.4	1,267,028	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations.....	0	0	1,950,976	5,556,475	0	7,507,451	44.9	7,784,485	51.7	7,507,451	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals.....	0	0	1,950,976	5,556,475	0	7,507,451	44.9	7,784,485	51.7	7,507,451	0
<b>5. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations.....	0	504,242	1,519,979	2,027,710	0	4,051,931	24.2	3,453,590	23.0	4,051,931	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals.....	0	504,242	1,519,979	2,027,710	0	4,051,931	24.2	3,453,590	23.0	4,051,931	0

30

**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 Column 6 as a % of Line 10.7	8 Total from Column 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	0.0	2,000,507	13.3	0	0
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals.....	0	0	0	0	0	0	0.0	2,000,507	13.3	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations.....	3,699,668	0	0	0	0	3,699,668	22.1	0	0.0	3,699,668	0
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals.....	3,699,668	0	0	0	0	3,699,668	22.1	0	0.0	3,699,668	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	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 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

**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 Column 6 as a % of Line 10.7	8 Total from Column 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.....	3,699,668	504,242	4,934,574	7,584,185	0	16,722,669	100.0	XXX	XXX	16,722,669	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
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.....	3,699,668	504,242	4,934,574	7,584,185	0	16,722,669	100.0	XXX	XXX	16,722,669	0
10.8 Line 10.7 as a % of Col. 6.....	22.1	3.0	29.5	45.4	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations.....	849,663	2,506,015	5,449,717	6,241,652	0	XXX	XXX	15,047,047	100.0	15,047,048	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
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.....	849,663	2,506,015	5,449,717	6,241,652	0	XXX	XXX	15,047,047	100.0	15,047,048	0
11.8 Line 11.7 as a % of Col. 8.....	5.6	16.7	36.2	41.5	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations.....	3,699,668	504,242	4,934,574	7,584,184	0	16,722,668	100.0	15,047,048	100.0	16,722,668	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
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.....	3,699,668	504,242	4,934,574	7,584,184	0	16,722,668	100.0	15,047,048	100.0	16,722,668	XXX
12.8 Line 12.7 as a % of Col. 6.....	22.1	3.0	29.5	45.4	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.....	22.1	3.0	29.5	45.4	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.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
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

**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.....	343,452	343,452	.0	.0	.0
2. Cost of short-term investments acquired.....	15,463,463	15,463,463	.0	.0	.0
3. Increase (decrease) by adjustment.....	.0	.0	.0	.0	.0
4. Increase (decrease) by foreign exchange adjustment.....	.0	.0	.0	.0	.0
5. Total profit (loss) on disposal of short-term investments.....	.0	.0	.0	.0	.0
6. Consideration received on disposal of short-term investments.....	12,107,247	12,107,247	.0	.0	.0
7. Book/adjusted carrying value, current year.....	3,699,668	3,699,668	.0	.0	.0
8. Total valuation allowance.....	.0	.0	.0	.0	.0
9. Subtotal (Lines 7 plus 8).....	3,699,668	3,699,668	.0	.0	.0
10. Total nonadmitted amounts.....	.0	.0	.0	.0	.0
11. Statement value (Lines 9 minus 10).....	3,699,668	3,699,668	.0	.0	.0
12. Income collected during year.....	14,487	14,487	.0	.0	.0
13. Income earned during year.....	18,487	18,487	.0	.0	.0

33

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

**Sch. DB-Pt. A-Verification Between Years  
NONE**

**Sch. DB-Pt. B-Verification Between Years  
NONE**

**Sch. DB-Pt. C-Verification Between Years  
NONE**

**Sch. DB-Pt. D-Verification Between Years  
NONE**

**Sch. DB-Pt. E-Verification  
NONE**

**Sch. DB-Pt. F-Sn. 1  
NONE**

**Sch. DB-Pt. F-Sn. 2  
NONE**

**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		8 Cols. 6 + 7	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							
<b>Affiliated - U. S. Intercompany Pooling:</b>													
31-4316080	25135	STATE AUTOMOBILE MUTUAL	OH	10,810	0	4,367	4,367	0	0	4,315	0	0	0
0199999	Affiliated - U. S. Intercompany Pooling												
0499999	Total Affiliates												
				10,810	0	4,367	4,367	0	0	4,315	0	0	0
<b>Pools and Associations - Mandatory Pools:</b>													
0699998	Pools and Associations for which the total of column 8 is less than \$100,000-Mandatory Pools and Associations												
0699999	Pools and Associations - Mandatory Pools												
0899999	Total Pools and Associations												
9999999	Totals												
				10,811	0	4,367	4,367	0	0	4,315	0	0	0

**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
------------------------------	------------------------------	--------------------------	---------------------------	---------------------------	------------------------------

**NONE**

**STATE AUTO 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 Col. 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															
<b>Authorized</b>																															
<b>Affiliates-U.S. Intercompany Pooling</b>																															
31-4316080	25135	STATE AUTOMOBILE MUTUAL	OH		3,997	0	0	427	18	226	71	1,854	0	2,596	0	0	2,596	0													
0199999	Total Authorized Affiliates - U.S. Intercompany Pooling																	3,997	0	0	427	18	226	71	1,854	0	2,596	0	2,596	0	
<b>Affiliates-U.S. Non-Pool</b>																															
31-4316080	25135	STATE AUTOMOBILE MUTUAL	OH		18	0	0	0	0	0	0	0	0	0	0	0	0	0													
57-6010814	25127	STATE AUTO PROPERTY & CASUALTY	SC		19	0	0	0	0	0	0	0	0	0	0	0	0	0													
0299999	Total Authorized Affiliates - U.S. Non-Pool																	37	0	0	0	0	0	0	0	0	0	0			
0499999	Total Authorized Affiliates																	4,034	0	0	427	18	226	71	1,854	0	2,596	0	2,596	0	
<b>Other U.S. Unaffiliated Insurers</b>																															
48-0921045	39845	EMPLOYERS RE	MO		165	0	0	0	0	0	0	73	0	73	0	0	73	0													
13-2673100	22039	GENERAL REINSURANCE	DE		165	0	0	0	0	0	0	73	0	73	0	0	73	0													
13-5616275	19453	TRANSATLANTIC	NY		5	0	0	0	0	0	0	0	0	0	0	0	0	0													
0599998	Total Authorized Other U.S. Unaffiliated Insurers (Under \$100,000)																	30	0	0	0	0	0	0	3	0	3	0	3	0	
0599999	Total Authorized Other U.S. Unaffiliated Insurers																	365	0	0	0	0	0	0	149	0	149	0	149	0	
<b>Pools-Mandatory Pools</b>																															
AA-9991506	00000	MINE SUBSIDENCE	OH		1	0	0	0	0	0	0	0	0	0	0	0	0	0													
0699999	Total Authorized Pools - Mandatory Pools																	1	0	0	0	0	0	0	0	0	0	0	0		
0999999	Total Authorized																	4,400	0	0	427	18	226	71	2,003	0	2,745	0	2,745	0	
<b>Unauthorized</b>																															
<b>Other Non-U.S. Insurers</b>																															
1799998	Total Unauthorized Other Non-U.S. Insurers (Under \$100,000)																	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1799999	Total Unauthorized Other Non-U.S. Insurers																	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1899999	Total Unauthorized																	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1999999	Total Authorized and Unauthorized																	4,403	0	0	427	18	226	71	2,003	0	2,745	0	2,745	0	
9999999	Totals																	4,403	0	0	427	18	226	71	2,003	0	2,745	0	2,745	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) .....	0.0	0
(2) .....	0.0	0
(3) .....	0.0	0
(4) .....	0.0	0
(5) .....	0.0	0

40

**Sch. F-Pt. 4  
NONE**

**Sch. F-Pt. 5  
NONE**

**Sch. F-Pt. 6  
NONE**

**Sch. F-Pt. 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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 9).....	16,723,669	0	16,723,669
2. Agents' balances or uncollected premiums (Line 10).....	45,216	0	45,216
3. Funds held by or deposited with reinsured companies (Line 11).....	0	0	0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14).....	0	0	0
5. Other assets (Lines 12 and 13 and 15 through 25).....	981,387	0	981,387
6. Net amount recoverable from reinsurers.....	0	2,745,179	2,745,179
7. Totals (Line 28).....	17,750,272	2,745,179	20,495,451
<b>LIABILITIES (Page 3)</b>			
8. Losses and loss adjustment expenses (Lines 1 through 3).....	7,381,913	742,195	8,124,108
9. Taxes, expenses, and other obligations (Lines 4 through 8).....	0	0	0
10. Unearned premiums (Line 9).....	4,315,093	2,002,984	6,318,077
11. Advance premiums (Line 10).....	0	0	0
12. Dividends declared and unpaid (Line 11.1 and 11.2).....	0	0	0
13. Ceded reinsurance premiums payable (net of ceded commission) (Line 12).....	0	0	0
14. Funds held by company under reinsurance treaties (Line 13).....	0	0	0
15. Amounts withheld or retained by company for account of others (Line 14).....	0	0	0
16. Provision for reinsurance (Line 16).....	0	0	0
17. Other liabilities (Lines 15 and 17 through 23).....	39,098	0	39,098
18. Total liabilities (Line 26 minus Line 25).....	11,736,104	2,745,179	14,481,283
19. Surplus as regards policyholders (Line 35).....	6,014,167	XXX	6,014,167
20. Totals (Line 36).....	17,750,271	2,745,179	20,495,450

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 is a participant in a 100% intercompany Pooling Arrangement with State Automobile Mutual as the lead reinsurer. The Company cedes 100% of its premium, loss, and LAE to State Automobile Mutual and assumes a % of the total Pool. See related discussion @ footnote 25.

**STATE AUTO INSURANCE COMPANY OF OHIO**

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written.....	135	XXX	0	XXX	0	XXX	0	XXX	0	XXX	135	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned.....	138	XXX	0	XXX	0	XXX	0	XXX	0	XXX	138	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims.....	262	189.9	0	0.0	0	0.0	0	0.0	0	0.0	262	189.9	0	0.0	0	0.0	0	0.0
4. Increase in contract reserves.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Commissions (a).....	2	1.4	0	0.0	0	0.0	0	0.0	0	0.0	2	1.4	0	0.0	0	0.0	0	0.0
6. General insurance expenses.....	15	10.9	0	0.0	0	0.0	0	0.0	0	0.0	15	10.9	0	0.0	0	0.0	0	0.0
7. Taxes, licenses and fees.....	6	4.3	0	0.0	0	0.0	0	0.0	0	0.0	6	4.3	0	0.0	0	0.0	0	0.0
8. Total expenses incurred.....	23	16.7	0	0.0	0	0.0	0	0.0	0	0.0	23	16.7	0	0.0	0	0.0	0	0.0
9. Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds.....	(147)	(106.5)	0	0.0	0	0.0	0	0.0	0	0.0	(147)	(106.5)	0	0.0	0	0.0	0	0.0
11. Dividends or refunds.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting after dividends or refunds.....	(147)	(106.5)	0	0.0	0	0.0	0	0.0	0	0.0	(147)	(106.5)	0	0.0	0	0.0	0	0.0

**DETAILS OF WRITE-INS**

0901. ....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0902. ....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0903. ....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Total (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$.....0 reported as "Contract, membership and other fees retained by agents."



## SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred claims.....	0	0	0	0
2. Beginning claim reserves and liabilities.....	0	0	0	0
3. Ending claim reserves and liabilities.....	0	0	0	0
4. Claims paid.....	0	0	0	0
<b>B. Assumed Reinsurance:</b>				
5. Incurred claims.....	264	0	0	264
6. Beginning claim reserves and liabilities.....	317	0	0	317
7. Ending claim reserves and liabilities.....	147	0	0	147
8. Claims paid.....	434	0	0	434
<b>C. Ceded Reinsurance:</b>				
9. Incurred claims.....	2	0	0	2
10. Beginning claim reserves and liabilities.....	(7)	0	0	(7)
11. Ending claim reserves and liabilities.....	0	0	0	0
12. Claims paid.....	(5)	0	0	(5)
<b>D. Net:</b>				
13. Incurred claims.....	262	0	0	262
14. Beginning claim reserves and liabilities.....	324	0	0	324
15. Ending claim reserves and liabilities.....	147	0	0	147
16. Claims paid.....	439	0	0	439

**STATE AUTO INSURANCE COMPANY OF OHIO**

**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						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.....	1,400.....	98.....	1,302.....	1,008.....	17.....	43.....	1.....	69.....	0.....	17.....	1,101.....	546.....
3. 1994.....	1,452.....	82.....	1,370.....	1,075.....	12.....	47.....	0.....	79.....	0.....	12.....	1,188.....	574.....
4. 1995.....	1,494.....	47.....	1,448.....	971.....	4.....	41.....	1.....	76.....	0.....	11.....	1,083.....	493.....
5. 1996.....	1,522.....	72.....	1,450.....	1,581.....	180.....	61.....	2.....	90.....	0.....	11.....	1,550.....	625.....
6. 1997.....	1,554.....	77.....	1,477.....	1,014.....	34.....	39.....	0.....	88.....	0.....	11.....	1,106.....	454.....
7. 1998.....	1,601.....	66.....	1,535.....	1,256.....	53.....	19.....	0.....	118.....	0.....	14.....	1,340.....	499.....
8. 1999.....	1,618.....	64.....	1,554.....	1,145.....	56.....	19.....	0.....	122.....	0.....	18.....	1,229.....	435.....
9. 2000.....	1,609.....	57.....	1,553.....	1,237.....	65.....	14.....	0.....	137.....	0.....	9.....	1,322.....	415.....
10. 2001.....	1,602.....	45.....	1,557.....	1,178.....	13.....	7.....	0.....	136.....	0.....	7.....	1,307.....	400.....
11. 2002.....	1,688.....	33.....	1,655.....	922.....	17.....	3.....	0.....	104.....	0.....	3.....	1,012.....	338.....
12. Totals.....	XXX.....	XXX.....	XXX.....	11,385.....	452.....	292.....	3.....	1,019.....	0.....	114.....	12,240.....	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. Prior.....	2.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
2. 1993.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
3. 1994.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
4. 1995.....	2.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
5. 1996.....	3.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
6. 1997.....	4.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	0.....
7. 1998.....	2.....	0.....	3.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	6.....	0.....
8. 1999.....	16.....	0.....	4.....	0.....	0.....	0.....	2.....	1.....	1.....	0.....	0.....	21.....	1.....
9. 2000.....	26.....	0.....	6.....	1.....	1.....	0.....	2.....	(0).....	2.....	0.....	0.....	37.....	2.....
10. 2001.....	48.....	5.....	16.....	1.....	1.....	0.....	3.....	(0).....	4.....	0.....	0.....	66.....	4.....
11. 2002.....	314.....	0.....	92.....	3.....	7.....	0.....	8.....	(0).....	37.....	0.....	0.....	456.....	49.....
12. Totals.....	420.....	5.....	123.....	5.....	8.....	0.....	16.....	1.....	45.....	0.....	0.....	601.....	57.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	2.....	0.....
2. 1993.....	1,120.....	18.....	1,102.....	80.0.....	18.4.....	84.6.....	0.....	0.....	0.00.....	1.....	0.....
3. 1994.....	1,202.....	12.....	1,190.....	82.8.....	14.9.....	86.9.....	0.....	0.....	0.00.....	2.....	0.....
4. 1995.....	1,090.....	4.....	1,085.....	72.9.....	9.0.....	75.0.....	0.....	0.....	0.00.....	2.....	0.....
5. 1996.....	1,735.....	182.....	1,554.....	114.0.....	252.3.....	107.1.....	0.....	0.....	0.00.....	3.....	0.....
6. 1997.....	1,146.....	34.....	1,112.....	73.7.....	44.4.....	75.3.....	0.....	0.....	0.00.....	5.....	0.....
7. 1998.....	1,400.....	53.....	1,346.....	87.4.....	80.5.....	87.7.....	0.....	0.....	0.00.....	5.....	1.....
8. 1999.....	1,308.....	58.....	1,250.....	80.8.....	90.1.....	80.4.....	0.....	0.....	0.00.....	20.....	1.....
9. 2000.....	1,424.....	66.....	1,358.....	88.5.....	116.3.....	87.5.....	0.....	0.....	0.00.....	31.....	5.....
10. 2001.....	1,393.....	19.....	1,373.....	86.9.....	42.4.....	88.2.....	0.....	0.....	0.00.....	59.....	8.....
11. 2002.....	1,487.....	19.....	1,468.....	88.1.....	58.7.....	88.7.....	0.....	0.....	0.00.....	404.....	52.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	533.....	68.....

**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.....	16	18	.0	.0	.1	.0	.0	(.0)	XXX.....
2. 1993.....	2,755	134	2,620	1,897	83	92	1	139	.0	61	2,043	677
3. 1994.....	2,785	144	2,641	1,915	107	101	5	141	.0	70	2,044	658
4. 1995.....	2,828	142	2,686	1,840	80	98	.0	144	.0	56	2,000	612
5. 1996.....	2,824	163	2,661	1,818	103	102	.2	136	.0	57	1,951	582
6. 1997.....	2,782	119	2,663	1,757	56	94	.0	154	.0	47	1,950	555
7. 1998.....	2,759	117	2,643	1,601	62	78	.0	157	.0	44	1,773	528
8. 1999.....	2,670	85	2,585	1,539	23	64	.0	162	.0	45	1,741	553
9. 2000.....	2,447	37	2,411	1,389	10	39	.0	147	.0	37	1,565	533
10. 2001.....	2,360	33	2,327	1,091	25	14	.0	131	.0	21	1,211	502
11. 2002.....	2,379	25	2,354	653	29	5	.0	84	.0	8	713	395
12. Totals.....	XXX.....	XXX.....	XXX.....	15,515	597	686	.8	1,395	.0	447	16,991	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	245	222	3	.0	4	.0	4	.0	3	.0	.0	37	.1
2. 1993.....	5	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.5	.0
3. 1994.....	4	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.4	.0
4. 1995.....	12	.0	2	.1	.0	.0	.0	.0	.0	.0	.0	13	.0
5. 1996.....	11	.0	4	.1	.0	.0	.0	.0	.0	.0	.0	14	.1
6. 1997.....	22	2	5	.1	1	.0	1	.0	1	.0	.0	27	.1
7. 1998.....	49	2	7	(.0)	2	.0	2	.0	2	.0	.0	59	.2
8. 1999.....	117	.6	18	.1	4	.0	5	.0	5	.0	.0	142	.5
9. 2000.....	221	.1	38	.6	10	.0	8	.0	11	.0	.0	281	.11
10. 2001.....	386	.8	141	.1	15	.0	24	.1	23	.0	.0	579	.24
11. 2002.....	712	.5	303	(.2)	35	.0	36	.1	69	.0	.0	1,151	.85
12. Totals.....	1,784	246	521	10	72	.0	80	.2	114	.0	.0	2,314	132

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.0	.0	XXX.....	.26	.11
2. 1993.....	2,133	84	2,048	77.4	62.8	78.2	.0	.0	0.00	.5	.0
3. 1994.....	2,161	112	2,049	77.6	78.0	77.6	.0	.0	0.00	.4	.0
4. 1995.....	2,096	82	2,014	74.1	57.6	75.0	.0	.0	0.00	.13	.1
5. 1996.....	2,072	107	1,965	73.4	65.8	73.8	.0	.0	0.00	.13	.1
6. 1997.....	2,035	59	1,977	73.2	49.1	74.2	.0	.0	0.00	.25	.3
7. 1998.....	1,897	65	1,832	68.7	55.4	69.3	.0	.0	0.00	.54	.5
8. 1999.....	1,913	29	1,884	71.6	34.4	72.9	.0	.0	0.00	.128	.14
9. 2000.....	1,863	17	1,846	76.1	46.0	76.6	.0	.0	0.00	.252	.30
10. 2001.....	1,824	35	1,789	77.3	105.1	76.9	.0	.0	0.00	.519	.60
11. 2002.....	1,897	33	1,864	79.7	130.5	79.2	.0	.0	0.00	1,012	139
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.0	.0	XXX.....	2,049	265

**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.....	1	1	0	0	0	0	0	0	XXX.....	
2. 1993.....	411.....	63.....	349.....	237	22	20	1	17	0	8	251	63	
3. 1994.....	436.....	38.....	397.....	255	31	20	0	18	0	3	261	69	
4. 1995.....	453.....	32.....	421.....	283	32	27	0	18	0	3	296	73	
5. 1996.....	492.....	25.....	467.....	268	17	26	0	19	0	4	295	85	
6. 1997.....	525.....	23.....	502.....	341	19	28	0	28	0	3	378	85	
7. 1998.....	549.....	23.....	526.....	398	25	34	0	32	0	4	438	88	
8. 1999.....	570.....	23.....	547.....	351	5	23	0	34	0	4	402	89	
9. 2000.....	608.....	12.....	596.....	308	3	13	0	34	0	4	352	92	
10. 2001.....	721.....	13.....	708.....	234	21	5	0	33	0	3	251	93	
11. 2002.....	834.....	16.....	818.....	139	10	1	0	20	0	3	149	78	
12. Totals.....	XXX.....	XXX.....	XXX.....	2,812	186	198	1	252	0	38	3,075	XXX.....	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	7	6	0	0	0	0	0	0	0	0	0	2	0
2. 1993.....	11	9	0	0	0	0	0	0	0	0	0	3	0
3. 1994.....	1	0	0	0	0	0	0	0	0	0	0	1	0
4. 1995.....	2	1	2	1	0	0	0	0	0	0	0	1	0
5. 1996.....	5	0	1	1	0	0	0	0	0	0	0	6	0
6. 1997.....	12	2	2	1	0	0	1	0	1	0	0	12	0
7. 1998.....	31	7	8	0	1	0	2	0	1	0	0	37	1
8. 1999.....	63	1	12	0	3	0	3	0	3	0	0	83	1
9. 2000.....	92	12	51	(1)	3	0	9	0	6	0	0	149	3
10. 2001.....	131	8	85	2	8	0	13	1	13	0	0	238	6
11. 2002.....	252	7	164	1	14	0	21	1	28	0	0	468	16
12. Totals.....	607	53	325	6	30	0	49	3	52	0	0	1,000	27

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	1	0
2. 1993.....	286.....	31.....	254.....	69.5	50.2	72.9	0	0	0.00	2	1
3. 1994.....	293.....	31.....	262.....	67.3	81.5	66.0	0	0	0.00	1	0
4. 1995.....	332.....	34.....	298.....	73.3	107.7	70.7	0	0	0.00	1	0
5. 1996.....	320.....	19.....	301.....	65.0	76.0	64.4	0	0	0.00	5	1
6. 1997.....	412.....	22.....	390.....	78.5	95.3	77.7	0	0	0.00	11	1
7. 1998.....	506.....	32.....	474.....	92.2	139.6	90.1	0	0	0.00	32	4
8. 1999.....	492.....	6.....	486.....	86.4	28.3	88.8	0	0	0.00	74	9
9. 2000.....	516.....	15.....	501.....	85.0	129.8	84.1	0	0	0.00	132	18
10. 2001.....	521.....	32.....	489.....	72.3	245.3	69.1	0	0	0.00	206	32
11. 2002.....	638.....	21.....	617.....	76.4	127.5	75.4	0	0	0.00	407	61
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	872	128

**STATE AUTO INSURANCE COMPANY OF OHIO**

**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.....	14	3	1	0	0	0	0	11	XXX.....
2. 1993.....	627	22	605	329	14	15	0	32	0	7	362	82
3. 1994.....	690	16	674	308	19	12	0	29	0	2	331	75
4. 1995.....	692	11	680	258	4	10	0	27	0	2	291	78
5. 1996.....	634	11	624	251	4	18	0	25	0	9	290	88
6. 1997.....	528	11	517	257	9	19	0	30	0	4	297	79
7. 1998.....	464	10	454	237	0	24	0	32	0	4	294	66
8. 1999.....	410	10	401	197	3	21	0	33	0	1	248	55
9. 2000.....	449	8	441	246	0	22	0	32	0	2	300	68
10. 2001.....	505	12	493	178	5	20	0	26	0	1	219	60
11. 2002.....	497	6	491	78	5	10	0	12	0	0	96	44
12. Totals.....	XXX.....	XXX.....	XXX.....	2,352	65	171	0	278	0	32	2,737	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	109	71	53	0	8	0	3	0	2	0	0	105	1
2. 1993.....	23	8	23	0	0	0	1	0	0	0	0	39	0
3. 1994.....	22	5	23	(0)	0	0	1	0	0	0	0	41	0
4. 1995.....	20	1	23	0	0	0	1	0	0	0	0	43	0
5. 1996.....	12	1	11	0	1	0	1	0	1	0	0	23	0
6. 1997.....	15	0	7	1	2	0	1	0	1	0	0	24	1
7. 1998.....	27	9	14	1	1	0	3	0	1	0	0	36	1
8. 1999.....	65	31	20	4	3	0	5	0	3	0	0	61	1
9. 2000.....	93	23	21	4	5	0	9	0	5	0	0	105	2
10. 2001.....	109	7	55	2	5	0	15	0	11	0	0	187	5
11. 2002.....	146	0	107	(1)	14	0	24	0	27	0	0	319	16
12. Totals.....	640	156	356	13	39	0	66	1	52	0	0	984	28

