



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
CRUM & FORSTER UNDERWRITERS CO. OF OHIO

NAIC Group Code 0158 (Current Period) 0158 (Prior Period) NAIC Company Code 11690 Employer's ID Number 58-1552849

Organized under the Laws of Ohio, State of Domicile or Port of Entry NA

Country of Domicile United States of America

Incorporated 01/04/1984 Commenced Business 08/07/1984

Statutory Home Office 4445 Lake Forest Drive (Street and Number), Cincinnati, OH 45242 (City or Town, State and Zip Code)

Main Administrative Office 305 Madison Avenue (Street and Number) 973-490-6600 (Area Code) (Telephone Number) Morristown, NJ 07962 (City or Town, State and Zip Code)

Mail Address 305 Madison Avenue (Street and Number or P.O. Box), Morristown, NJ 07962 (City or Town, State and Zip Code)

Primary Location of Books and Records 305 Madison Avenue (Street and Number) 973-490-6822 (Area Code) (Telephone Number) Morristown, NJ 07962 (City or Town, State and Zip Code)

Internet Website Address www.cfins.com

Statement Contact Sally Liang (Name) 973-490-6822 (Area Code) (Telephone Number) (Extension) sally\_liang@cfins.com (E-mail Address) 973-490-6900 (Fax Number)

Policyowner Relations Contact Mike Mitchell (Name) 305 Madison Avenue (Street and Number) 973-490-6473 (Area Code) (Telephone Number) (Extension) Morristown, NJ 07962 (City or Town, State and Zip Code)

OFFICERS

President Nikolas Antonopoulos Controller Dennis James Hammer
Senior Vice President Frances Avignone Smith

VICE PRESIDENTS

Dennis James Hammer Mary Jane Robertson Frances Avignone Smith
Joseph Francis Braunstein Jr. Peter James Daly Gary Stuart Resman
Mary Jeanne Hughes Paul Kush Donald Ross Fischer

DIRECTORS OR TRUSTEES

Nikolas Antonopoulos Bruce Adam Esselborn Mary Jane Robertson
Joseph Francis Braunstein Jr. Dennis James Hammer

State of New Jersey }
County of Morris } ss

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

Nikolas Antonopoulos President Dennis James Hammer Controller Frances Avignone Smith Senior Vice President

Subscribed and sworn to before me this 26th 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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

NAIC Group Code **0158**

**BUSINESS IN THE STATE OF Ohio**

**DURING THE YEAR 2002**

NAIC Company Code **11690**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	(58)	97	0	(15)	30	0	0
2.1 Allied lines	0	0	0	0	0	(10)	61	0	(6)	24	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	3,547	0	0	(871)	(17,412)	4,068	39,703	30,920	19,719	0	0
5.2 Commercial multiple peril (liability portion)	(11,530)	(8,893)	0	0	185,098	(148,053)	286,266	111,697	3,595	204,060	(1,426)	(242)
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	625	0	0	0	(979)	(191)	0	(1,457)	3,701	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	576	0	742	(307)	0	10	(261)	0	0
17. Other liability	412,253	544,705	0	241,079	50,000	(716,223)	5,506,108	213,003	173,826	417,952	39,476	7,576
18. Products liability	48,116	78,306	0	20,458	0	(214,525)	931,223	3,472	(10,995)	90,336	6,173	884
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	1,250	(8,731)	88,198	22	(8,885)	13,111	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	211	(455)	0	(311)	400	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)	448,839	618,290	0	262,113	235,477	(1,105,038)	6,815,068	367,897	186,682	749,072	44,223	8,218
<b>DETAILS OF WRITE-INS</b>												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0

24.0H



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0158

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2002

NAIC Company Code 11690

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	(2)	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)	0	0	0	0	0	0	0	0	(2)	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0

24.TX



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0158

BUSINESS IN THE STATE OF Grand Aliens

DURING THE YEAR 2002

NAIC Company Code 11690

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

(a) Finance and service charges not included in Line 1 to 34 \$ 0

24.0T



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

NAIC Group Code **0158**

**BUSINESS IN THE STATE OF Consolidated**

**DURING THE YEAR 2002**

NAIC Company Code **11690**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	(58)	97	0	(15)	30	0	0
2.1 Allied lines	0	0	0	0	0	(10)	61	0	(6)	24	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	3,547	0	0	(871)	(17,412)	4,068	39,703	30,920	19,719	0	0
5.2 Commercial multiple peril (liability portion)	(11,530)	(8,893)	0	0	185,098	(148,053)	286,266	111,697	3,595	204,060	(1,426)	(242)
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	625	0	0	0	(979)	(191)	0	(1,457)	3,701	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	576	0	742	(307)	0	10	(261)	0	0
17. Other liability	412,253	544,705	0	241,079	50,000	(716,223)	5,506,108	213,003	173,826	417,952	39,476	7,576
18. Products liability	48,116	78,306	0	20,458	0	(214,525)	931,223	3,472	(10,995)	90,336	6,173	884
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	1,250	(8,731)	88,198	22	(8,885)	13,111	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	211	(455)	0	(313)	400	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)	448,839	618,290	0	262,113	235,477	(1,105,038)	6,815,068	367,897	186,680	749,072	44,223	8,218
<b>DETAILS OF WRITE-INS</b>												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0

24.GT

### SCHEDULE A VERIFICATION BETWEEN YEARS

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

NONE

### SCHEDULE B VERIFICATION BETWEEN YEARS

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

NONE

### SCHEDULE BA VERIFICATION BETWEEN YEARS

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

NONE

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1 .....	15,816,740			6,875,983		22,692,723	100.0	23,869,402	100.0	22,692,723	
1.2 Class 2 .....						0	0.0	0	0.0		
1.3 Class 3 .....						0	0.0	0	0.0		
1.4 Class 4 .....						0	0.0	0	0.0		
1.5 Class 5 .....						0	0.0	0	0.0		
1.6 Class 6 .....						0	0.0	0	0.0		
1.7 Totals	15,816,740	0	0	6,875,983	0	22,692,723	100.0	23,869,402	100.0	22,692,723	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1 .....						0	0.0	0	0.0		
2.2 Class 2 .....						0	0.0	0	0.0		
2.3 Class 3 .....						0	0.0	0	0.0		
2.4 Class 4 .....						0	0.0	0	0.0		
2.5 Class 5 .....						0	0.0	0	0.0		
2.6 Class 6 .....						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1 .....						0	0.0	0	0.0		
3.2 Class 2 .....						0	0.0	0	0.0		
3.3 Class 3 .....						0	0.0	0	0.0		
3.4 Class 4 .....						0	0.0	0	0.0		
3.5 Class 5 .....						0	0.0	0	0.0		
3.6 Class 6 .....						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1 .....						0	0.0	0	0.0		
4.2 Class 2 .....						0	0.0	0	0.0		
4.3 Class 3 .....						0	0.0	0	0.0		
4.4 Class 4 .....						0	0.0	0	0.0		
4.5 Class 5 .....						0	0.0	0	0.0		
4.6 Class 6 .....						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1 .....						0	0.0	0	0.0		
5.2 Class 2 .....						0	0.0	0	0.0		
5.3 Class 3 .....						0	0.0	0	0.0		
5.4 Class 4 .....						0	0.0	0	0.0		
5.5 Class 5 .....						0	0.0	0	0.0		
5.6 Class 6 .....						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	15,816,740	.0	.0	6,875,983	.0	22,692,723	100.0	XXX	XXX	22,692,723	.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	15,816,740	.0	.0	6,875,983	.0	22,692,723	100.0	XXX	XXX	22,692,723	.0
10.8 Line 10.7 as a % of Col. 6	69.7	0.0	0.0	30.3	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	10,877,100	12,992,302	.0	.0	.0	XXX	XXX	23,869,402	100.0	23,869,402	.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	10,877,100	12,992,302	.0	.0	.0	XXX	XXX	23,869,402	100.0	23,869,402	.0
11.8 Line 11.7 as a % of Col. 8	45.6	54.4	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	15,816,740			6,875,983		22,692,723	100.0	23,869,402	100.0	22,692,723	XXX
12.2 Class 2						.0	0.0	.0	0.0	.0	XXX
12.3 Class 3						.0	0.0	.0	0.0	.0	XXX
12.4 Class 4						.0	0.0	.0	0.0	.0	XXX
12.5 Class 5						.0	0.0	.0	0.0	.0	XXX
12.6 Class 6						.0	0.0	.0	0.0	.0	XXX
12.7 Totals	15,816,740	.0	.0	6,875,983	.0	22,692,723	100.0	23,869,402	100.0	22,692,723	XXX
12.8 Line 12.7 as a % of Col. 6	69.7	0.0	0.0	30.3	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	69.7	0.0	0.0	30.3	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	XXX	.0
13.2 Class 2						.0	0.0	.0	0.0	XXX	.0
13.3 Class 3						.0	0.0	.0	0.0	XXX	.0
13.4 Class 4						.0	0.0	.0	0.0	XXX	.0
13.5 Class 5						.0	0.0	.0	0.0	XXX	.0
13.6 Class 6						.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations .....	15,816,740			6,875,983		22,692,723	100.0	23,869,402	100.0	22,692,723	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
1.7 Totals .....	15,816,740	0	0	6,875,983	0	22,692,723	100.0	23,869,402	100.0	22,692,723	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations .....						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined .....						0	0.0	0	0.0		
2.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined .....						0	0.0	0	0.0		
2.6 Other .....						0	0.0	0	0.0		
2.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations .....						0	0.0	0	0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined .....						0	0.0	0	0.0		
3.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined .....						0	0.0	0	0.0		
3.6 Other .....						0	0.0	0	0.0		
3.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations .....						0	0.0	0	0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined .....						0	0.0	0	0.0		
4.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined .....						0	0.0	0	0.0		
4.6 Other .....						0	0.0	0	0.0		
4.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations .....						0	0.0	0	0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined .....						0	0.0	0	0.0		
5.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined .....						0	0.0	0	0.0		
5.6 Other .....						0	0.0	0	0.0		
5.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	15,816,740	.0	.0	6,875,983	.0	22,692,723	100.0	XXX	XXX	22,692,723	.0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
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	15,816,740	.0	.0	6,875,983	.0	22,692,723	100.0	XXX	XXX	22,692,723	.0
10.8 Line 10.7 as a % of Col. 6	69.7	0.0	0.0	30.3	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	10,877,100	12,992,302	.0	.0	.0	XXX	XXX	23,869,402	100.0	23,869,402	.0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
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	10,877,100	12,992,302	.0	.0	.0	XXX	XXX	23,869,402	100.0	23,869,402	.0
11.8 Line 11.7 as a % of Col. 8	45.6	54.4	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	15,816,740			6,875,983		22,692,723	100.0	23,869,402	100.0	22,692,723	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						.0	0.0	.0	0.0	.0	XXX
12.3 Defined						.0	0.0	.0	0.0	.0	XXX
12.4 Other						.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	XXX
12.6 Other						.0	0.0	.0	0.0	.0	XXX
12.7 Totals	15,816,740	.0	.0	6,875,983	.0	22,692,723	100.0	23,869,402	100.0	22,692,723	XXX
12.8 Line 12.7 as a % of Col. 6	69.7	0.0	0.0	30.3	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	69.7	0.0	0.0	30.3	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	XXX	.0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						.0	0.0	.0	0.0	XXX	.0
13.3 Defined						.0	0.0	.0	0.0	XXX	.0
13.4 Other						.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	XXX	.0
13.6 Other						.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE DA - PART 2**