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	91	14
2. 1993.....	424	23	401	67.6	103.1	66.3	0	0	0.00	37	2
3. 1994.....	396	24	372	57.4	151.1	55.2	0	0	0.00	40	2
4. 1995.....	338	5	333	48.9	40.7	49.0	0	0	0.00	42	1
5. 1996.....	318	6	313	50.2	53.1	50.1	0	0	0.00	20	2
6. 1997.....	331	10	321	62.7	91.4	62.1	0	0	0.00	21	3
7. 1998.....	341	11	330	73.4	106.4	72.6	0	0	0.00	31	6
8. 1999.....	347	38	309	84.6	400.0	77.1	0	0	0.00	50	11
9. 2000.....	432	27	405	96.3	338.5	91.9	0	0	0.00	87	18
10. 2001.....	420	14	406	83.2	111.6	82.5	0	0	0.00	156	31
11. 2002.....	418	4	415	84.2	62.8	84.4	0	0	0.00	254	65
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	828	156

**STATE AUTO INSURANCE COMPANY OF OHIO**

**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						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.....	2	0	1	0	0	0	0	4	XXX.....
2. 1993.....	605.....	66.....	539.....	319	37	51	2	27	0	7	358	104
3. 1994.....	645.....	44.....	601.....	385	53	51	2	30	0	16	411	123
4. 1995.....	682.....	45.....	638.....	313	7	52	0	27	0	12	385	124
5. 1996.....	721.....	51.....	670.....	517	76	108	1	35	0	6	584	148
6. 1997.....	770.....	61.....	710.....	505	98	57	1	44	0	12	506	132
7. 1998.....	770.....	57.....	714.....	444	36	49	0	55	0	9	512	114
8. 1999.....	771.....	59.....	712.....	526	51	43	1	60	3	11	574	122
9. 2000.....	836.....	56.....	780.....	396	15	26	0	49	0	8	455	108
10. 2001.....	895.....	38.....	856.....	446	29	12	0	58	0	8	487	107
11. 2002.....	968.....	20.....	948.....	297	13	4	0	36	0	2	324	76
12. Totals.....	XXX.....	XXX.....	XXX.....	4,150	416	453	6	420	4	91	4,599	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	2	0	1	0	0	0	0	0	0	0	0	3	0
2. 1993.....	3	0	0	0	0	0	0	0	0	0	0	3	0
3. 1994.....	0	0	2	1	0	0	0	0	0	0	0	2	0
4. 1995.....	3	0	1	0	0	0	0	0	0	0	0	5	0
5. 1996.....	20	4	3	0	1	0	1	0	1	0	0	22	1
6. 1997.....	22	5	5	2	1	0	2	0	2	0	0	25	1
7. 1998.....	41	3	15	3	1	0	5	0	3	0	0	59	1
8. 1999.....	45	2	25	3	2	0	11	1	5	0	0	82	2
9. 2000.....	92	4	53	6	3	0	15	1	8	0	0	161	3
10. 2001.....	119	29	73	1	12	0	23	2	17	0	0	212	6
11. 2002.....	193	1	143	1	32	0	34	1	38	0	0	435	15
12. Totals.....	541	47	322	17	52	0	90	6	74	0	0	1,009	29

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	3	0
2. 1993.....	400.....	39.....	361.....	66.1	58.4	67.0	0	0	0.00	3	0
3. 1994.....	468.....	55.....	412.....	72.5	124.3	68.6	0	0	0.00	1	0
4. 1995.....	397.....	7.....	390.....	58.1	15.5	61.1	0	0	0.00	5	1
5. 1996.....	686.....	81.....	605.....	95.2	159.1	90.3	0	0	0.00	19	3
6. 1997.....	638.....	106.....	532.....	82.8	175.4	74.9	0	0	0.00	21	5
7. 1998.....	613.....	42.....	570.....	79.5	74.4	79.9	0	0	0.00	50	9
8. 1999.....	717.....	61.....	656.....	93.0	102.4	92.2	0	0	0.00	67	16
9. 2000.....	642.....	26.....	615.....	76.7	47.1	78.9	0	0	0.00	135	25
10. 2001.....	761.....	62.....	699.....	85.1	161.3	81.7	0	0	0.00	162	50
11. 2002.....	776.....	16.....	759.....	80.2	83.1	80.1	0	0	0.00	333	102
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	799	211

**SCHEDULE P - PART 1F - SECTION 1 - MEDICAL MALPRACTICE - 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.....	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.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 1998.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 1999.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
10. 2001.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
11. 2002.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	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. Prior.....	0.....	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.....	0.....	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.....	0.....
5. 1996.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 1997.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 1998.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 1999.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
10. 2001.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
11. 2002.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
12. Totals.....	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. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 1993.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
3. 1994.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
4. 1995.....	0.....	0.....	0.....	500.0.....	0.0.....	500.0.....	0.....	0.....	0.00.....	0.....	0.....
5. 1996.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
6. 1997.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
7. 1998.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
8. 1999.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
9. 2000.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
10. 2001.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
11. 2002.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.00.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**SCHEDULE P - PART 1F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

(\$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.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 1998.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 1999.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
10. 2001.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
11. 2002.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	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. Prior.....	0.....	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.....	0.....	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.....	0.....
5. 1996.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 1997.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 1998.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 1999.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
10. 2001.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
11. 2002.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
12. Totals.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 1993.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
3. 1994.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
4. 1995.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
5. 1996.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
6. 1997.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
7. 1998.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
8. 1999.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
9. 2000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
10. 2001.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
11. 2002.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.00.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**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							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.....	35	3	32	11	1	0	0	1	0	0	10	XXX
3. 1994.....	35	4	32	14	0	1	0	1	0	1	15	XXX
4. 1995.....	35	3	32	11	0	1	0	1	0	1	12	XXX
5. 1996.....	35	4	31	10	1	0	0	0	0	0	10	XXX
6. 1997.....	35	6	30	11	1	1	0	1	0	0	11	XXX
7. 1998.....	36	7	29	11	2	0	0	1	0	0	10	XXX
8. 1999.....	36	7	29	10	2	0	0	1	0	0	9	XXX
9. 2000.....	35	11	24	9	3	0	0	1	0	0	7	XXX
10. 2001.....	35	13	22	7	2	0	0	1	0	0	6	XXX
11. 2002.....	36	15	21	6	0	0	0	1	0	0	7	XXX
12. Totals.....	XXX	XXX	XXX	98	12	3	0	8	0	3	97	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	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.....	0	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	0
5. 1996.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999.....	1	0	0	0	0	0	0	0	0	0	0	1	0
9. 2000.....	5	0	0	0	0	0	0	0	0	0	0	5	0
10. 2001.....	1	0	0	0	0	0	0	0	0	0	0	1	0
11. 2002.....	1	0	0	0	0	0	0	0	0	0	0	1	0
12. Totals.....	8	0	1	0	0	0	0	0	1	0	0	10	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. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1993.....	12	1	10	33.0	37.8	32.5	0	0	0.00	0	0
3. 1994.....	15	0	15	43.9	11.3	47.7	0	0	0.00	0	0
4. 1995.....	13	0	12	36.2	11.1	38.5	0	0	0.00	0	0
5. 1996.....	11	1	10	30.7	16.3	32.6	0	0	0.00	0	0
6. 1997.....	12	1	12	34.9	14.0	39.0	0	0	0.00	0	0
7. 1998.....	12	2	10	33.6	32.7	33.8	0	0	0.00	0	0
8. 1999.....	12	2	10	33.9	28.6	35.3	0	0	0.00	1	0
9. 2000.....	15	3	12	43.3	27.5	50.5	0	0	0.00	5	0
10. 2001.....	9	2	7	25.3	12.7	32.6	0	0	0.00	1	0
11. 2002.....	8	0	8	23.0	2.8	37.5	0	0	0.00	1	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9	1

**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						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	1	0	0	0	0	2	XXX.....
2. 1993.....	263	84	179	127	36	31	3	6	0	0	125	28
3. 1994.....	269	84	185	82	12	25	0	6	0	1	102	30
4. 1995.....	298	88	211	87	5	29	0	7	0	0	118	31
5. 1996.....	347	84	263	135	20	47	0	9	0	0	171	38
6. 1997.....	383	94	289	201	74	35	0	16	0	1	179	38
7. 1998.....	407	99	308	158	22	34	0	14	0	1	184	37
8. 1999.....	430	97	332	123	31	40	0	15	0	0	146	36
9. 2000.....	448	109	339	114	16	26	0	18	0	0	141	34
10. 2001.....	524	113	412	78	29	12	0	19	0	0	80	25
11. 2002.....	637	125	512	28	5	2	0	10	0	0	35	28
12. Totals.....	XXX.....	XXX.....	XXX.....	1,134	250	281	4	121	0	4	1,283	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	23	15	2	0	4	0	1	0	2	0	0	16	1
2. 1993.....	1	0	2	0	0	0	1	0	0	0	0	5	0
3. 1994.....	2	2	3	0	0	0	1	0	1	0	0	5	0
4. 1995.....	6	0	4	0	2	0	1	0	0	0	0	14	0
5. 1996.....	14	7	9	0	1	0	3	0	1	0	0	22	0
6. 1997.....	11	0	9	1	3	0	2	0	1	0	0	26	1
7. 1998.....	33	11	19	1	5	0	6	(0)	2	0	0	53	1
8. 1999.....	37	6	43	1	8	0	14	(0)	4	0	0	101	2
9. 2000.....	59	11	82	1	13	0	25	(0)	8	0	0	175	3
10. 2001.....	55	5	80	5	13	0	24	1	10	0	0	173	5
11. 2002.....	88	7	143	8	18	0	40	(0)	20	0	0	294	9
12. Totals.....	331	63	397	16	68	0	118	1	49	0	0	883	21

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	10	6
2. 1993.....	169	39	130	64.3	46.6	72.5	0	0	0.00	3	1
3. 1994.....	120	13	107	44.6	15.7	57.8	0	0	0.00	3	2
4. 1995.....	137	5	132	45.9	6.0	62.4	0	0	0.00	10	3
5. 1996.....	220	27	193	63.4	31.7	73.5	0	0	0.00	17	5
6. 1997.....	279	75	204	72.9	80.0	70.7	0	0	0.00	19	6
7. 1998.....	270	34	237	66.4	33.8	76.9	0	0	0.00	40	13
8. 1999.....	285	38	247	66.2	39.0	74.2	0	0	0.00	74	26
9. 2000.....	344	28	316	76.9	25.8	93.3	0	0	0.00	130	46
10. 2001.....	292	39	253	55.7	34.9	61.4	0	0	0.00	126	46
11. 2002.....	349	20	329	54.8	16.3	64.2	0	0	0.00	215	79
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	649	234

**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								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.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2001.....	0	0	0	0	0	0	0	0	0	0	0	0
11. 2002.....	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals.....	XXX	XXX	XXX	0	0	0	0	0	0	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. Prior.....	0	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.....	0	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	0
5. 1996.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2001.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2002.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1993.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
3. 1994.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
4. 1995.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
5. 1996.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
6. 1997.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
7. 1998.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
8. 1999.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
9. 2000.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
10. 2001.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
11. 2002.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 11 - 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.....	8.....	0.....	5.....	0.....	1.....	0.....	6.....	13.....	XXX.....
2. 2001.....	907.....	36.....	871.....	436.....	9.....	6.....	0.....	36.....	0.....	7.....	469.....	XXX.....
3. 2002.....	1,055.....	42.....	1,013.....	332.....	12.....	2.....	0.....	28.....	0.....	3.....	350.....	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	776.....	20.....	12.....	0.....	65.....	0.....	16.....	832.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded						
1. Prior.....	22.....	0.....	12.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	35.....	1.....
2. 2001.....	18.....	0.....	7.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	27.....	1.....
3. 2002.....	156.....	8.....	34.....	0.....	3.....	0.....	1.....	(0).....	11.....	0.....	0.....	0.....	196.....	11.....
4. Totals.....	195.....	8.....	53.....	0.....	3.....	0.....	2.....	(0).....	13.....	0.....	0.....	0.....	258.....	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	33.....	1.....
2. 2001.....	505.....	9.....	496.....	55.6.....	24.7.....	56.9.....	0.....	0.....	0.00.....	25.....	2.....
3. 2002.....	566.....	20.....	546.....	53.6.....	47.3.....	53.9.....	0.....	0.....	0.00.....	181.....	15.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	240.....	18.....