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

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	10,877,100	10,877,100	0	0	0
2. Cost of short-term investments acquired .....	102,157,410	102,157,410			
3. Increase (decrease) by adjustment .....	0				
4. Increase (decrease) by foreign exchange adjustment .....	0				
5. Total profit (loss) on disposal of short-term investments .....	0				
6. Consideration received on disposal of short-term investments .....	110,237,025	110,237,025			
7. Book/adjusted carrying value, current year .....	2,797,485	2,797,485	0	0	0
8. Total valuation allowance .....	0	0			
9. Subtotal (Lines 7 plus 8) .....	2,797,485	2,797,485	0	0	0
10. Total nonadmitted amounts .....	0				
11. Statement value (Lines 9 minus 10) .....	2,797,485	2,797,485	0	0	0
12. Income collected during year .....	164,619	164,619			
13. Income earned during year .....	157,033	157,033			

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

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Schedule DB - Part A - VBY

**NONE**

Schedule DB - Part B - VBY

**NONE**

Schedule DB - Part C - VBY

**NONE**

Schedule DB - Part D - VBY

**NONE**

Schedule DB - Part E - VBY

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7						
AFFILIATES - U.S. INTERCOMPANY POOLING													
13-5459190	21113	U.S. FIRE INS. CO.	NY	7,597	2	12,285	12,287			2,856			
0199999 - Total - Affiliates - U.S. Intercompany Pooling				7,597	2	12,285	12,287			2,856			
0499999 - Total - Affiliates				7,597	2	12,285	12,287	0	0	2,856	0	0	0
9999999 Totals				7,597	2	12,285	12,287	0	0	2,856	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					

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AUTH - AFFILIATES U.S. INTERCOMPANY POOL																			
13-5459190	21113	U.S. FIRE INS. CO.	NY		449			1,218		5,597	749		262		7,826		7,826		
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					449	0	0	1,218	0	5,597	749		262	0	7,826	0	0	7,826	0
AUTHORIZED - AFFILIATES - U.S. NON-POOL																			
22-1964136	21083	INTERNATIONAL INSURANCE CO.	IL					483		885	132				1,500		1,500		
47-0698507	23680	ODYSSEY AMERICA REINS. CORP.	CT		46			7		21	5		4		37	(14)	51		
13-2781282	25070	ODYSSEY REINSURANCE CORP.	NY		18			49		55	5		3		115	4	111		
74-1280541	24384	RANGER INSURANCE COMPANY	DE		49	1		3		33	6		8		65		65		
13-2941133	10936	SENECA INSURANCE CO.	NY		11			2		2	1				3		3		
94-1517098	25534	TIG INSURANCE CO.	CA		96			14		14	2		62		78	(2)	80		
0299999 - Authorized - Affiliates - U.S. Non-Pool					220	4	3	553	0	1,010	151		77	0	1,798	(12)	0	1,810	0
0499999 - Total - Authorized - Affiliates					669	4	3	1,771	0	6,607	900		339	0	9,624	(12)	0	9,636	0
AUTHORIZED - OTHER U.S. UNAFFILIATED INSUR																			
23-1740414	22705	ACE AMERICA REINSURANCE CO.	PA							1					1	(1)	2		
06-0237820	20699	ACE PROPERTY & CASUALTY INS. CO.	CT					3							3		3		
95-3187355	35300	ALLIANZ INSURANCE COMPANY	CA							1					1		1		
36-0719665	19232	ALLSTATE INSURANCE COMPANY	IL			2		24		21	31				78		78		
44-0648645	12246	AMERICAN CONTINENTAL INS. CO.	NY		2										0	(3)	3		
31-0973761	37990	AMERICAN EMPIRE	OH					2		2	1				5		5		
04-1027270	20613	AMERICAN EMPLOYERS	MA			2		3		2	1				8		8		
36-0727430	22918	AMERICAN MOTORIST	IL					1							1		1		
74-0484030	60739	AMERICAN NATIONAL INSURANCE CO.	TX												0	(2)	2		
13-4924125	10227	AMERICAN RE-INSURANCE COMPANY	DE		37	9	2	193		177	56		3		440	5	435		
35-0145400	19704	AMERICAN STATES INSURANCE CO.	IN			8		5		6	11				30		30		
06-1430254	10348	ARCH REINSURANCE COMPANY	CT		4								3		3		3		
94-1390273	19801	ARGONAUT INSURANCE COMPANY	CA		2			9		1					10		10		
04-2548993	31887	ARKWRIGHT INSURANCE COMPANY	MA							2	1				3		3		
13-2919779	18333	ATLAS ASSURANCE CO OF AMERICA	NJ					2		1					3		3		
04-2482364	16187	AXA RE PROP & CASUALTY INS. CO.	MA					4		1	1				6		6		
36-2994662	36552	AXA REINSURANCE COMPANY	DE		5			8		15	1				24	1	23		
47-0574325	32603	BERKLEY INSURANCE COMPANY	DE		12		(1)			11	4		4		18		18		
41-1353943	36870	CHARTWELL REINSURANCE CO.	CT							4					4		4		
04-2475442	20621	COMMERCIAL UNION INS. CO.	MA			2									2		2		
06-0303370	62308	CONNECTICUT GENERAL LIFE	CT					13		5	1				19		19		
06-0303520	24872	CONNECTICUT INDEMNITY CO.	CT					2							2		2		
36-2114545	20443	CONTINENTAL CASUALTY CO.	IL		61	5		35		36	8		24		108	8	100		
13-1941984	20923	CONTINENTAL REINSURANCE CORP.	CA					1							1		1		
35-0293728	21318	COREGIS INS. CO.	IL					9		4	3				16		16		
39-0264050	21458	EMPLOYERS INS. OF WAUSAU	WI			9	1	4		6	10				30		30		
48-0921045	39845	EMPLOYERS REINSURANCE CORP.	KS		5	7		86		140	20		3		256	(8)	264		
22-2005057	26921	EVEREST REINSURANCE COMPANY	DE		17	2		10		49	20		7		98	(2)	100		
05-0316605	21482	FACTORY MUTUAL INSURANCE CO.	RI		(8)	6		17		6	1				30	(8)	38		
42-0245840	13897	FARMERS MUTUAL HAIL OF IOWA	IA					1							1		1		
13-1963496	20281	FEDERAL INSURANCE COMPANY	IN		4	61	10			1,293	174		1		1,539	3	1,536	627	
13-2997499	38776	FOLKSAMERICA REINSURANCE CO.	NY		32	4		20		12	2		3		41	(2)	43		
94-1032958	21040	FREMONT INDUSTRIAL INDEMNITY C.	CA					4		4					21		21		
36-2667627	22969	GE REINSURANCE CORPORATION	IL					45		20	17				82		82		
13-2673100	22039	GENERAL REINSURANCE CORP.	DE		314	25	7	197		351	56		108		744	45	699		
13-5460208	25909	GENERAL SECURITY PROP & CAS CO.	NY							1					1		1		
13-1958482	11967	GENERAL STAR NATIONAL INS. CO.	CT												1		1		
13-5617450	11231	GENERALI US BRANCH	NY			2				1	1				9		9		
13-5009848	21032	GERLING GLOBAL RE CORP OF AMER.	NY		15		2	10		33	11		4		60	9	51		
06-0383750	19682	HARTFORD FIRE INS. CO.	CT		6	2	1	42		61	7				113	(6)	119		
06-0384680	11452	HARTFORD STEAM BOIL. INSP. & INS.	CT		1					1	1				2		2		
74-1296673	22489	HIGHLANDS INSURANCE CO.	TX					1							1		1		
02-0308052	22527	HOME INSURANCE COMPANY	NH					1							2		2		
23-0723970	22713	INSURANCE CO OF NORTH AMERICA	PA					1							2		2		
36-3030511	37257	INSURANCE CORP OF HANOVER	CA		1										0	(2)	2		