**STATE AUTO INSURANCE COMPANY OF OHIO**

**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						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.....	(14)	0	2	0	0	0	16	(11)	XXX.....
2. 2001.....	2,207	6	2,202	1,229	18	4	0	171	0	115	1,387	965
3. 2002.....	2,370	9	2,361	1,170	25	1	0	134	0	67	1,280	828
4. Totals.....	XXX.....	XXX.....	XXX.....	2,385	43	8	0	306	0	198	2,656	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior...	1	0	4	0	0	0	0	0	0	0	0	5	1
2. 2001..	2	0	2	0	0	0	0	0	0	0	0	5	1
3. 2002..	75	0	70	1	0	0	2	(0)	12	0	0	158	33
4. Totals	78	0	76	1	0	0	3	0	13	0	0	169	35

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	5	0
2. 2001	1,410	18	1,392	63.9	312.9	63.2	0	0	0.00	4	1
3. 2002	1,465	26	1,439	61.8	290.6	60.9	0	0	0.00	144	15
4. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	153	16

**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.....	1.....	0.....	0.....	0.....	0.....	1.....	0.....	XXX.....
2. 2001.....	33.....	1.....	32.....	3.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	4.....	XXX.....
3. 2002.....	40.....	3.....	37.....	2.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	5.....	1.....	1.....	0.....	1.....	0.....	1.....	0.....	6.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	1.....	0.....	4.....	0.....	0.....	0.....	1.....	0.....	1.....	0.....	0.....	6.....	0.....
2. 2001.....	5.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	6.....	0.....
3. 2002.....	2.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	3.....	0.....
4. Totals.....	8.....	0.....	4.....	0.....	0.....	0.....	1.....	0.....	3.....	0.....	0.....	16.....	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. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	5.....	2.....
2. 2001.....	11.....	0.....	11.....	32.4.....	0.0.....	33.0.....	0.....	0.....	0.00.....	5.....	1.....
3. 2002.....	6.....	1.....	5.....	15.1.....	39.9.....	13.2.....	0.....	0.....	0.00.....	2.....	2.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	11.....	4.....

**SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

(\$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.....	(0).....	0.....	(0).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
3. 2002.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	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. Prior.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2001.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2002.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. Totals.....	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. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 2001.....	0.....	0.....	0.....	(1,000.0)	0.0	(111.1)	0.....	0.....	0.00	0.....	0.....
3. 2002.....	0.....	0.....	0.....	176.2	142.9	192.9	0.....	0.....	0.00	0.....	0.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**SCHEDULE P - PART 1M - INTERNATIONAL**

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

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1993.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
3. 1994.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
4. 1995.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
5. 1996.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
6. 1997.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
7. 1998.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
8. 1999.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
9. 2000.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
10. 2001.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
11. 2002.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1N - REINSURANCE**

NONPROPORTIONAL ASSUMED PROPERTY (\$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.....	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996.....	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997.....	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998.....	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999.....	5	0	5	2	2	0	0	0	0	0	0	XXX
9. 2000.....	0	0	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.....	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals.....	XXX	XXX	XXX	2	2	0	0	0	0	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. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 1993.....	0	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	0	XXX
4. 1995.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1993.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
3. 1994.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
4. 1995.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
5. 1996.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
6. 1997.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
7. 1998.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
8. 1999.....	2	2	0	43.1	0.0	0.0	0	0	0.00	0	0
9. 2000.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
10. 2001.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
11. 2002.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 10 - REINSURANCE**

NONPROPORTIONAL ASSUMED LIABILITY (\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10	11	12	
	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	.1	.0	.0	.0	.0	.0	.0	.0	.1	XXX
2. 1993.....	6	.0	.6	.3	.0	.0	.0	.0	.0	.0	.0	.3	XXX
3. 1994.....	2	.0	.2	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
4. 1995.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
5. 1996.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
6. 1997.....	(0)	.0	(0)	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
7. 1998.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
8. 1999.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
9. 2000.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
10. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
11. 2002.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
12. Totals.....	XXX	XXX	XXX	.4	.0	.0	.0	.0	.0	.0	.0	.4	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	.6	.0	.7	.0	.0	.0	.0	.0	.0	.0	.0	.13	XXX
2. 1993.....	.0	.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	.0	XXX
4. 1995.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
5. 1996.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
6. 1997.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
7. 1998.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
8. 1999.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
9. 2000.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
10. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
11. 2002.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
12. Totals.....	.6	.0	.8	.0	.0	.0	.0	.0	.0	.0	.0	.13	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.13	.0
2. 1993.....	.3	.0	.3	53.1	.0	53.1	.0	.0	.00	.0	.0
3. 1994.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
4. 1995.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
5. 1996.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
6. 1997.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
7. 1998.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
8. 1999.....	.0	.0	.0	340.0	.0	340.0	.0	.0	.00	.0	.0
9. 2000.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
10. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
11. 2002.....	.0	.0	.0	.0	.0	.0	.0	.0	.00	.0	.0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.13	.0

**SCHEDULE P - PART 1P - REINSURANCE**  
NONPROPORTIONAL ASSUMED FINANCIAL LINES (\$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	XXX
3. 1994.....	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1995.....	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996.....	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997.....	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998.....	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999.....	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000.....	0	0	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.....	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals.....	XXX	XXX	XXX	0	0	0	0	0	0	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. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 1993.....	0	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	0	XXX
4. 1995.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1993.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
3. 1994.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
4. 1995.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
5. 1996.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
6. 1997.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
7. 1998.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
8. 1999.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
9. 2000.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
10. 2001.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
11. 2002.....	0	0	0	0.0	0.0	0.0	0	0	0.00	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS 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.....	24	0	24	8	0	6	0	0	0	1	14	2
3. 1994.....	42	0	42	9	0	4	0	0	0	0	14	3
4. 1995.....	49	0	48	11	0	6	0	1	0	0	18	4
5. 1996.....	56	0	55	26	0	12	0	1	0	0	39	4
6. 1997.....	64	0	64	18	0	10	0	1	0	0	29	4
7. 1998.....	70	0	70	14	0	7	0	2	0	0	23	4
8. 1999.....	78	1	77	13	0	6	0	2	0	0	21	4
9. 2000.....	83	0	83	15	0	5	0	2	0	0	22	3
10. 2001.....	106	0	106	4	1	3	0	3	0	0	9	2
11. 2002.....	127	0	126	2	1	0	0	1	0	0	3	1
12. Totals.....	XXX	XXX	XXX	120	2	60	0	14	0	1	192	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	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	1	0
3. 1994.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995.....	1	0	0	0	0	0	0	0	0	0	0	2	0
5. 1996.....	1	0	1	0	0	0	1	0	0	0	0	3	0
6. 1997.....	7	0	1	0	4	0	1	0	1	0	0	14	1
7. 1998.....	1	0	2	0	1	0	1	(0)	1	0	0	7	1
8. 1999.....	7	0	4	0	4	0	3	(0)	2	0	0	19	1
9. 2000.....	4	0	8	0	2	0	6	(0)	1	0	0	21	0
10. 2001.....	9	0	9	0	5	0	6	0	1	0	0	29	0
11. 2002.....	5	0	13	0	3	0	9	(0)	1	0	0	30	0
12. Totals.....	35	0	38	0	20	0	26	(0)	7	0	0	126	3

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1993.....	15	0	15	59.8	0.0	59.9	0	0	0.00	0	0
3. 1994.....	14	0	14	34.1	0.0	34.4	0	0	0.00	0	0
4. 1995.....	20	0	20	40.4	0.0	40.8	0	0	0.00	1	1
5. 1996.....	42	0	42	75.5	2.1	76.2	0	0	0.00	1	1
6. 1997.....	43	0	43	67.0	4.3	67.5	0	0	0.00	8	6
7. 1998.....	30	0	30	43.3	2.7	43.5	0	0	0.00	4	3
8. 1999.....	41	(0)	41	52.4	(3.5)	52.8	0	0	0.00	11	9
9. 2000.....	42	(0)	42	50.9	(19.0)	51.1	0	0	0.00	12	9
10. 2001.....	39	1	38	37.0	473.9	36.0	0	0	0.00	18	12
11. 2002.....	34	1	33	26.5	450.0	25.8	0	0	0.00	18	12
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	73	53

**Sch. P-Pt. 1R-Sn. 2**  
**NONE**

**Sch. P-Pt. 1S**  
**NONE**

**STATE AUTO 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	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior....	174	125	122	142	133	127	126	128	126	126	(0)	(2)
2. 1993....	1,128	1,064	1,057	1,042	1,036	1,032	1,033	1,033	1,034	1,033	(0)	0
3. 1994....	XXX	1,195	1,130	1,117	1,114	1,113	1,111	1,111	1,111	1,111	(0)	(1)
4. 1995....	XXX	XXX	1,060	1,016	1,017	1,015	1,013	1,014	1,011	1,010	(1)	(4)
5. 1996....	XXX	XXX	XXX	1,499	1,460	1,458	1,461	1,460	1,463	1,463	0	3
6. 1997....	XXX	XXX	XXX	XXX	1,054	1,028	1,025	1,028	1,027	1,024	(4)	(4)
7. 1998....	XXX	XXX	XXX	XXX	XXX	1,237	1,238	1,232	1,231	1,228	(4)	(5)
8. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	1,141	1,116	1,121	1,127	7	12
9. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,216	1,224	1,219	(5)	3
10. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,267	1,233	(34)	XXX
11. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,328	XXX	XXX
12. Totals											(41)	2

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

1. Prior....	1,396	1,340	1,290	1,215	1,243	1,218	1,224	1,207	1,245	1,244	(1)	37
2. 1993....	2,093	2,000	1,987	1,920	1,910	1,905	1,910	1,908	1,910	1,909	(1)	1
3. 1994....	XXX	2,125	1,989	1,929	1,924	1,926	1,924	1,917	1,910	1,908	(2)	(9)
4. 1995....	XXX	XXX	2,061	1,877	1,887	1,878	1,873	1,871	1,873	1,870	(3)	(2)
5. 1996....	XXX	XXX	XXX	2,024	1,818	1,815	1,824	1,825	1,835	1,828	(6)	4
6. 1997....	XXX	XXX	XXX	XXX	1,833	1,832	1,822	1,821	1,830	1,822	(8)	1
7. 1998....	XXX	XXX	XXX	XXX	XXX	1,655	1,653	1,661	1,681	1,673	(7)	12
8. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	1,647	1,670	1,725	1,717	(8)	47
9. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,608	1,732	1,689	(43)	81
10. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,596	1,636	40	XXX
11. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,711	XXX	XXX
12. Totals											(40)	171

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

1. Prior....	276	267	250	238	235	224	221	218	219	219	0	1
2. 1993....	254	230	252	254	247	242	236	234	239	237	(2)	3
3. 1994....	XXX	287	270	262	243	236	237	240	244	244	1	4
4. 1995....	XXX	XXX	319	289	281	289	284	285	286	279	(6)	(6)
5. 1996....	XXX	XXX	XXX	362	262	257	275	277	289	281	(7)	5
6. 1997....	XXX	XXX	XXX	XXX	358	334	355	355	372	362	(10)	7
7. 1998....	XXX	XXX	XXX	XXX	XXX	364	373	402	446	442	(4)	40
8. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	362	397	463	449	(14)	52
9. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	400	446	462	16	61
10. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428	443	16	XXX
11. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	570	XXX	XXX
12. Totals											(11)	167

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

1. Prior....	539	512	453	456	511	487	474	467	460	448	(12)	(20)
2. 1993....	391	431	395	379	381	378	374	372	369	369	(0)	(3)
3. 1994....	XXX	352	405	357	351	348	347	346	344	342	(1)	(4)
4. 1995....	XXX	XXX	339	341	320	313	307	305	305	306	1	2
5. 1996....	XXX	XXX	XXX	349	310	296	284	285	289	287	(2)	2
6. 1997....	XXX	XXX	XXX	XXX	281	283	279	285	293	290	(3)	5
7. 1998....	XXX	XXX	XXX	XXX	XXX	279	283	297	302	296	(5)	(1)
8. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	229	244	275	273	(2)	30
9. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	316	379	369	(11)	53
10. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	332	369	36	XXX
11. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	375	XXX	XXX
12. Totals											1	65

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

1. Prior....	163	146	141	152	143	144	147	147	153	154	1	7
2. 1993....	348	340	338	325	330	328	327	326	329	334	5	8
3. 1994....	XXX	448	417	394	391	391	380	383	384	383	(1)	(0)
4. 1995....	XXX	XXX	380	358	356	352	355	357	362	362	1	6
5. 1996....	XXX	XXX	XXX	541	506	510	499	520	549	569	20	49
6. 1997....	XXX	XXX	XXX	XXX	516	457	457	468	498	486	(12)	18
7. 1998....	XXX	XXX	XXX	XXX	XXX	461	447	453	502	513	11	60
8. 1999....	XXX	XXX	XXX	XXX	XXX	XXX	541	531	583	594	11	63
9. 2000....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	478	512	559	47	82
10. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	605	624	19	XXX
11. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	686	XXX	XXX
12. Totals											102	293

**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	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior.....	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	0	0	0	0	0	0	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 2 - MEDICAL MALPRACTICE - CLAIMS-MADE**

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	0	0	0	0	0	0	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 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER & MACHINERY)**

1. Prior.....	4	4	3	3	3	3	3	3	3	4	0	0
2. 1993.....	12	11	10	10	10	10	10	10	10	10	0	(0)
3. 1994.....	XXX	10	12	11	11	14	14	14	14	14	0	0
4. 1995.....	XXX	XXX	12	12	12	12	12	12	12	12	0	0
5. 1996.....	XXX	XXX	XXX	12	11	12	12	10	10	10	(0)	(0)
6. 1997.....	XXX	XXX	XXX	XXX	10	11	11	11	11	11	0	(0)
7. 1998.....	XXX	XXX	XXX	XXX	XXX	10	9	9	9	9	0	(0)
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	9	9	9	9	(0)	(0)
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	11	11	(0)	(1)
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	(0)	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	XXX	XXX
12. Totals											0	(1)

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

1. Prior.....	163	167	159	175	170	158	160	161	163	174	11	13
2. 1993.....	121	102	102	112	126	116	117	123	121	123	3	1
3. 1994.....	XXX	138	115	110	109	96	96	99	99	100	0	1
4. 1995.....	XXX	XXX	136	135	135	123	115	116	117	124	8	8
5. 1996.....	XXX	XXX	XXX	143	150	142	166	177	183	183	0	6
6. 1997.....	XXX	XXX	XXX	XXX	199	217	199	175	188	187	(1)	12
7. 1998.....	XXX	XXX	XXX	XXX	XXX	235	223	215	215	221	6	6
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	200	194	199	228	29	33
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266	252	291	39	24
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240	223	(16)	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	XXX	XXX
12. Totals											78	105

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

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	0	0	0	0	0	0	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 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development		
	1	2	3	4	5	6	7	8	9	10	11	12	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year	
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170	156	156	0	(14)	
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457	459	2	XXX	
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507	XXX	XXX	
											4. Totals	2	(14)

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	112	94	(19)	(57)	
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,273	1,220	(53)	XXX	
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,292	XXX	XXX	
											4. Totals	(71)	(57)

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	7	9	2	1	
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	9	2	XXX	
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	XXX	XXX	
											4. Totals	4	1

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	(0)	(0)	
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	
											4. Totals	(0)	(0)

**SCHEDULE P - PART 2M - INTERNATIONAL**

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	0	0	0	0	0	0	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

**NONE**

**STATE AUTO INSURANCE COMPANY OF OHIO**

**SCHEDULE P - PART 2N - REINSURANCE**

**NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior....	.....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.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 1998....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 1999....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....5	.....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 2O - REINSURANCE**

**NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior....	.....21	.....21	.....22	.....21	.....26	.....27	.....28	.....28	.....26	.....23	.....(3)	.....(5)
2. 1993....	.....1	.....3	.....4	.....5	.....3	.....3	.....3	.....3	.....3	.....3	.....(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.....	.....0	.....0	.....0	.....0	.....0	.....0	.....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											.....(3)	.....(5)

**SCHEDULE P - PART 2P - REINSURANCE**

**NONPROPORTIONAL ASSUMED FINANCIAL LINES**

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.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 1998....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0
8. 1999....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....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

NONE

**SCHEDULE P - PART 2R-SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....(0)	.....0
2. 1993....	.....1	.....2	.....9	.....14	.....10	.....11	.....13	.....14	.....14	.....14	.....0	.....0
3. 1994....	...XXX	.....2	.....12	.....9	.....14	.....13	.....13	.....13	.....13	.....14	.....0	.....0
4. 1995....	...XXX	...XXX	.....31	.....18	.....9	.....14	.....14	.....19	.....18	.....18	.....0	.....(1)
5. 1996....	...XXX	...XXX	...XXX	.....26	.....11	.....16	.....28	.....36	.....39	.....41	.....2	.....5
6. 1997....	...XXX	...XXX	...XXX	...XXX	.....8	.....13	.....19	.....34	.....32	.....40	.....9	.....7
7. 1998....	...XXX	...XXX	...XXX	...XXX	...XXX	.....6	.....9	.....18	.....20	.....27	.....8	.....9
8. 1999....	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	.....13	.....22	.....24	.....37	.....13	.....15
9. 2000....	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	.....19	.....26	.....40	.....14	.....21
10. 2001....	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	.....27	.....34	.....7	...XXX
11. 2002....	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	.....31	...XXX	...XXX
12. Totals										.....53	.....56	

**SCHEDULE P - PART 2R-SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

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	.....0	.....0	.....0	.....0	.....0	.....0	.....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	

NONE

**SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior....	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	.....0	.....0	.....0	.....0	.....0
2. 2001....	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	.....0	.....0	.....0	...XXX
3. 2002....	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	...XXX	.....0	...XXX	...XXX
4. Totals										.....0	.....0	

NONE

**STATE AUTO 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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior.....	000	53	97	106	114	119	120	121	124	124	1,079	225
2. 1993.....	802	979	1,002	1,016	1,024	1,028	1,031	1,032	1,032	1,032	461	85
3. 1994.....	XXX	871	1,052	1,083	1,097	1,103	1,107	1,109	1,109	1,109	480	94
4. 1995.....	XXX	XXX	767	948	1,277	993	999	1,005	1,008	1,008	414	79
5. 1996.....	XXX	XXX	XXX	1,198	1,396	1,423	1,437	1,449	1,455	1,460	522	103
6. 1997.....	XXX	XXX	XXX	XXX	784	964	994	1,010	1,016	1,019	372	82
7. 1998.....	XXX	XXX	XXX	XXX	XXX	940	1,162	1,205	1,215	1,222	415	84
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	868	1,050	1,084	1,107	356	78
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	867	1,158	1,185	339	74
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	923	1,171	320	75
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	908	231	58

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

1. Prior.....	000	615	940	1,056	1,108	1,168	1,182	1,197	1,212	1,210	1,463	396
2. 1993.....	705	1,317	1,612	1,752	1,836	1,869	1,881	1,900	1,903	1,904	547	129
3. 1994.....	XXX	751	1,309	1,603	1,762	1,849	1,881	1,898	1,903	1,904	534	124
4. 1995.....	XXX	XXX	753	1,305	1,576	1,726	1,801	1,834	1,850	1,857	513	99
5. 1996.....	XXX	XXX	XXX	745	1,256	1,526	1,686	1,765	1,798	1,815	486	96
6. 1997.....	XXX	XXX	XXX	XXX	740	1,251	1,532	1,691	1,765	1,796	460	94
7. 1998.....	XXX	XXX	XXX	XXX	XXX	689	1,138	1,400	1,526	1,616	430	96
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	689	1,137	1,426	1,580	454	94
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	669	1,148	1,418	418	103
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	647	1,079	395	82
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629	263	46

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

1. Prior.....	000	97	159	190	202	206	211	215	218	218	122	39
2. 1993.....	65	125	170	208	224	233	231	232	234	234	50	13
3. 1994.....	XXX	79	144	181	208	219	226	238	242	244	56	14
4. 1995.....	XXX	XXX	79	157	212	252	266	274	277	278	58	15
5. 1996.....	XXX	XXX	XXX	91	146	193	235	262	273	276	68	17
6. 1997.....	XXX	XXX	XXX	XXX	102	178	261	310	347	350	68	16
7. 1998.....	XXX	XXX	XXX	XXX	XXX	103	181	269	362	406	70	18
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	109	203	297	369	70	17
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	241	318	72	18
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132	217	71	16
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	51	10

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

1. Prior.....	000	133	203	243	272	288	302	318	335	346	180	18
2. 1993.....	78	209	268	298	310	316	319	324	328	330	75	7
3. 1994.....	XXX	69	187	244	269	280	291	297	298	301	68	7
4. 1995.....	XXX	XXX	72	169	216	243	251	257	261	264	70	8
5. 1996.....	XXX	XXX	XXX	71	174	222	240	251	261	265	78	10
6. 1997.....	XXX	XXX	XXX	XXX	89	177	220	249	256	267	65	14
7. 1998.....	XXX	XXX	XXX	XXX	XXX	82	181	229	250	261	54	11
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	69	146	184	215	48	6
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	210	268	54	11
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	193	48	7
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	25	4

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

1. Prior.....	000	56	107	118	128	137	145	146	147	151	134	44
2. 1993.....	158	228	269	287	309	319	322	323	324	331	77	26
3. 1994.....	XXX	197	263	316	344	364	369	378	380	381	91	31
4. 1995.....	XXX	XXX	187	260	293	319	334	344	353	358	91	33
5. 1996.....	XXX	XXX	XXX	280	384	435	460	493	526	549	108	39
6. 1997.....	XXX	XXX	XXX	XXX	267	340	385	422	456	463	95	36
7. 1998.....	XXX	XXX	XXX	XXX	XXX	257	343	380	424	457	80	33
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	308	417	483	516	82	38
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235	354	406	81	24
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	316	429	79	23
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	48	13

**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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002			
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	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1996.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0
10. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0
11. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0

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

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	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1996.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0
10. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0
11. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0

NONE

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

1. Prior.....	.000.....	.....3	.....3	.....3	.....3	.....3	.....3	.....3	.....3	.....3	.....3	XXX.....	XXX.....
2. 1993.....	.....11	.....10	.....10	.....10	.....10	.....10	.....10	.....10	.....10	.....10	.....10	XXX.....	XXX.....
3. 1994.....	XXX.....	.....8	.....10	.....10	.....10	.....14	.....14	.....14	.....14	.....14	.....14	XXX.....	XXX.....
4. 1995.....	XXX.....	XXX.....	.....9	.....12	.....12	.....12	.....12	.....12	.....12	.....12	.....12	XXX.....	XXX.....
5. 1996.....	XXX.....	XXX.....	XXX.....	XXX.....	.....8	.....9	.....10	.....10	.....10	.....10	.....10	XXX.....	XXX.....
6. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	.....7	.....8	.....10	.....10	.....10	.....10	.....11	XXX.....	XXX.....
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....8	.....9	.....9	.....9	.....9	.....9	XXX.....	XXX.....
8. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....6	.....8	.....8	.....8	.....8	XXX.....	XXX.....
9. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....5	.....6	.....6	.....6	XXX.....	XXX.....
10. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....4	.....5	.....5	XXX.....	XXX.....
11. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....6	.....6	XXX.....	XXX.....

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

1. Prior.....	.000.....	.....7	.....94	.....118	.....114	.....109	.....149	.....151	.....158	.....160	.....160	.....52	.....29
2. 1993.....	.....14	.....28	.....44	.....62	.....90	.....103	.....106	.....119	.....121	.....119	.....119	.....19	.....9
3. 1994.....	XXX.....	.....15	.....35	.....58	.....68	.....79	.....87	.....91	.....94	.....95	.....95	.....19	.....11
4. 1995.....	XXX.....	XXX.....	.....18	.....42	.....64	.....86	.....94	.....102	.....103	.....111	.....111	.....20	.....11
5. 1996.....	XXX.....	XXX.....	XXX.....	.....19	.....42	.....72	.....114	.....147	.....155	.....162	.....162	.....23	.....14
6. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	.....28	.....56	.....96	.....125	.....154	.....162	.....162	.....25	.....13
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....24	.....61	.....100	.....138	.....170	.....170	.....23	.....14
8. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....24	.....62	.....94	.....131	.....131	.....22	.....12
9. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....35	.....78	.....123	.....123	.....20	.....10
10. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....38	.....61	.....61	.....11	.....10
11. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....25	.....25	.....14	.....5

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

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	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1996.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0	.....0
10. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0	.....0
11. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....0

NONE

**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 Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	109	122	XXX	XXX
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323	433	XXX	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322	XXX	XXX

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

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	100	89	2,194	221
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,151	1,216	862	102
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,146	720	75

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

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	3	4	XXX	XXX
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	4	XXX	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX

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

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	0	0	XXX	XXX
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

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

**NONE**

**STATE AUTO INSURANCE COMPANY OF OHIO**

**SCHEDULE P - PART 3N - REINSURANCE**

**NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
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	0	0	0	0	0	0	0	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	0	0	XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE**

**NONPROPORTIONAL ASSUMED LIABILITY**

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

**SCHEDULE P - PART 3P - REINSURANCE**

**NONPROPORTIONAL ASSUMED FINANCIAL LINES**

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

**SCHEDULE P - PART 3R-SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior.....	.000.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....
2. 1993.....	.1.....	.2.....	.4.....	.5.....	.7.....	.10.....	.13.....	.14.....	.14.....	.14.....	.14.....	.1.....	.1.....
3. 1994.....	.XXX.....	.2.....	.5.....	.5.....	.7.....	.10.....	.13.....	.13.....	.13.....	.13.....	.13.....	.2.....	.1.....
4. 1995.....	.XXX.....	.XXX.....	.3.....	.6.....	.7.....	.9.....	.10.....	.16.....	.17.....	.17.....	.17.....	.2.....	.2.....
5. 1996.....	.XXX.....	.XXX.....	.XXX.....	.2.....	.5.....	.10.....	.24.....	.29.....	.37.....	.39.....	.39.....	.2.....	.2.....
6. 1997.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.2.....	.8.....	.10.....	.21.....	.25.....	.28.....	.28.....	.2.....	.1.....
7. 1998.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.3.....	.5.....	.9.....	.11.....	.22.....	.22.....	.2.....	.1.....
8. 1999.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.3.....	.5.....	.14.....	.19.....	.19.....	.2.....	.1.....
9. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.4.....	.13.....	.20.....	.20.....	.1.....	.1.....
10. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.2.....	.6.....	.6.....	.1.....	.1.....
11. 2002.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.2.....	.2.....	.0.....	.0.....