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. 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	7 Reinsurance Recoverable On										8 Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
13-5339725	18341	INSURANCE CORP OF NEW YORK(THE	NY			8	1	9		8	15			41		41			
04-1543470	23043	LIBERTY MUTUAL INSURANCE CO	MA		5			4		3			1		7				
13-2915260	34339	METROPOLITAN REINSURANCE CO	NY			3		1		3				9		9			
38-0829210	23396	MICHIGAN MUTUAL INSURANCE CO	MI							1				1		1			
13-3467153	22551	MITSUI M. & F. OF AMERICA	NY					1		2				6		6			
38-0855585	22012	MOTORS INSURANCE CORP	MI		4					4			1	7		7			
43-0890050	23728	NATIONAL GENERAL INS CO	MO					1						1		1			
47-0355979	20087	NATIONAL INDEMNITY COMPANY	NE			1								1		1			
13-1988169	34835	NATIONAL REINS CO	DE																
25-0687550	19445	NATIONAL UNION FIRE (PA)	NY		15	2		30		16				52	5	47			
31-4177100	23787	NATIONWIDE MUTUAL INS CO	OH			4		3		4				14		14			
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	MA			20		25		17				82		82			
22-2187459	35432	NEW JERSEY RE-INSURANCE CO	NJ					2						2		2			
13-2930109	22047	NORTH STAR REINSURANCE CORP	DE			35		1						36		36			
41-6009967	24015	NORTHLAND INSURANCE CO	MN					3		1				4		4			
25-0410420	24147	OLD REPUBLIC INSURANCE	PA					14		8				24		24			
23-2745904	10019	OVERSEAS PARTNERS US REINS CO	DE		3	3		2		1				6		6			
13-3531373	10006	PARTNER REINSURANCE CO OF NY	NY							1				2		2			
23-2153760	39675	PMA CAPITAL INSURANCE COMP	PA		1					16				20	(6)	26			
06-1206728	29807	PXRE REINSURANCE CO	CT		2			1		2				3		3			
75-1670124	38318	REPUBLIC INSURANCE CO	TX			3		1		1				6		6			
94-6078058	21911	SAN FRANCISCO REINSURANCE CO	CA			3		2		10				16		16			
75-1444207	30058	SCOR REINSURANCE COMPANY	NY		10	(1)		7		33			3	52		52			
91-0341780	25763	SEATON INSURANCE COMPANY	WA							1				1		1			
06-0529570	24902	SECURITY INS CO OF HARTFORD	CT					6		2				8		8			
39-0333950	24988	SENTRY INS. A MUTUAL CO	WI					1		1				3		3			
13-3029255	39322	SOREMA N. AMERICA REINS. CO	NY					1		13				16		16			
41-0406690	24767	ST. PAUL FIRE & MARINE INS CO	MN		51	2		81		68			3	186	(7)	193			
41-0881659	24791	ST. PAUL MERCURY	MN							1				1		1			
13-3060094	40045	STARNET INSURANCE COMPANY	NY					1						1		1			
31-4316080	25135	STATE AUTOMOBILE MUTUAL INS CO	OH		2			7		5				12	2	10			
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY		263	21	7	429		337		230	124	1,148	(46)	1,194	2		
23-1641984	10219	SYDNEY REINSURANCE CORP	NY							6				7		7			
13-2918573	42439	TOA RE INS. CO. OF AMERICA	DE		4			1		6			3	13		12			
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	NY		24	(1)		16		34			10	66	(1)	67			
36-6043106	20486	TRANSCONTINENTAL INS. CO	IL					3						3		3			
06-0566050	25658	TRAVELERS INDEMNITY CO	CT		10	9	2	103		31		24	2	171	1	170			
06-1117063	34894	TRENWICK AMERICA REINS. CORP	CT			4				4		1		9		9			
52-0515280	25887	UNITED STATES FID.&GUAR. INS.CO	MD							3		1		4	1	3			
13-5481330	21121	WESTCHESTER FIRE	NY					120		6		24		150		150			
13-1290712	20583	XL REINSURANCE AMERICA INC.	CT		26	4		31		111		25	12	185	2	183			
06-1325038	39136	ZURICH REINSURANCE NORTH AMER	CT		16	120	16	92		229		6	7	470	8	462			
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0		0			
0599999 - Authorized - Other U.S. Unaffiliated Insurers						946	388	52	1,764	0	3,313	882	326	0	6,725	(2)	0	6,727	629
AUTHORIZED - POOLS - MANDATORY POOLS																			
AA-9991403		ARKANSAS W.C. POOL	FL			(3)		23		1				21		21			
AA-9991421		COMMONWEALTH AUTO REINS.FACIL	MA		20	1		17				8		26	11	15			
74-1194354	10818	FACILITY INSURANCE CORP	TX			(12)								(12)		(12)			
AA-9991410		FLORIDA 2ND INJURY FUND	FL			9								9		9			
AA-9992110		ILLINOIS STOCK POOL W. COMP	FL					2						2		2			
AA-9991413		ILLINOIS W.C. ASSIGNED	FL			3		40		3				46		46			
AA-9991418		LOUISIANA WC POOL	FL			3		39		4				46		46			
AA-9991421		MA WC TRUST FUND SUPPL BENEFIT	NJ			1								1		1			
AA-9991423		MINNESOTA W.C. REINS. ASSOC	MN					41		(17)				24		24			
AA-9991425		MISSOURI W.C. POOL	TX					1						1		1			
AA-9991432		NEW YORK SECOND INJURY FUND	NY			11								11		11			
0699999 - Authorized - Pools - Mandatory Pools						20	13	0	163	0	(9)	0	8	0	175	11	0	164	0
AUTHORIZED - POOLS - VOLUNTARY POOLS																			

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-9995011		AMER NUCLEAR INSURERS-ADMITTED	CT		1			28			11	(19)		20			20		
AA-9995000		AMERICAN ACCIDENT RE #1 1989	NY							6				6			6		
AA-9995040		POLLUTION LIABILITY INS. ASS	IL								1			1			1		
0799999 - Authorized - Pools - Voluntary Pools					1	0	0	28	0	6	12	(19)	0	27	0	0	27	0	
AUTHORIZED - OTHER NON - U.S. INSURERS																			
AA-1120355		CX REINSURANCE CO. LTD (UK)	EN		2	6		12		10	2			30	1		29		
AA-1340125		HANNOVER RUCK, A.G.	DK		58	2		65		55	4	21		147	1		146		
AA-1126051		LLOYDS SYNDICATE 051	EN					1						1			1		
AA-1127241		LLOYDS SYNDICATE 1241	EN		1									0			0		
AA-1126138		LLOYDS SYNDICATE 138	EN		7			4		2				6	(1)		7		
AA-1127400		LLOYDS SYNDICATE 1400	EN		2			3		2				5	1		4		
AA-1128000		LLOYDS SYNDICATE 2000	EN		5			5		5		1		11			11		
AA-1122001		LLOYDS SYNDICATE 2001	EN		4									0	(2)		2		
AA-1128010		LLOYDS SYNDICATE 2010	EN		1			1						1	(1)		2		
AA-1128020		LLOYDS SYNDICATE 2020	EN		42	2		33		15	1			51	(6)		57		
AA-1126205		LLOYDS SYNDICATE 205	EN		2			8		4				12	2		10		
AA-1128147		LLOYDS SYNDICATE 2147	EN		1									0			0		
AA-1128488		LLOYDS SYNDICATE 2488	EN		5			4		3				7	(1)		8		
AA-1126250		LLOYDS SYNDICATE 250	EN		2			5		3				8	1		7		
AA-1128791		LLOYDS SYNDICATE 2791	EN		6			3		3				6	(2)		8		
AA-1128791		LLOYDS SYNDICATE 2791	EN		2									0	(2)		2		
AA-1128987		LLOYDS SYNDICATE 2987	EN		7									0	(3)		3		
AA-1126033		LLOYDS SYNDICATE 33	EN		4			4		4				8	(2)		10		
AA-1126376		LLOYDS SYNDICATE 376	EN		3			9		12				21	1		20		
AA-1126435		LLOYDS SYNDICATE 435	EN		2			6		4				10			10		
AA-1126510		LLOYDS SYNDICATE 510	EN		2			1		2				3			3		
AA-1126557		LLOYDS SYNDICATE 557 - S.P.	EN		1					1				1			1		
AA-1126609		LLOYDS SYNDICATE 609	EN		1									0			0		
AA-1126623		LLOYDS SYNDICATE 623	EN		2			5		3				8	1		7		
AA-1126780		LLOYDS SYNDICATE 780	EN		2			4		3				7			7		
AA-1126958		LLOYDS SYNDICATE 958	EN		1									0			0		
AA-1121425		TERRA NOVA INSURANCE CO LTD	EN		1			2		1				3			3		
AA-1121480		UNIONAMERICA INSURANCE CO LTD	EN			2		1		1	1			5			5		
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
0899999 - Authorized - Other Non-U.S. Insurers					166	12	0	176	0	133	8	22	0	351	(12)	0	363	0	
0999999 - Total - Authorized					1,802	417	55	3,902	0	10,050	1,802	676	0	16,902	(15)	0	16,917	629	
UNAUTH - AFFILIATES NON-U.S.																			
		ORC RE LIMITED	IE		345					345	47	3		395	60		335		
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)					345	0	0	0	0	345	47	3	0	395	60	0	335	0	
1399999 - Total - Unauthorized - Affiliates					345	0	0	0	0	345	47	3	0	395	60	0	335	0	
UNAUTHORIZED - OTHER U.S. UNAFFILIATED INS																			
36-2661954	10103	AMERICAN AGRICULTURAL INS. CO	IL		12	1		13		7				21			21		
04-1028440	19569	AMERICAN MUTUAL LIABILITY INS.	MA					1		2	3			6			6		
36-3347420	23876	MAPFRE	CA		1			1		2				3			3		
13-1916653	23493	MIDLAND INSURANCE COMPANY	NY					1		1	2			4			4		
52-1957776	10950	MOUNTAIN RIDGE INS.CO	VT			98	33			372	45			548	(4)		552	209	
13-3031176	38636	PARTNER RE US	NY		7			11		11	5			27	(3)		30		
13-1675535	25364	SWISS RE UNDERWRITERS	CA		2									0	2		(2)		
47-0547953	25844	UNION INSURANCE CO	NE					1						1			1		
22-2347237	14770	UNIVERSAL BONDING INSURANCE CO	NJ					4		9				13			13		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers					22	99	33	32	0	404	55	0	0	623	(5)	0	628	209	
UNAUTHORIZED - POOLS - MANDATORY POOLS																			
AA-9991310		FLORIDA HURRICANE CAT FUND	FL		1									0			0		
1599999 - Unauthorized - Pools - Mandatory Pools					1	0	0	0	0	0	0	0	0	0	0	0	0	0	
UNAUTHORIZED - POOLS - VOLUNTARY POOLS																			
AA-9995010		AMERICAN NUCLEAR INSURERS-NONA	CT					1			1	(1)		1			1		

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. 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	7 Reinsurance Recoverable On									8 Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-9995022		EXCESS CASUALTY & REINS. ASSO.	NY			16	1								17		17		
AA-9991159		MICHIGAN CATAS CLAIMS ASSN.	MI					6							6		6		
1699999 - Unauthorized - Pools - Voluntary Pools						0	16	1	7	0	0	1	(1)	0	24	0	0	24	0
UNAUTHORIZED - OTHER NON - U.S. INSURERS																			
AA-3190770		ACE TEMPEST REINSURANCE LTD.	BM		4				11		10				21	2		19	
AA-1340125		ALLIED WORLD ASSURANCE CO. LTD.	BM		5										0	(2)		2	
AA-1360015		ASSICURAZIONI GENERALI SPA	IT			5									5			5	
AA-1320035		AXA REASSURANCE (ANCIENNE MUT.)	FR		2										0			0	
AA-3194139		AXIS SPECIALTY INSURANCE LTD.	BM		7										0	(2)		2	
AA-1120242		BRIT INSURANCE LIMITED	EN		2	1		3			2				6			6	
AA-3190460		CAT LTD	BM												0	2		(2)	
AA-4362002		CLAL INS CO LTD	IS			5	2	1			1	3			12			12	
AA-1120375		COMMERCIAL UNION ASSURANCE LTD.	EN			2						3			5			5	
AA-1120495		DOMINION INSURANCE COMPANY LTD.	EN			1									1			1	
AA-1120515		EAGLE STAR INS CO LTD	EN					1							1			1	
AA-3194130		ENDURANCE SPECIALTY INS. LTD.	BM		8										0	5		(5)	
AA-1120545		ENGLISH & AMERICAN INS CO LTD.	EN			2		1				1			4			4	
AA-1120580		EXCESS INSURANCE CO	EN			4		2			1	2			9			9	
AA-1440035		FOLKSAM INTER. INS. CO. LTD.	SW			2		2							4	1		3	
AA-3190060		HANNOVER RE (BERMUDA) LIMITED	BM		4										0	4		(4)	
AA-1340129		HANSEATICA RUCK	DK			2									2			2	
AA-1120760		HIGHLANDS INS. CO. U.K.	EN			1		1				1			3			3	
AA-3190463		IPCORE LIMITED	BM		13			18			13				31			31	
AA-5420050		KOREAN REINSURANCE COMPANY	KO			2						1			3			3	
AA-3190654		LASALLE REINSURANCE CO LTD.	BM		4	4		20			14				38	(2)		40	
AA-1126190		LLOYDS UNDERWRITERS 190	EN		1										0			0	
AA-3194129		MONTPELIER REINSURANCE LIMITED	BM		19			1			1				2	(8)		10	
AA-3191076		MUTUAL INDEMNITY LTD.	BM					2			1				3			3	
AA-1840715		OCCASO S.A. U.K.	EN			3		1			1				6			6	
AA-1121135		ORION INSURANCE COMPANY PLC	EN			3									3			3	
AA-3190686		PARTNER REINSURANCE CO LIMITED	BM		3	5		15			10				30	21		9	
AA-1780070		QBE INS. & REINS. LTD EUROPE	IE		3								1		1			1	
AA-1340004		R+V VERSICHERUNG AG	DK		2	1		5			1				7			7	
AA-2990860		REASEGURADORA NAS DE VENEZUELA	VE					3							3			3	
AA-3190339		RENAISSANCE REINSURANCE, LTD.	BM		3			3			1				4	(2)		6	
AA-1320018		SPS REASSURANCE	FR		5			6			1				7	(1)		8	
AA-1121390		STRONGHOLD INSURANCE CO., LTD.	EN					1							1			1	
AA-3190620		SUNSHINE INSURANCE LTD.	BM		1	2		6			8	2	1		19	1		18	
AA-1580100		TOKIO MARINE & FIRE LTD.	JA			5		1			1				8			8	
AA-3190407		TRA INSURANCE COMPANY LTD.	BM					1							1			1	
AA-1120431		TUREGUM INSURANCE CO. (UK) LTD.	EN				30	5	8		7	11			61			61	
AA-1780065		UNITED RE. CO. OF IRELAND, LTD.	IE								1				1			1	
AA-3191047		WETTERAU LTD.	BM					1							1			1	
AA-1120386		WORLD AUXILIARY INS. CORP.	EN					1							1			1	
AA-3190757		X.L. MID OCEAN REINS COMP LTD.	BM		1			8			4				12	4		8	
AA-1460190		ZURICH VERSICHERUNGS-GASELLSHA.	CH		11	(2)					3				7			7	
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0				0	
1799999 - Unauthorized - Other Non-U.S. Insurers						98	78	7	123	0	81	26	8	0	323	23	0	300	1
1899999 - Total - Unauthorized						466	193	41	162	0	830	129	10	0	1,365	78	0	1,287	210
1999999 - Total - Authorized and Unauthorized						2,268	610	96	4,064	0	10,880	1,931	686	0	18,267	63	0	18,204	839
<b>9999999 Totals</b>						<b>2,268</b>	<b>610</b>	<b>96</b>	<b>4,064</b>	<b>0</b>	<b>10,880</b>	<b>1,931</b>	<b>686</b>	<b>0</b>	<b>18,267</b>	<b>63</b>	<b>0</b>	<b>18,204</b>	<b>839</b>