**SCHEDULE P - PART 3R-SECTION 2 - PRODUCTS LIABILITY- CLAIMS-MADE**

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.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....		
5. 1996.....	.XXX.....	.XXX.....	.XXX.....	.0.....	<b>NONE</b>									.0.....	.0.....
6. 1997.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....		
7. 1998.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....		
8. 1999.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....		
9. 2000.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.0.....	.0.....	.0.....	.0.....	.0.....		
10. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.0.....	.0.....	.0.....	.0.....		
11. 2002.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.0.....	.0.....	.0.....		

**SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.000.....	.0.....	.0.....	.XXX.....	.XXX.....
2. 2001.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.0.....	.XXX.....	.XXX.....
3. 2002.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.XXX.....	.0.....	.XXX.....	.XXX.....

**NONE**

**STATE AUTO INSURANCE COMPANY OF OHIO**

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior.....	26	4	8	5	2	0	0	1	1	0
2. 1993.....	115	12	9	2	1	0	0	0	1	0
3. 1994.....	XXX	126	22	5	4	2	1	0	0	0
4. 1995.....	XXX	XXX	96	12	4	2	1	0	0	0
5. 1996.....	XXX	XXX	XXX	69	7	4	2	0	1	0
6. 1997.....	XXX	XXX	XXX	XXX	80	16	0	5	2	1
7. 1998.....	XXX	XXX	XXX	XXX	XXX	82	20	6	6	3
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	64	19	(1)	4
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	13	7
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	18
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99

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

1. Prior.....	225	98	64	30	70	40	19	2	6	7
2. 1993.....	373	144	81	21	13	7	6	0	0	0
3. 1994.....	XXX	377	173	46	31	18	14	7	1	0
4. 1995.....	XXX	XXX	340	120	57	21	12	7	5	1
5. 1996.....	XXX	XXX	XXX	348	121	53	32	11	11	2
6. 1997.....	XXX	XXX	XXX	XXX	213	155	50	23	13	5
7. 1998.....	XXX	XXX	XXX	XXX	XXX	185	130	53	20	9
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	181	136	50	22
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238	175	40
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273	163
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341

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

1. Prior.....	72	35	27	16	14	4	1	0	0	0
2. 1993.....	79	32	23	10	5	1	1	0	4	0
3. 1994.....	XXX	74	50	17	10	2	0	0	0	0
4. 1995.....	XXX	XXX	80	44	20	13	4	0	1	1
5. 1996.....	XXX	XXX	XXX	100	29	10	3	4	6	1
6. 1997.....	XXX	XXX	XXX	XXX	76	42	27	3	7	1
7. 1998.....	XXX	XXX	XXX	XXX	XXX	85	60	27	19	10
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	73	70	53	14
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106	94	61
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121	94
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	182

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

1. Prior.....	223	144	99	97	142	115	102	89	75	56
2. 1993.....	204	112	61	43	44	40	35	32	27	24
3. 1994.....	XXX	185	117	58	44	38	34	31	29	24
4. 1995.....	XXX	XXX	164	83	47	38	30	27	24	23
5. 1996.....	XXX	XXX	XXX	141	61	36	22	15	14	11
6. 1997.....	XXX	XXX	XXX	XXX	75	43	22	14	14	7
7. 1998.....	XXX	XXX	XXX	XXX	XXX	97	43	24	22	15
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	73	32	26	21
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	58	26
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	68
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133

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

1. Prior.....	62	22	8	12	2	1	0	0	1	1
2. 1993.....	99	43	24	7	6	0	1	(0)	0	0
3. 1994.....	XXX	146	73	30	12	11	2	1	0	1
4. 1995.....	XXX	XXX	99	39	25	8	6	2	2	1
5. 1996.....	XXX	XXX	XXX	116	46	30	14	4	5	3
6. 1997.....	XXX	XXX	XXX	XXX	128	47	30	11	15	5
7. 1998.....	XXX	XXX	XXX	XXX	XXX	96	47	21	22	17
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	93	51	41	32
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109	64	62
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127	93
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174

**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	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	0	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

**NONE**

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

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	0	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

**NONE**

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

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

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

1. Prior.....	48	23	9	13	19	9	5	1	2	3
2. 1993.....	64	20	20	10	12	3	3	4	2	3
3. 1994.....	XXX	80	36	22	21	4	2	4	4	3
4. 1995.....	XXX	XXX	62	39	28	12	2	3	3	5
5. 1996.....	XXX	XXX	XXX	62	60	26	28	16	15	12
6. 1997.....	XXX	XXX	XXX	XXX	106	78	77	19	23	11
7. 1998.....	XXX	XXX	XXX	XXX	XXX	124	88	61	44	24
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	98	78	66	56
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157	112	107
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	99
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175

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

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	0	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

**NONE**

**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

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.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	15	12
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	8
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	8	4
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	2
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	5
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	0
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4M - INTERNATIONAL**

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	0	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

**NONE**

**SCHEDULE P - PART 4N - REINSURANCE**

**NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior.....	.....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.....	.....0	.....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.....	.....5	.....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 4O - REINSURANCE**

**NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	.....24	.....20	.....18	.....14	.....15	.....13	.....12	.....11	.....11	.....7
2. 1993.....	.....1	.....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.....	.....0	.....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 4P - REINSURANCE**

**NONPROPORTIONAL ASSUMED FINANCIAL LINES**

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.....	.....0	.....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

**NONE**

**SCHEDULE P - PART 4R-SECTION 1 - PRODUCTS LIABILITY - 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	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	.....4	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. 1995.....	XXX.....	XXX.....	.....18	.....5	.....0	.....0	.....0	.....1	.....1	.....0
5. 1996.....	XXX.....	XXX.....	XXX.....	.....18	.....0	.....0	.....0	.....1	.....1	.....2
6. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0	.....2	.....2	.....1
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....1	.....2	.....4	.....3
8. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....2	.....3	.....5	.....7
9. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....6	.....8	.....14
10. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....8	.....14
11. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....21

**SCHEDULE P - PART 4R-SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

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.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0
6. 1997.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0
8. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....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

**NONE**

**SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0	.....0
2. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0	.....0
3. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....0

**NONE**

**STATE AUTO INSURANCE COMPANY OF OHIO**

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	340	277	277	271	270	0	0	0	0	0
2. 1993.....	395	449	459	460	461	461	461	461	461	461
3. 1994.....	XXX	413	472	478	479	480	480	480	480	480
4. 1995.....	XXX	XXX	337	407	412	413	414	414	414	414
5. 1996.....	XXX	XXX	XXX	444	513	519	521	521	522	522
6. 1997.....	XXX	XXX	XXX	XXX	318	367	370	372	372	372
7. 1998.....	XXX	XXX	XXX	XXX	XXX	349	404	413	414	415
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	304	351	355	356
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	269	335	339
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266	320
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	9	5	2	2	1	0	0	0	0	0
2. 1993.....	40	5	2	1	1	0	0	0	0	0
3. 1994.....	XXX	42	5	2	1	0	0	0	0	0
4. 1995.....	XXX	XXX	42	5	2	1	1	0	0	0
5. 1996.....	XXX	XXX	XXX	54	6	2	1	0	0	0
6. 1997.....	XXX	XXX	XXX	XXX	39	5	2	1	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	48	9	2	1	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	51	4	2	1
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	5	2
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	4
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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	987	946	947	657	319	31	0	0	0	0
2. 1993.....	499	536	544	546	546	546	546	546	546	546
3. 1994.....	XXX	527	568	573	574	574	574	574	574	574
4. 1995.....	XXX	XXX	437	486	491	492	492	493	493	493
5. 1996.....	XXX	XXX	XXX	567	617	623	624	625	625	625
6. 1997.....	XXX	XXX	XXX	XXX	420	451	453	454	454	454
7. 1998.....	XXX	XXX	XXX	XXX	XXX	461	495	498	499	499
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	412	432	434	435
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	371	412	415
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	370	400
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338

## 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	629	507	498	473	468	20	1	1	0	0
2. 1993.....	356	486	531	541	545	546	546	547	547	547
3. 1994.....	XXX	346	491	519	536	531	533	534	534	534
4. 1995.....	XXX	XXX	340	476	508	507	511	512	513	513
5. 1996.....	XXX	XXX	XXX	328	447	470	480	484	485	486
6. 1997.....	XXX	XXX	XXX	XXX	310	423	447	456	459	460
7. 1998.....	XXX	XXX	XXX	XXX	XXX	288	395	419	427	430
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	308	422	447	454
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	400	418
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307	395
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	263

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	73	31	18	11	8	3	2	1	1	1
2. 1993.....	148	41	19	10	6	1	1	0	0	0
3. 1994.....	XXX	146	45	21	10	3	2	1	0	0
4. 1995.....	XXX	XXX	140	43	19	7	3	1	0	0
5. 1996.....	XXX	XXX	XXX	143	43	17	7	2	1	1
6. 1997.....	XXX	XXX	XXX	XXX	137	39	16	6	2	1
7. 1998.....	XXX	XXX	XXX	XXX	XXX	130	41	13	6	2
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	135	33	13	5
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	28	11
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95	24
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	1,728	1,721	1,735	1,154	596	66	22	0	1	9
2. 1993.....	568	632	664	678	679	676	676	676	677	677
3. 1994.....	XXX	551	647	657	660	657	658	658	658	658
4. 1995.....	XXX	XXX	531	602	613	611	612	612	612	612
5. 1996.....	XXX	XXX	XXX	518	573	578	581	582	582	582
6. 1997.....	XXX	XXX	XXX	XXX	498	544	552	554	555	555
7. 1998.....	XXX	XXX	XXX	XXX	XXX	474	514	524	527	528
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	495	540	550	553
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465	527	533
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	502
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395

## 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	.51	.42	.41	.40	.40	.(1)	.0	.0	.0	.0
2. 1993.....	.36	.46	.48	.49	.50	.50	.50	.50	.50	.50
3. 1994.....	.XXX	.39	.51	.54	.55	.55	.55	.56	.56	.56
4. 1995.....	.XXX	.XXX	.39	.55	.56	.57	.58	.58	.58	.58
5. 1996.....	.XXX	.XXX	.XXX	.51	.63	.66	.67	.67	.68	.68
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.49	.63	.66	.67	.68	.68
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.49	.65	.68	.69	.70
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.50	.65	.69	.70
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.50	.68	.72
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.55	.71
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.51

## SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	.8	.4	.2	.1	.0	.0	.0	.0	.0	.0
2. 1993.....	.12	.4	.2	.1	.0	.0	.0	.0	.0	.0
3. 1994.....	.XXX	.15	.4	.2	.1	.0	.0	.0	.0	.0
4. 1995.....	.XXX	.XXX	.15	.5	.2	.1	.1	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX	.16	.6	.3	.2	.0	.0	.0
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.16	.6	.3	.1	.1	.0
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.7	.3	.1	.1
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.19	.6	.3	.1
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.18	.5	.3
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.16	.6
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.16

## SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	161	155	150	103	.49	.5	.0	.0	.0	.1
2. 1993.....	.55	.61	.62	.62	.62	.62	.62	.63	.63	.63
3. 1994.....	.XXX	.61	.68	.69	.69	.69	.69	.69	.69	.69
4. 1995.....	.XXX	.XXX	.63	.71	.73	.73	.73	.73	.73	.73
5. 1996.....	.XXX	.XXX	.XXX	.74	.83	.84	.84	.85	.85	.85
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.75	.83	.84	.84	.85	.85
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.79	.86	.87	.88	.88
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.78	.87	.88	.89
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.80	.90	.92
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.81	.93
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.78

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	.67	.47	.42	.42	.41	.1	.1	.0	.0	.0
2. 1993.....	.44	.67	.71	.73	.74	.74	.74	.74	.74	.75
3. 1994.....	.XXX	.41	.62	.66	.67	.68	.68	.68	.68	.68
4. 1995.....	.XXX	.XXX	.38	.65	.68	.69	.69	.70	.70	.70
5. 1996.....	.XXX	.XXX	.XXX	.55	.73	.76	.77	.78	.78	.78
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.40	.59	.63	.64	.64	.65
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.29	.49	.52	.53	.54
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.26	.44	.47	.48
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.29	.50	.54
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.28	.48
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.25

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	.17	.10	.7	.5	.4	.3	.2	.2	.1	.1
2. 1993.....	.23	.7	.3	.2	.1	.1	.0	.0	.0	.0
3. 1994.....	.XXX	.23	.6	.3	.2	.1	.1	.0	.0	.0
4. 1995.....	.XXX	.XXX	.20	.5	.3	.1	.1	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX	.17	.6	.2	.1	.1	.0	.0
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.22	.6	.3	.1	.1	.1
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.22	.8	.2	.1	.1
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.18	.5	.2	.1
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.5	.2
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.19	.5
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.16

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	135	125	125	82	42	3	0	0	1	3
2. 1993.....	70	81	82	82	82	82	82	82	82	82
3. 1994.....	.XXX	69	74	75	75	75	75	75	75	75
4. 1995.....	.XXX	.XXX	68	77	78	78	78	78	78	78
5. 1996.....	.XXX	.XXX	.XXX	86	88	88	88	88	88	88
6. 1997.....	.XXX	.XXX	.XXX	.XXX	68	78	79	79	79	79
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	57	65	65	66	66
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	47	54	55	55
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	58	67	68
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	51	60
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	44

**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.....	.35	.21	.19	.39	(.2)	.0	.0	.0	.0	.0
2. 1993.....	.56	.72	.75	.76	.77	.77	.77	.77	.77	.77
3. 1994.....	.XXX	.68	.84	.89	.90	.90	.91	.91	.91	.91
4. 1995.....	.XXX	.XXX	.61	.87	.89	.90	.91	.91	.91	.91
5. 1996.....	.XXX	.XXX	.XXX	.85	.102	.105	.106	.107	.108	.108
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.72	.90	.93	.94	.95	.95
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.70	.85	.78	.79	.80
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.62	.78	.81	.82
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.57	.77	.81
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.61	.79
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.48

**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.....	.8	.4	.3	.2	.1	.1	.0	.0	.0	.0
2. 1993.....	.17	.5	.3	.2	.1	.1	.0	.0	.0	.0
3. 1994.....	.XXX	.18	.6	.3	.2	.1	.1	.0	.0	.0
4. 1995.....	.XXX	.XXX	.19	.6	.4	.2	.1	.1	.0	.0
5. 1996.....	.XXX	.XXX	.XXX	.30	.7	.3	.2	.1	.1	.1
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.21	.6	.4	.2	.1	.1
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.16	.7	.3	.2	.1
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.5	.3	.2
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.16	.5	.3
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.16	.6
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.15

**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.....	.70	.57	.47	.38	.23	.4	.0	.0	.0	.0
2. 1993.....	.90	.101	.102	.103	.104	.103	.104	.104	.104	.104
3. 1994.....	.XXX	.107	.119	.121	.122	.122	.123	.123	.123	.123
4. 1995.....	.XXX	.XXX	.106	.121	.123	.123	.124	.124	.124	.124
5. 1996.....	.XXX	.XXX	.XXX	.129	.145	.146	.147	.147	.147	.148
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.115	.128	.130	.130	.131	.132
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.110	.122	.113	.114	.114
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.107	.118	.120	.122
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.92	.104	.108
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.93	.107
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.76

**Sch. P-Pt. 5F-Sn. 1A  
NONE**

**Sch. P-Pt. 5F-Sn. 2A  
NONE**

**Sch. P-Pt. 5F-Sn. 3A  
NONE**

**Sch. P-Pt. 5F-Sn. 1B  
NONE**

**Sch. P-Pt. 5F-Sn. 2B  
NONE**

**Sch. P-Pt. 5F-Sn. 3B  
NONE**

**STATE AUTO INSURANCE COMPANY OF OHIO**

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	.26	.23	.22	.23	.22	.0	.0	.0	.0	.0
2. 1993.....	.12	.16	.18	.18	.18	.19	.19	.19	.19	.19
3. 1994.....	.XXX	.11	.16	.18	.18	.18	.19	.19	.19	.19
4. 1995.....	.XXX	.XXX	.11	.17	.19	.19	.20	.20	.20	.20
5. 1996.....	.XXX	.XXX	.XXX	.13	.20	.22	.22	.23	.23	.23
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.15	.21	.23	.24	.24	.25
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.13	.20	.21	.22	.23
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.12	.19	.21	.22
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.12	.19	.20
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.4	.11
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.14

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	.6	.4	.2	.1	.1	.1	.0	.0	.0	.1
2. 1993.....	.6	.3	.2	.1	.1	.0	.0	.0	.0	.0
3. 1994.....	.XXX	.7	.4	.2	.1	.1	.0	.0	.0	.0
4. 1995.....	.XXX	.XXX	.8	.4	.2	.1	.1	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX	.9	.5	.3	.2	.1	.0	.0
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.10	.5	.3	.1	.1	.1
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.10	.5	.2	.1	.1
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.5	.3	.2
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.8	.5	.3
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.5
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	.93	.90	.88	.58	.29	.5	.0	.0	.0	.1
2. 1993.....	.21	.26	.27	.27	.28	.28	.28	.28	.28	.28
3. 1994.....	.XXX	.22	.28	.29	.29	.30	.30	.30	.30	.30
4. 1995.....	.XXX	.XXX	.23	.29	.30	.31	.31	.31	.31	.31
5. 1996.....	.XXX	.XXX	.XXX	.28	.35	.36	.37	.37	.37	.38
6. 1997.....	.XXX	.XXX	.XXX	.XXX	.29	.35	.37	.38	.38	.38
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX	.28	.35	.36	.37	.37
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.27	.33	.35	.36
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.25	.32	.34
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.18	.25
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.28

**SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

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 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	<b>NONE</b>							.0	.0				
4. 1995.....	.XXX	.XXX	.0								.0	.0	.0	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX								.0	.0	.0	.0	.0	.0
6. 1997.....	.XXX	.XXX	.XXX								.XXX	.0	.0	.0	.0	.0
7. 1998.....	.XXX	.XXX	.XXX								.XXX	.XXX	.0	.0	.0	.0
8. 1999.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.0	.0	.0
9. 2000.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.0	.0
10. 2001.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.0
11. 2002.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End															
	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	<b>NONE</b>							.0	.0				
4. 1995.....	.XXX	.XXX	.0								.0	.0	.0	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX								.0	.0	.0	.0	.0	.0
6. 1997.....	.XXX	.XXX	.XXX								.XXX	.0	.0	.0	.0	.0
7. 1998.....	.XXX	.XXX	.XXX								.XXX	.XXX	.0	.0	.0	.0
8. 1999.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.0	.0	.0
9. 2000.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.0	.0
10. 2001.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.0
11. 2002.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End															
	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	<b>NONE</b>							.0	.0				
4. 1995.....	.XXX	.XXX	.0								.0	.0	.0	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX								.0	.0	.0	.0	.0	.0
6. 1997.....	.XXX	.XXX	.XXX								.XXX	.0	.0	.0	.0	.0
7. 1998.....	.XXX	.XXX	.XXX								.XXX	.XXX	.0	.0	.0	.0
8. 1999.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.0	.0	.0
9. 2000.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.0	.0
10. 2001.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.0
11. 2002.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**SCHEDULE P - PART 5R - PRODUCTS 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.....	1	1	1	1	1	1	1	1	1	1
3. 1994.....	XXX	1	1	1	2	2	2	2	2	2
4. 1995.....	XXX	XXX	1	2	2	2	2	2	2	2
5. 1996.....	XXX	XXX	XXX	1	2	2	2	2	2	2
6. 1997.....	XXX	XXX	XXX	XXX	1	2	2	2	2	2
7. 1998.....	XXX	XXX	XXX	XXX	XXX	1	2	2	2	2
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	2	2
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**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	1	0	0	0	0	0	0	0
5. 1996.....	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX	XXX	1	1	0	1	0	1
7. 1998.....	XXX	XXX	XXX	XXX	XXX	1	0	1	1	1
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

**SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE**

**SECTION 1B**

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 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	<b>NONE</b>							.0	.0				
4. 1995.....	.XXX	.XXX	.0								.0	.0	.0	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX								.0	.0	.0	.0	.0	.0
6. 1997.....	.XXX	.XXX	.XXX								.XXX	.0	.0	.0	.0	.0
7. 1998.....	.XXX	.XXX	.XXX								.XXX	.XXX	.0	.0	.0	.0
8. 1999.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.0	.0	.0
9. 2000.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.0	.0
10. 2001.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.0
11. 2002.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End															
	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	<b>NONE</b>							.0	.0				
4. 1995.....	.XXX	.XXX	.0								.0	.0	.0	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX								.0	.0	.0	.0	.0	.0
6. 1997.....	.XXX	.XXX	.XXX								.XXX	.0	.0	.0	.0	.0
7. 1998.....	.XXX	.XXX	.XXX								.XXX	.XXX	.0	.0	.0	.0
8. 1999.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.0	.0	.0
9. 2000.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.0	.0
10. 2001.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.0
11. 2002.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End															
	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	<b>NONE</b>							.0	.0				
4. 1995.....	.XXX	.XXX	.0								.0	.0	.0	.0	.0	.0
5. 1996.....	.XXX	.XXX	.XXX								.0	.0	.0	.0	.0	.0
6. 1997.....	.XXX	.XXX	.XXX								.XXX	.0	.0	.0	.0	.0
7. 1998.....	.XXX	.XXX	.XXX								.XXX	.XXX	.0	.0	.0	.0
8. 1999.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.0	.0	.0
9. 2000.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.0	.0
10. 2001.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.0
11. 2002.....	.XXX	.XXX	.XXX								.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**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.....	411	411	411	411	411	411	411	411	411	411	0
3. 1994.....	XXX	435	435	435	435	435	435	435	435	435	0
4. 1995.....	XXX	XXX	452	452	452	452	452	452	452	452	0
5. 1996.....	XXX	XXX	XXX	491	491	491	491	491	491	491	0
6. 1997.....	XXX	XXX	XXX	XXX	523	523	523	523	523	523	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	545	545	545	545	545	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	563	563	563	563	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	608	608	608	(0)
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	721	721	(0)
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	835	835
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	834
13. Earned Premiums (Sch. P-Pt 1).....	411	436	453	492	525	549	570	608	721	834	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.....	63	63	63	63	63	63	63	63	63	63	0
3. 1994.....	XXX	38	38	38	38	38	38	38	38	38	0
4. 1995.....	XXX	XXX	31	31	31	31	31	31	31	31	0
5. 1996.....	XXX	XXX	XXX	24	24	24	24	24	24	24	0
6. 1997.....	XXX	XXX	XXX	XXX	21	21	21	21	21	21	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	18	18	18	18	18	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	16	16	16	16	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	13	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	15
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15
13. Earned Premiums (Sch. P-Pt 1).....	63	38	32	25	23	23	23	12	13	16	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.....	75	(0)	0	(0)	0	0	(11)	0	0	0	0
2. 1993.....	596	644	643	643	643	643	628	628	628	628	0
3. 1994.....	XXX	659	705	708	707	707	690	690	690	690	0
4. 1995.....	XXX	XXX	693	710	711	711	689	689	689	689	0
5. 1996.....	XXX	XXX	XXX	615	633	635	635	635	635	635	0
6. 1997.....	XXX	XXX	XXX	XXX	508	526	527	527	527	527	(0)
7. 1998.....	XXX	XXX	XXX	XXX	XXX	444	457	461	460	460	(0)
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	395	407	412	412	(0)
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	434	449	452	.3
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484	493	.9
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486	486
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	497
13. Earned Premiums (Sch. P-Pt 1).....	627	690	692	634	528	464	410	449	505	497	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.....	21	21	21	21	21	21	21	21	21	21	0
3. 1994.....	XXX	15	15	15	15	15	15	15	15	15	0
4. 1995.....	XXX	XXX	12	10	10	10	10	10	10	10	0
5. 1996.....	XXX	XXX	XXX	10	10	10	10	10	10	10	0
6. 1997.....	XXX	XXX	XXX	XXX	10	10	10	10	10	10	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	8	8	8	8	8	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	7	7	7	7	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	8	8	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	.5
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5
13. Earned Premiums (Sch. P-Pt 1).....	22	16	11	11	11	10	10	8	12	6	XXX