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

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 3**

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

1 Federal ID Number 9999999 Totals	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	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	Reinsurance Payable			19 Funds Held By Company Under Reinsurance Treaties
															16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers	18 Net Amount Recoverable From Reinsurers [16 + 17]	
					2,268	610	96	4,064	0	10,880	1,931	686	0	18,267	63	0	18,204	839

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 4**

Aging of 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	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					9 Over 120 Days			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9					
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling												0.0	0.0
AUTHORIZED - AFFILIATES - U.S. NON-POOLING													
13-2781282	25070	ODYSSEY REINSURANCE CORP.	NY	3		1			1	4	25.0	0.0	
74-1280541	24384	RANGER INSURANCE COMPANY	DE	3					0	3	0.0	0.0	
0299999 - Authorized - Affiliates - U.S. Non-Pool				5	0	1	0	0	1	6	17.0	0.0	
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0	
0499999 - Total - Authorized - Affiliates				5	0	1	0	0	1	6	17.0	0.0	
AUTHORIZED - OTHER U.S. UNAFFILIATED INSURERS													
36-0719665	19232	ALLSTATE INSURANCE COMPANY	IL	(1)					3	3	150.0	150.0	
04-1027270	20613	AMERICAN EMPLOYERS	MA						2	2	100.0	100.0	
13-4924125	10227	AMERICAN RE-INSURANCE COMPANY	DE	10	1				1	11	9.0	0.0	
35-0145400	19704	AMERICAN STATES INSURANCE CO.	IN						8	8	100.0	100.0	
47-0574325	32603	BERKLEY INSURANCE COMPANY	DE	(1)						0	0.0	0.0	
04-2475442	20621	COMMERCIAL UNION INS. CO.	MA						2	2	100.0	100.0	
36-2114545	20443	CONTINENTAL CASUALTY CO.	IL	4					1	5	20.0	20.0	
39-0264050	21458	EMPLOYERS INS. OF WAUSAU	WI						10	10	100.0	100.0	
48-0921045	39845	EMPLOYERS REINSURANCE CORP.	KS	3		4			1	5	63.0	13.0	
22-2005057	26921	EVEREST REINSURANCE COMPANY	DE	(1)					4	4	133.0	133.0	
05-0316605	21482	FACTORY MUTUAL INSURANCE CO.	RI				6			6	100.0	0.0	
13-1963496	20281	FEDERAL INSURANCE COMPANY	IN	71					0	71	0.0	0.0	
13-2997499	38776	FOLKSAMERICA REINSURANCE CO.	NY	2					3	3	60.0	60.0	
13-2673100	22039	GENERAL REINSURANCE CORP.	DE	29	1	1			2	31	6.0	0.0	
13-1958482	11967	GENERAL STAR NATIONAL INS. CO.	CT						1	1	100.0	100.0	
13-5617450	11231	GENERALI US BRANCH	NY						2	2	100.0	100.0	
13-5009848	21032	GERLING GLOBAL RE CORP OF AMER.	NY			1			1	1	100.0	0.0	
06-0383750	19682	HARTFORD FIRE INS. CO.	CT	2						0	0.0	0.0	
74-1296673	22489	HIGHLANDS INSURANCE CO.	TX						1	1	100.0	100.0	
02-0308052	22527	HOME INSURANCE COMPANY	NH						1	1	100.0	100.0	
13-5339725	18341	INSURANCE CORP OF NEW YORK (THE)	NY						9	9	100.0	100.0	
13-2915260	34339	METROPOLITAN REINSURANCE CO.	NY						3	3	100.0	100.0	
47-0355979	20087	NATIONAL INDEMNITY COMPANY	NE	1					1	1	100.0	100.0	
25-0687550	19445	NATIONAL UNION FIRE (PA)	NY	2					0	2	0.0	0.0	
31-4177100	23787	NATIONWIDE MUTUAL INS. CO.	OH						4	4	100.0	100.0	
06-1053492	41629	NEW ENGLAND REINSURANCE CORP.	MA						20	20	100.0	100.0	
13-2930109	22047	NORTH STAR REINSURANCE CORP.	DE						35	35	100.0	100.0	
23-2745904	10019	OVERSEAS PARTNERS US REINS CO.	DE	2	1				1	3	33.0	0.0	
75-1670124	38318	REPUBLIC INSURANCE CO.	TX						3	3	100.0	100.0	
94-6078058	21911	SAN FRANCISCO REINSURANCE CO.	CA						3	3	100.0	100.0	
75-1444207	30058	SCOR REINSURANCE COMPANY	NY	(1)					0	(1)	0.0	0.0	
41-0406690	24767	ST. PAUL FIRE & MARINE INS. CO.	MN	3					0	3	0.0	0.0	
13-1675535	25364	SWISS REINSURANCE AMERICA CORP.	NY	25			1		1	27	7.0	4.0	
13-5616275	19453	TRANSATLANTIC REINSURANCE CO.	NY	(1)						0	0.0	0.0	
06-0566050	25658	TRAVELERS INDEMNITY CO.	CT	1					10	11	91.0	91.0	
06-1117063	34894	TRENWICK AMERICA REINS. CORP.	CT	4					0	4	0.0	0.0	
13-1290712	20583	XL REINSURANCE AMERICA INC.	CT	5					1	6	17.0	17.0	
06-1325038	39136	ZURICH REINSURANCE NORTH AMER	CT	120	13	1			1	135	11.0	1.0	
0599999 - Authorized - Other U.S. Unaffiliated Insurers				280	18	7	7	128	160	440	36.0	29.0	
AUTHORIZED - POOLS, ASSOCIATIONS - MANDATORY POOLS													
AA-9991403		ARKANSAS W.C. POOL	FL	(3)					0	(3)	0.0	0.0	
AA-9991421		COMMONWEALTH AUTO REINS. FACIL.	MA	1					0	1	0.0	0.0	
74-1194354	10818	FACILITY INSURANCE CORP.	TX	(12)					0	(12)	0.0	0.0	
AA-9991410		FLORIDA 2ND INJURY FUND	FL	9					0	9	0.0	0.0	
AA-9991413		ILLINOIS W.C. ASSIGNED	FL	3					0	3	0.0	0.0	
AA-9991418		LOUISIANA WC POOL	FL	3					0	3	0.0	0.0	
AA-9991421		MA WC TRUST FUND SUPPL. BENEFIT.	NJ	1					0	1	0.0	0.0	
AA-9991432		NEW YORK SECOND INJURY FUND	NY	11					0	11	0.0	0.0	
0699999 - Authorized - Pools - Mandatory Pools				12	0	0	0	0	0	12	0.0	0.0	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

**SCHEDULE F - PART 4**

Aging of 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	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
AUTHORIZED - OTHER NON - U.S. INSURERS												
AA-1120355		CX REINSURANCE CO. LTD (UK)	EN					6	6	6	100.0	100.0
AA-1340125		HANNOVER RUCK. A.G.	DK	2				0	0	2	0.0	0.0
AA-1128020		LLOYDS SYNDICATE 2020	EN	2				0	0	2	0.0	0.0
AA-1121480		UNIONAMERICA INSURANCE CO.LTD	EN					2	2	2	100.0	100.0
0899999 - Authorized - Other Non-U.S. Insurers				4	0	0	0	8	8	12	67.0	67.0
0999999 - Total - Authorized				301	18	8	7	136	169	470	36.0	29.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
UNAUTHORIZED - OTHER U.S. UNAFFILIATED INSURERS												
36-2661954	10103	AMERICAN AGRICULTURAL INS. CO.	IL	1					0	1	0.0	0.0
52-1957776	10950	MOUNTAIN RIDGE INS.CO	VT	131					0	131	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers				133	0	0	0	0	0	133	0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
UNAUTHORIZED - POOLS, ASSOCIATIONS - VOLUNTARY POOLS												
AA-9995022		EXCESS CASUALTY & REINS. ASSO	NY	17					0	17	0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools				17	0	0	0	0	0	17	0.0	0.0
UNAUTHORIZED - OTHER NON - U.S. INSURERS												
AA-1360015		ASSICURAZIONI GENERALI SPA	IT					5	5	5	100.0	100.0
AA-1120242		BRIT INSURANCE LIMITED	EN	1				0	0	1	0.0	0.0
AA-4362002		CLAL INS CO LTD	IS					7	7	7	100.0	100.0
AA-1120375		COMMERCIAL UNION ASSURANCE LTD.	EN	2				2	2	2	100.0	100.0
AA-1120495		DOMINION INSURANCE COMPANY LTD.	EN					1	1	1	100.0	100.0
AA-1120545		ENGLISH & AMERICAN INS CO LTD.	EN					2	2	2	100.0	100.0
AA-1120580		EXCESS INSURANCE CO.	EN					4	4	4	100.0	100.0
AA-1440035		FOLKSAM INTER. INS. CO. LTD.	SW		1			1	2	2	100.0	50.0
AA-1340129		HANSEATICA RUCK	DK					2	2	2	100.0	100.0
AA-1120760		HIGHLANDS INS. CO. U.K.	EN					2	2	2	100.0	100.0
AA-5420050		KOREAN REINSURANCE COMPANY	KO					2	2	2	100.0	100.0
AA-3190654		LASALLE REINSURANCE CO LTD.	BM	1	2	1		3	4	4	75.0	0.0
AA-1840715		OCCASO S.A. U.K.	EN					3	3	3	100.0	100.0
AA-1121135		ORION INSURANCE COMPANY PLC	EN					3	3	3	100.0	100.0
AA-3190686		PARTNER REINSURANCE CO. LIMITED	BM	5				0	0	5	0.0	0.0
AA-1340004		R+V VERSICHERUNG AG	DK	1				0	0	1	0.0	0.0
AA-1121390		STRONGHOLD INSURANCE CO., LTD.	EN					1	1	1	100.0	100.0
AA-3190620		SUNSHINE INSURANCE LTD.	BM	2				0	0	2	0.0	0.0
AA-1580100		TOKIO MARINE & FIRE LTD.	JA					5	5	5	100.0	100.0
AA-1120431		TUREGUM INSURANCE CO. (UK) LTD.	EN					35	35	35	100.0	100.0
AA-1460190		ZURICH VERSICHERUNGS-GASELLSHA.	CH	(1)		(1)		(1)	(1)	(2)	50.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers				9	2	0	0	76	78	87	95.0	93.0
1899999 - Total - Unauthorized				158	2	0	0	76	78	231	34.0	33.0
1999999 - Total - Authorized and Unauthorized				5						5	0.0	0.0
<b>9999999 Totals</b>				<b>459</b>	<b>21</b>	<b>9</b>	<b>7</b>	<b>211</b>	<b>248</b>	<b>702</b>	<b>35.0</b>	<b>30.0</b>