**STATE AUTO 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.....	4	(0)	(0)	0	0	(2)	0	0	0	0	0	0
2. 1993.....	601	608	607	598	607	607	607	607	607	607	607	0
3. 1994.....	XXX	639	645	645	645	645	645	645	645	645	645	0
4. 1995.....	XXX	XXX	676	681	681	681	681	681	681	681	681	0
5. 1996.....	XXX	XXX	XXX	713	720	721	721	721	721	721	721	0
6. 1997.....	XXX	XXX	XXX	XXX	760	768	769	769	769	769	769	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	763	770	770	770	770	770	(0)
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	763	769	772	772	772	(0)
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	833	841	842	842	1
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	884	887	887	3
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	963	963	963
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	968
13. Earned Premiums (Sch. P-Pt 1).....	605	645	682	721	770	770	771	836	895	968	968	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	0
2. 1993.....	67	67	66	66	66	66	66	66	66	66	66	0
3. 1994.....	XXX	44	44	44	44	44	44	44	44	44	44	0
4. 1995.....	XXX	XXX	45	44	44	44	44	44	44	44	44	0
5. 1996.....	XXX	XXX	XXX	52	52	52	52	52	52	52	52	0
6. 1997.....	XXX	XXX	XXX	XXX	63	63	63	63	63	63	63	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	57	57	57	57	57	57	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	57	57	57	57	57	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	56	56	56	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	38	38	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	18	18
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18
13. Earned Premiums (Sch. P-Pt 1).....	66	44	45	51	61	57	59	56	38	20	20	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	0
2. 1993.....	263	265	265	265	265	265	265	265	265	265	265	0
3. 1994.....	XXX	267	268	268	268	268	268	268	268	268	268	0
4. 1995.....	XXX	XXX	296	297	297	297	297	297	297	297	297	0
5. 1996.....	XXX	XXX	XXX	344	344	344	344	344	344	344	344	(0)
6. 1997.....	XXX	XXX	XXX	XXX	378	379	379	379	379	379	379	(0)
7. 1998.....	XXX	XXX	XXX	XXX	XXX	401	402	402	402	402	402	(0)
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	423	424	424	424	424	(0)
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293	295	295	295	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	493	495	495	2
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	635	635	635
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	637
13. Earned Premiums (Sch. P-Pt 1).....	263	269	298	347	383	407	430	448	524	637	637	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	0
2. 1993.....	83	83	83	83	83	83	83	83	83	83	83	0
3. 1994.....	XXX	84	84	84	84	84	84	84	84	84	84	0
4. 1995.....	XXX	XXX	86	86	86	86	86	86	86	86	86	0
5. 1996.....	XXX	XXX	XXX	82	82	82	82	82	82	82	82	0
6. 1997.....	XXX	XXX	XXX	XXX	89	89	89	89	89	89	89	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	94	94	94	94	94	94	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	92	92	92	92	92	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109	109	109	109	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	113	113	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124	124	124
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124
13. Earned Premiums (Sch. P-Pt 1).....	84	84	88	84	94	99	97	109	113	125	125	XXX

**STATE AUTO INSURANCE COMPANY OF OHIO**

**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

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	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	0	0	0	0	0	0	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	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	0	0	0	0	0	0	0	0	0	0	0	XXX

**SECTION 2B**

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	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	0	0	0	0	0	0	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	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	0	0	0	0	0	0	0	0	0	0	0	XXX

**SCHEDULE P - PART 6M - INTERNATIONAL**

**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	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	0	0	0	0	0	0	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	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	0	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	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	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	0	0	0	0	0	0	0	0	0	0	0	XXX

**STATE AUTO INSURANCE COMPANY OF OHIO**

**SCHEDULE P - PART 6N - REINSURANCE**

**NONPROPORTIONAL ASSUMED PROPERTY  
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	0	0	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5	5	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	40	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)	0	0	0	0	0	0	5	0	0	0	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	0	0	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)	0	0	0	0	0	0	0	0	0	0	XXX

**SCHEDULE P - PART 6O - REINSURANCE**

**NONPROPORTIONAL ASSUMED LIABILITY  
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.....	10	0	0	0	0	0	0	0	0	0	0
2. 1993.....	5	6	6	6	6	6	6	6	6	6	0
3. 1994.....	XXX	1	2	2	2	2	2	2	2	2	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	(0)	(0)	(0)	(0)	(0)	(0)	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)	6	2	0	0	(0)	0	0	0	0	0	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	0	0	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)	0	0	0	0	0	0	0	0	0	0	XXX

**STATE AUTO INSURANCE COMPANY OF OHIO**

**SCHEDULE P - PART 6R - PRODUCTS 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.....	1	1	1	1	1	1	1	1	1	1	0
3. 1994.....	XXX	42	42	42	42	42	42	42	42	42	0
4. 1995.....	XXX	XXX	49	48	48	48	48	48	48	48	0
5. 1996.....	XXX	XXX	XXX	55	56	56	56	56	56	56	(0)
6. 1997.....	XXX	XXX	XXX	XXX	64	64	64	64	64	64	(0)
7. 1998.....	XXX	XXX	XXX	XXX	XXX	69	70	70	70	70	(0)
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	76	77	77	77	(0)
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	52	52	(0)
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	16	1
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	126
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127
13. Earned Premiums (Sch. P-Pt 1).....	24	42	49	56	64	70	78	83	106	127	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	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	0	0	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218	218
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218
13. Earned Premiums (Sch. P-Pt 1).....	0	0	0	0	0	0	0	1	0	0	XXX

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE**

**SECTION 1B**

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	0	0	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	0	0	0	0	0	0	0	0	0	0	XXX

**SECTION 2B**

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	0	0	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1).....	0	0	0	0	0	0	0	0	0	0	XXX

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS**

(\$000 Omitted)

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners.....	601	0	0.0	1,752	0	0.0
2. Private passenger auto liability/medical.....	2,314	0	0.0	2,412	0	0.0
3. Commercial auto/truck liability/medical.....	1,000	0	0.0	862	0	0.0
4. Workers' compensation.....	984	0	0.0	474	0	0.0
5. Commercial multiple peril.....	1,009	0	0.0	995	0	0.0
6. Medical malpractice - occurrence.....	0	0	0.0	0	0	0.0
7. Medical malpractice - claims-made.....	0	0	0.0	0	0	0.0
8. Special liability.....	10	0	0.0	19	0	0.0
9. Other liability - occurrence.....	883	0	0.0	556	0	0.0
10. Other liability - claims-made.....	0	0	0.0	0	0	0.0
11. Special property.....	258	0	0.0	1,083	0	0.0
12. Auto physical damage.....	169	0	0.0	2,447	0	0.0
13. Fidelity/surety.....	16	0	0.0	38	0	0.0
14. Other.....	0	0	0.0	0	0	0.0
15. International.....	0	0	0.0	0	0	0.0
16. Reinsurance - nonproportional assumed property.....	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - nonproportional assumed liability.....	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX	XXX	XXX
19. Products liability - occurrence.....	126	0	0.0	135	0	0.0
20. Products liability - claims-made.....	0	0	0.0	0	0	0.0
21. Financial guaranty/mortgage guaranty.....	0	0	0.0	0	0	0.0
22. Totals.....	7,369	0	0.0	10,773	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	Incurred 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	0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX	XXX	0	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

**SECTION 3**

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves for Losses and Defense and Cost Containment Expenses 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	0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX	XXX	0	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 7A - PRIMARY LOSS SENSITIVE CONTRACTS (continued)**

**SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior.....	.....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.....	.....0	.....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

**NONE**

**SECTION 5**

Years in Which Policies Were Issued	Net Reserve for Premium Adjustments and Accrued Retrospective Premiums at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior.....	.....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.....	.....0	.....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

**NONE**

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS**

(\$000 Omitted)

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners.....	601	0	0.0	1,752	0	0.0
2. Private passenger auto liability/medical.....	2,314	0	0.0	2,412	0	0.0
3. Commercial auto/truck liability/medical.....	1,000	0	0.0	862	0	0.0
4. Workers' compensation.....	984	0	0.0	474	0	0.0
5. Commercial multiple peril.....	1,009	0	0.0	995	0	0.0
6. Medical malpractice - occurrence.....	0	0	0.0	0	0	0.0
7. Medical malpractice - claims-made.....	0	0	0.0	0	0	0.0
8. Special liability.....	10	0	0.0	19	0	0.0
9. Other liability - occurrence.....	883	0	0.0	556	0	0.0
10. Other liability - claims-made.....	0	0	0.0	0	0	0.0
11. Special property.....	258	0	0.0	1,083	0	0.0
12. Auto physical damage.....	169	0	0.0	2,447	0	0.0
13. Fidelity/surety.....	16	0	0.0	38	0	0.0
14. Other.....	0	0	0.0	0	0	0.0
15. International.....	0	0	0.0	0	0	0.0
16. Reinsurance - nonproportional assumed property.....	0	0	0.0	0	0	0.0
17. Reinsurance - nonproportional assumed liability.....	13	0	0.0	0	0	0.0
18. Reinsurance - nonproportional assumed financial lines.....	0	0	0.0	0	0	0.0
19. Products liability - occurrence.....	126	0	0.0	135	0	0.0
20. Products liability - claims-made.....	0	0	0.0	0	0	0.0
21. Financial guaranty/mortgage guaranty.....	0	0	0.0	0	0	0.0
22. Totals	7,382	0	0.0	10,773	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	Incurred 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	0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX	XXX	0	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

**SECTION 3**

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves for Losses and Defense and Cost Containment Expenses 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	0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX	XXX	0	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 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (continued)**

**SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums 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	<b>NONE</b>							0	0				
4. 1995.....	XXX	XXX	0								0	0	0	0	0	0
5. 1996.....	XXX	XXX	XXX								0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 1999.....	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2000.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2001.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2002.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 5**

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments And Accrued Retrospective Premiums 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	<b>NONE</b>							0	0				
4. 1995.....	XXX	XXX	0								0	0	0	0	0	0
5. 1996.....	XXX	XXX	XXX								0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 1999.....	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2000.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2001.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2002.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 6**

Years in Which Policies Were Issued	Incurred Adjustable Commissions 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	<b>NONE</b>							0	0				
4. 1995.....	XXX	XXX	0								0	0	0	0	0	0
5. 1996.....	XXX	XXX	XXX								0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 1999.....	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2000.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2001.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2002.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 7**

Years in Which Policies Were Issued	Reserves For Commission Adjustments 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	<b>NONE</b>							0	0				
4. 1995.....	XXX	XXX	0								0	0	0	0	0	0
5. 1996.....	XXX	XXX	XXX								0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 1999.....	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2000.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2001.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2002.....	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX



**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)
<b>Affiliated Transactions</b>												
25135.....	31-4316080.....	State Automobile Mutual Insurance Company.....	0	(15,000,000)	0	0	(10,774,969)	(11,023,068)	*	0	(36,798,037)	12,227,802
25127.....	57-6010814.....	State Auto Property & Casualty Insurance Company.....	1,236,000	21,764,000	0	0	0	11,023,068	*	0	34,023,068	0
37155.....	39-1211058.....	State Auto Insurance Company of Wisconsin.....	0	0	0	0	0	0	*	0	0	0
11017.....	31-1651026.....	State Auto Insurance Company of Ohio.....	0	0	0	0	0	0	*	0	0	0
13811.....	42-0248110.....	Farmers Casualty Insurance Company.....	0	0	0	0	0	0	*	0	0	0
41653.....	46-0368854.....	Milbank Insurance Company.....	0	15,000,000	0	0	0	0	*	0	15,000,000	0
19530.....	31-1334827.....	State Auto National Insurance Company.....	0	0	0	0	0	0	*	0	0	(12,250,149)
31976.....	42-1318497.....	Mid-Plains Insurance Company.....	0	0	0	0	0	0	*	0	0	22,347
23353.....	35-1135866.....	Meridian Security Insurance Company.....	0	(15,000,000)	0	0	10,774,969	0	*	0	(4,225,031)	0
10502.....	41-0190580.....	Meridian Citizens Mutual Insurance Company.....	0	4,000,000	0	0	0	0	*	0	4,000,000	0
26654.....	41-1564368.....	Meridian Citizens Security Insurance Company.....	0	0	0	0	0	0	*	0	0	0
41599.....	34-1373774.....	Insurance Company of Ohio.....	0	0	0	0	0	0	*	0	0	0
11502.....	31-1753341.....	State Auto Florida Insurance Company.....	0	7,000,000	0	0	0	0	*	0	7,000,000	0
00000.....	31-0676465.....	Stateco Financial Services Inc.....	0	0	0	0	0	0	*	0	0	0
00000.....	31-1324304.....	State Auto Financial Corp.....	0	(21,764,000)	0	0	0	0	*	0	(21,764,000)	0
00000.....	31-1579525.....	518 Property Management and Leasing, Inc.....	(1,236,000)	0	0	0	0	0	*	0	(1,236,000)	0
00000.....	35-1689161.....	Meridian Insurance Group, Inc.....	0	4,000,000	0	0	0	0	*	0	4,000,000	0
9999999.....	Control Totals.....		0	0	0	0	0	0	XXX	0	0	0

110

# STATE AUTO 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.

### MARCH FILING

1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
3. Will the Financial Guaranty Insurance Exhibit be filed March 1?
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
5. Will an actuarial opinion be filed by March 1?
6. Will the SVO Compliance Certification be filed by March 1?
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
9. Will the Risk-Based Capital Report be filed with the NAIC by March 1?
10. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

### RESPONSES

NO
NO
NO
NO
YES
YES
NO
YES
YES
YES
NO

### APRIL FILING

12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?
13. Will Management's Discussion and Analysis be filed by April 1?
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
17. Will the Investment Risk Interrogatories be filed by April 1?

YES
YES
NO
NO
NO
YES

### MAY FILING

18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

YES
-----

### JUNE FILING

19. Will an audited financial report be filed by June 1?

YES
-----

### EXPLANATIONS:

### BAR CODE:



**Overflow Page for Write-Ins (Portrait)  
NONE**

**Overflow Page for Write-Ins (Landscape)  
NONE**