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 5**

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col.5 or Cols. 12 +15 + 16
<b>AFFILIATES OTHER NON-U.S.</b>																
		ORC RE LIMITED	IE	395		199	60		113	372	23		0	0	0	23
		0399999 - Affiliates - Other (Non-U.S.)		395	0	199	60	0	113	372	23	0	0	0	0	23
		0499999 - Total - Affiliates		395	0	199	60	0	113	372	23	0	0	0	0	23
<b>OTHER U.S. UNAFFILIATED INSURERS</b>																
36-2661954	10103	AMERICAN AGRICULTURAL INS. CO.	IL	22						0	22		0	0	0	22
04-1028440	19569	AMERICAN MUTUAL LIABILITY INS.	MA	6					7	6	0		0	0	0	6
	27037	CONSOLIDATED MUTUAL INSURANCE	NY	1					1	1	0		0	0	0	1
74-6040529	11495	IMPERIAL INSURANCE COMPANY	TX	1						0	0		0	0	0	1
36-3347420	23876	MAPFRE	CA	3						0	3		0	0	0	3
13-1916653	23493	MIDLAND INSURANCE COMPANY	NY	4					8	4	0		0	0	0	4
52-1957776	10950	MOUNTAIN RIDGE INS. CO.	VT	549	209	455	(4)			549	0		0	0	0	549
13-3031176	38636	PARTNER RE US	NY	27			(3)			(2)	28		0	0	0	27
47-0547953	25844	UNION INSURANCECO	NE	1						0	1		0	0	0	1
22-2347237	14770	UNIVERSAL BONDING INSURANCE CO.	NJ	13						0	13		0	0	0	13
95-1651549	13269	ZENITH INSURANCE COMPANY	CA	1						0	1		0	0	0	1
		0599999 - Other U.S. Unaffiliated Insurers		628	209	455	(7)	0	17	558	68	0	0	0	0	67
<b>POOLS, ASSOCIATIONS - VOLUNTARY POOLS</b>																
AA-9995010		AMERICAN NUCLEAR INSURERS-NONA	CT	1						0	1		0	0	0	1
AA-9995022		EXCESS CASUALTY & REINS. ASSO.	NY	17					4	4	13	17	3	3	0	16
AA-9991159		MICHIGAN CATAS CLAIMS ASSN.	MI	6						0	6		0	0	0	6
		0799999 - Pools - Voluntary		24	0	0	0	0	4	4	20	17	3	3	0	23
<b>OTHER NON - U.S. INSURERS</b>																
AA-3190770		ACE TEMPEST REINSURANCE LTD.	BM	22		25	2			22	0		0	0	0	0
AA-1360015		ASSICURAZIONI GENERALI SPA	IT	5					1	1	5	4	1	1	0	5
AA-1120242		BRIT INSURANCE LIMITED	EN	6		3				3	2		0	0	0	2
AA-1120361		BRITISH AND EUROPEAN REINS. CO.	EN	1						0	1		0	0	0	1
AA-4362002		CLAL INS CO LTD.	IS	12						0	12	1	0	0	0	12
AA-1120375		COMMERCIAL UNION ASSURANCE LTD.	EN	6					1	1	5	2	0	0	0	5
AA-1580015		DAI TOKYO FIRE & MARINE LTD.	JA	1		2				1	0		0	0	0	1
AA-1120495		DOMINION INSURANCE COMPANY LTD.	EN	1					1	1	0	1	0	0	0	1
AA-1120515		EAGLE STAR INS CO LTD.	EN	2		1				1	0		0	0	0	2
AA-3194130		ENDURANCE SPECIALTY INS. LTD.	BM	1			5			1	0		0	0	0	1
AA-1120545		ENGLISH & AMERICAN INS CO LTD.	EN	4					4	4	0		0	0	0	4
AA-1120580		EXCESS INSURANCE CO	EN	8					3	3	5	2	0	0	0	6
AA-1440035		FOLKSAM INTER. INS. CO. LTD.	SW	5		6	1			5	0	1	0	0	0	6
AA-1120620		FOLKSAM INTER. INS. CO. (UK) LTD.	EN	1					1	1	0		0	0	0	1
AA-1340129		HANSEATICA RUCK	DK	2					2	2	0		0	0	0	2
AA-1120760		HIGHLANDS INS. CO. U.K.	EN	4					1	1	3	(1)	0	0	0	3
AA-3190463		JPCRE LIMITED	BM	31		22				22	9		0	0	0	9
AA-5420050		KOREAN REINSURANCE COMPANY	KO	4					2	2	2		0	0	0	3
AA-3190654		LASALLE REINSURANCE CO LTD.	BM	38		40	(2)			38	0		0	0	0	38
AA-1126190		LLOYDS UNDERWRITERS 190	EN	1						0	1		0	0	0	1
AA-3194129		MONTPELLIER REINSURANCE LIMITED	BM	3			(8)			(8)	11		0	0	0	3
AA-3191076		MUTUAL INDEMITTY LTD.	BM	4						0	3		0	0	0	3
AA-1840715		OCASO S.A. U.K.	EN	5					5	5	0		0	0	1	5
AA-1121135		ORION INSURANCE COMPANY PLC	EN	3					3	3	1	2	0	0	0	1
AA-3190686		PARTNER REINSURANCE CO LIMITED	BM	31		37	21			31	0		0	0	0	31
AA-1780070		QBE INS. & REINS. LTD EUROPE	IE	2						0	2		0	0	0	2
AA-1340004		R+V VERSICHERUNG AG	DK	6		18				6	0		0	0	0	6
AA-2990860		REASEGURADORA NAS DE VENEZUELA	VE	4						0	4		0	0	0	4
AA-3190339		RENAISSANCE REINSURANCE, LTD.	BM	4		7	(2)			4	0		0	0	0	4
AA-1320018		SPS REASSURANCE	FR	7		35	(1)			7	0		0	0	0	7
AA-1121390		STRONGHOLD INSURANCE CO., LTD.	EN	1						0	1		0	0	0	1
AA-3190620		SUNSHINE INSURANCE LTD.	BM	19			1		35	19	0		0	0	0	19
AA-1580100		TOKIO MARINE & FIRE LTD.	JA	8		8				8	0		0	0	1	8
AA-3190407		TRA INSURANCE COMPANY LTD	BM	1						0	1		0	0	0	1

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 5**

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1120431		TUREGUM INSURANCE CO. (UK) LTD.	EN.	.61		.3			.17	.20	.41		.0	.0	.7	.48
AA-1780065		UNITED RE. CO. OF IRELAND, LTD.	IE.	.1					.1	.1	.0		.0	.0	.0	.0
AA-3191047		WETTERAU LTD.	BM.	.1	.1	.15				.1	.0		.0	.0	.0	.0
AA-1120386		WORLD AUXILIARY INS. CORP.	EN.	.2						.0	.1		.0	.0	.0	.1
AA-3190757		X.L. MID OCEAN REINS COMP LTD.	BM.	.13		.23	.4			.13	.0		.0	.0	.0	.0
AA-1460190		ZURICH VERSICHERUNGS-GASELLSHA.	CH.	.7						.0	.8		.0	.0	.0	.7
0899999 - Other Non-U.S. Insurers				338	1	245	21	0	78	219	118	13	1	1	9	122
0999999 - Total - Affiliates and Others				1,385	210	899	74	0	212	1,153	229	30	5	4	9	235
9999999 Totals				1,385	210	899	74	0	212	1,153	229	30	5	4	9	235

1. Amounts in dispute totaling \$ 62,450 are included in Column 5.
2. Amounts in dispute totaling \$ 62,484 are excluded from Column 13.
3. Column 5 excludes \$ recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

SCHEDULE F - PART 6

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
OVERDUE AUTHORIZED REINSURANCE										
23-1740414	22705	ACE AMERICA REINSURANCE CO.	6	33		18.000	6	0	0	1
36-0719665	19232	ALLSTATE INSURANCE COMPANY	208	(197)	11,355	1,000	208	2,391	478	520
59-0593886	10111	AMERICAN BANKER	36	36		100.000	0	0	0	0
04-1027270	20613	AMERICAN EMPLOYERS	840	863		97.000	0	0	0	0
13-5124990	19380	AMERICAN HOME ASSURANCE	57	57		100.000	0	0	0	0
13-4924125	10227	AMERICAN RE-INSURANCE COMPANY	(140)	10,919	3,348	0.000	(140)	135	27	27
35-0145400	19704	AMERICAN STATES INSURANCE CO.		14		0.000	0	8,463	1,693	1,693
06-1430254	10348	ARCH REINSURANCE COMPANY		222		0.000	0	140	28	28
94-1390273	19801	ARGONAUT INSURANCE COMPANY		(3,034)		0.000	0	0	0	0
AA-9991403		ARKANSAS W.C. POOL		201		96.000	0	0	0	0
04-2548993	31887	ARKWRIGHT INSURANCE COMPANY	193	7		50.000	0	0	0	0
13-2919779	18333	ATLAS ASSURANCE CO OF AMERICA	12	9		0.000	0	0	0	0
04-2482364	16187	AXA RE PROP & CASUALTY INS CO.		28		0.000	0	0	0	0
36-2994662	36552	AXA REINSURANCE COMPANY		4,023		0.000	0	0	0	0
47-0574325	32603	BERKLEY INSURANCE COMPANY	(42)	(754)	280	0.000	(42)	0	0	0
AA-9991105		CALIFORNIA CAIP		89		0.000	0	0	0	0
39-0971527	10472	CAPITOL INDEMNITY CORP.	96	96		100.000	0	0	0	0
04-2475442	20621	COMMERCIAL UNION INS. CO.	1,619	1,626		99.000	0	0	0	0
AA-9991421		COMMONWEALTH AUTO REINS.FACIL		1,015	4,638	0.000	0	0	0	0
06-0303520	24872	CONNECTICUT INDEMNITY CO.	(6)	10		0.000	(6)	0	0	0
57-6009146	24945	CONSOLIDATED AMERICAN INS CO.	95	95		100.000	0	0	0	0
36-2114545	20443	CONTINENTAL CASUALTY CO.	780	4,786	10,703	5.000	780	0	0	156
13-1941984	20923	CONTINENTAL REINSURANCE CORP.	(6)	0		0.000	(6)	0	0	0
AA-1120355		CX REINSURANCE CO. LTD (UK)	156	182	4,277	3.000	156	6,062	1,212	1,243
39-0264050	21458	EMPLOYERS INS. OF WAUSAU		42	2,855	0.000	0	10,280	2,056	2,056
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY	216	216		100.000	0	0	0	0
48-0921045	39845	EMPLOYERS REINSURANCE CORP.	520	7,323	4,557	4.000	520	0	0	104
22-2005057	26921	EVEREST REINSURANCE COMPANY	181	(1,225)	809	0.000	181	3,427	685	721
74-1194354	10818	FACILITY INSURANCE CORP.		(11,896)		0.000	0	0	0	0
05-0316605	21482	FACTORY MUTUAL INSURANCE CO.	1,527	1,972		77.000	0	0	0	0
42-0245840	13897	FARMERS MUTUAL HAIL OF IOWA			382	0.000	0	0	0	0
13-1963496	20281	FEDERAL INSURANCE COMPANY		70,987		0.000	0	0	0	0
AA-9991410		FLORIDA 2ND INJURY FUND		9,199	3,142	0.000	0	0	0	0
13-2997499	38776	FOLKSAMERICA REINSURANCE CO.		1,529	3,788	0.000	0	2,762	552	552
94-1032958	21040	FREMONT INDUSTRIAL INDEMNITY C.	2	236	47	0.000	2	0	0	0
36-2667627	22969	GE REINSURANCE CORPORATION	7	165	210	1.000	7	0	0	1
13-2673100	22039	GENERAL REINSURANCE CORP.	449	32,100	30,322	0.000	449	0	0	90
13-1958482	11967	GENERAL STAR NATIONAL INS CO.	584	584	13	97.000	0	0	0	0
13-5617450	11231	GENERALI US BRANCH				0.000	0	2,267	453	453
AA-9991410		GEORGIA #2 INJURY FUND			539	0.000	0	0	0	0
13-5009848	21032	GERLING GLOBAL RE CORP OF AMER.	115	1,667	43	6.000	115	0	0	23
AA-1340125		HANNOVER RUCK, A.G.	70	1,884	3,916	1.000	70	0	0	14
06-0383750	19682	HARTFORD FIRE INS. CO.	(9)	2,609	2,271	0.000	(9)	0	0	0
06-0384680	11452	HARTFORD STEAM BOIL. INSP.&INS.	(1)	(1)		0.000	(1)	0	0	0
74-1296673	22489	HIGHLANDS INSURANCE CO.	284	285		99.000	0	0	0	0
02-0308052	22527	HOME INSURANCE COMPANY	1,208	1,220		99.000	0	0	0	0
AA-9992110		ILLINOIS STOCK POOL W. COMP.		229		0.000	0	0	0	0
AA-9991413		ILLINOIS W.C. ASSIGNED		3,098		0.000	0	0	0	0
23-0723970	22713	INSURANCE CO OF NORTH AMERICA	39	52		75.000	0	0	0	0
13-5339725	18341	INSURANCE CORP OF NEW YORK (THE	13	19	411	3.000	13	8,665	1,733	1,736
22-1964136	21083	INTERNATIONAL INSURANCE CO.	(7)	36	113	0.000	(7)	0	0	0
AA-9991119		KANSAS CAIP		(4)		0.000	0	0	0	0
AA-9991417		KENTUCKY 2ND INJURY FUND	(14)	115	48	0.000	(14)	0	0	0
04-1543470	23043	LIBERTY MUTUAL INSURANCE CO.			1,156	0.000	0	0	0	0
AA-1126055		LLOYDS SYNDICATE 055 - S.P.		(4)		0.000	0	0	0	0
AA-1126138		LLOYDS SYNDICATE 138		77	1,024	0.000	0	0	0	0
AA-1127400		LLOYDS SYNDICATE 1400		392	580	0.000	0	0	0	0
AA-1128000		LLOYDS SYNDICATE 2000			1,086	0.000	0	0	0	0
AA-1122001		LLOYDS SYNDICATE 2001		1		0.000	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 6**

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
AA-1128020		LLOYDS SYNDICATE 2020	(6)	1,746	7,536	0.000	(6)	0	0	0
AA-1126205		LLOYDS SYNDICATE 205		(4)	2,606	0.000	0	0	0	0
AA-1126219		LLOYDS SYNDICATE 219 - S.P.		(5)		0.000	0	0	0	0
AA-1128376		LLOYDS SYNDICATE 2376		(2)		0.000	0	0	0	0
AA-1128488		LLOYDS SYNDICATE 2488		1	868	0.000	0	0	0	0
AA-1126250		LLOYDS SYNDICATE 250		385	1,801	0.000	0	0	0	0
AA-1128791		LLOYDS SYNDICATE 2791		63	103	0.000	0	0	0	0
AA-1126033		LLOYDS SYNDICATE 33			651	0.000	0	0	0	0
AA-1126362		LLOYDS SYNDICATE 362	(95)	(113)		0.000	(95)	0	0	0
AA-1126376		LLOYDS SYNDICATE 376	(117)	(124)	3	0.000	(117)	0	0	0
AA-1126435		LLOYDS SYNDICATE 435		(7)	1,737	0.000	0	0	0	0
AA-1126510		LLOYDS SYNDICATE 510		(4)		0.000	0	0	0	0
AA-1126557		LLOYDS SYNDICATE 557 - S.P.		(3)		0.000	0	0	0	0
AA-1126609		LLOYDS SYNDICATE 609		(4)		0.000	0	0	0	0
AA-1126623		LLOYDS SYNDICATE 623		(7)	1,303	0.000	0	0	0	0
AA-1126780		LLOYDS SYNDICATE 780			868	0.000	0	0	0	0
AA-1126958		LLOYDS SYNDICATE 958		(3)		0.000	0	0	0	0
AA-9991418		LOUISIANA WC POOL		2,560		0.000	0	0	0	0
AA-9991421		MA WC TRUST FUND SUPPL BENEFIT	(4)	763		0.000	(4)	0	0	0
13-2915260	34339	METROPOLITAN REINSURANCE CO.	4	4	41	8.000	4	2,767	553	554
AA-9991125		MINNESOTA CAIP		(3)		0.000	0	0	0	0
AA-9991425		MISSOURI W.C. POOL		33		0.000	0	0	0	0
13-3467153	22551	MITSUI M. & F. OF AMERICA	6	(8)		0.000	6	0	0	1
AA-9991423		MN WORKERS COMP 2ND INJURY FUND		146		0.000	0	0	0	0
AA-9991423		MN 2ND INJ & SPPLMTL BNFT		(435)	371	0.000	0	0	0	0
38-0855585	22012	MOTORS INSURANCE CORP	(3)			0.000	(3)	0	0	0
AA-9991139		N.C. PLACEMENT FACILITY			2	0.000	0	0	0	0
43-0890050	23728	NATIONAL GENERAL INS CO.				0.000	0	45	9	9
47-0355979	20087	NATIONAL INDEMNITY COMPANY				0.000	0	593	119	119
13-1988169	34835	NATIONAL REINS CO.	(4)	96		0.000	(4)	0	0	0
25-0687550	19445	NATIONAL UNION FIRE (PA)	205	2,326	6,881	2.000	205	0	0	41
31-4177100	23787	NATIONWIDE MUTUAL INS CO.	(77)	(112)	80	0.000	(77)	4,217	843	843
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	(1)		9,257	0.000	(1)	19,926	3,985	3,985
22-2187459	35432	NEW JERSEY RE-INSURANCE CO.			827	0.000	0	0	0	0
AA-9991432		NEW YORK SECOND INJURY FUND	(5)	10,550	2,826	0.000	(5)	0	0	0
13-2930109	22047	NORTH STAR REINSURANCE CORP	1	1		100.000	0	0	0	0
41-6009967	24015	NORTHLAND INSURANCE CO.		6	2,014	0.000	0	0	0	0
47-0698507	23680	ODYSSEY AMERICA REINS CORP	2	2	1,000	0.000	2	0	0	0
13-2781282	25070	ODYSSEY REINSURANCE CORP	161	3,229	7,948	1.000	161	0	0	32
25-0410420	24147	OLD REPUBLIC INSURANCE	1	32	323	0.000	1	0	0	0
	10019	OVERSEAS PARTNERS US REINS CO.		3,197	752	0.000	0	0	0	0
74-1280541	24384	RANGER INSURANCE COMPANY	14	3,529	11	0.000	14	0	0	3
75-1670124	38318	REPUBLIC INSURANCE CO.	(1)	38		0.000	(1)	3,288	658	658
AA-9991440		RHODE ISLAND 2ND INJURY FUND		1	16	0.000	0	0	0	0
AA-9991148		S.C. REINSURANCE FACILITY		200		0.000	0	0	0	0
94-6078058	21911	SAN FRANCISCO REINSURANCE CO.	(5)	11	22	0.000	(5)	2,750	550	550
75-1444207	30058	SCOR REINSURANCE COMPANY	4	(1,018)	423	0.000	4	0	0	1
91-0341780	25763	SEATON INSURANCE COMPANY		14		0.000	0	0	0	0
06-0529570	24902	SECURITY INS CO OF HARTFORD	10	4	69	13.000	10	0	0	2
39-0333950	24988	SENTRY INS. A MUTUAL CO.	226	227		99.000	0	0	0	0
13-3029255	39322	SOREMA N. AMERICA REINS. CO.		218		0.000	0	0	0	0
AA-9991441		SOUTH CAROLINA 2ND INJURY FUND			3,436	0.000	0	0	0	0
41-0406690	24767	ST. PAUL FIRE & MARINE INS CO.	4	2,756	10,118	0.000	4	0	0	1
31-4316080	25135	STATE AUTOMOBILE MUTUAL INS CO.			1,778	0.000	0	0	0	0
13-1675535	25364	SWISS REINSURANCE AMERICA CORP.	1,940	26,801	43,987	2.000	1,940	517	103	491
AA-1121425		TERRA NOVA INSURANCE CO LTD	7	6	2	87.000	0	0	0	0
13-2918573	42439	TOA RE INS. CO. OF AMERICA	3	38	13	5.000	3	0	0	1
13-6108722	12904	TOKIO M. & F. INS. CO. VSB				0.000	0	471	94	94
13-5616275	19453	TRANSATLANTIC REINSURANCE CO.	(5)	(875)	1,438	0.000	(5)	0	0	0
06-0566050	25658	TRAVELERS INDEMNITY CO.	(484)	(338)	124	0.000	(484)	10,141	2,028	2,028
06-1117063	34894	TRENWICK AMERICA REINS. CORP.		4,180		0.000	0	0	0	0

43.1

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 6**

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
AA-1121480		UNIONAMERICA INSURANCE CO. LTD.	.128	.152		84.000	.0	.0	.0	.0
13-1290712	20583	XL REINSURANCE AMERICA INC.	.439	5,913	2,245	5.000	.439	.207	.41	.129
06-1325038	39136	ZURICH REINSURANCE NORTH AMER	.539	135,150	3,292	0.000	.539	.0	.0	.108
AA-1120001		ZURICH SPECIALTIES LIMITED	(.38)	(.44)		0.000	(.38)	.0	.0	.0
<b>9999999 Totals</b>			<b>11,937</b>	<b>340,451</b>	<b>212,763</b>	<b>2.000</b>	<b>4,769</b>	<b>89,514</b>	<b>17,900</b>	<b>19,068</b>

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ .....127,402 in dispute.  
 (b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ .....128,760 in dispute.

43.2

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

**SCHEDULE F - PART 7**

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
OVERDUE REINSURANCE											
59-0593886	10111	AMERICAN BANKER	.165					20	20	145	145
04-1027270	20613	AMERICAN EMPLOYERS	8,783					5,640	5,640	3,143	3,143
13-5124990	19380	AMERICAN HOME ASSURANCE	468					70	70	398	398
04-2548993	31887	ARKWRIGHT INSURANCE COMPANY	2,931			75			75	2,857	2,857
13-2919779	18333	ATLAS ASSURANCE CO OF AMERICA	3,181						0	3,181	3,181
39-0971527	10472	CAPITOL INDEMNITY CORP.	190					20	20	170	170
04-2475442	20621	COMMERCIAL UNION INS. CO.	2,330					5,830	2,330	0	1,619
57-6009146	24945	CONSOLIDATED AMERICAN INS CO.	95						0	95	95
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY	916					210	210	706	706
05-0316605	21482	FACTORY MUTUAL INSURANCE CO.	30,199			(7,799)			(7,799)	37,998	37,998
13-1958482	11967	GENERAL STAR NATIONAL INS CO.	1,363					260	260	1,103	1,103
74-1296673	22489	HIGHLANDS INSURANCE CO.	1,301		20			260	260	1,021	1,021
02-0308052	22527	HOME INSURANCE COMPANY	2,324					580	580	1,744	1,744
23-0723970	22713	INSURANCE CO OF NORTH AMERICA	1,381			229		30	259	1,122	1,122
13-2930109	22047	NORTH STAR REINSURANCE CORP.	35,644						0	35,644	35,644
39-0333950	24988	SENTRY INS. A MUTUAL CO.	3,370					610	610	2,760	2,760
AA-1121425		TERRA NOVA INSURANCE CO LTD.	2,824		170	(435)			610	(265)	3,089
AA-1121480		UNIONAMERICA INSURANCE CO.LTD.	4,555		1,460	349		4,220	4,555	0	1,545
<b>9999999 Totals</b>			<b>102,022</b>	<b>0</b>	<b>1,650</b>	<b>(7,580)</b>	<b>0</b>	<b>17,750</b>	<b>6,845</b>	<b>95,177</b>	<b>98,341</b>

- 1. Total
- 2. Line 1 x .2
- 3. Schedule F - Part 6 Col. 11
- 4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)
- 5. Provision for Unauthorized Reinsurance (Schedule F - Part 5 Col. 17 x 1000)
- 6. Provision for Reinsurance (sum Lines 4 + 5) [Enter this amount on Page 3, Line 16]

98,341
19,668
19,068
38,736
235,400
274,136

44

**SCHEDULE F - PART 8**

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

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9) .....	22,699,346		22,699,346
2. Agents' balances or uncollected premiums (Line 10) .....	1,875,549		1,875,549
3. Funds held by or deposited with reinsured companies (Line 11) .....	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14) .....	706,267	(693,267)	13,000
5. Other assets (Lines 12 and 13 and 15 through 25) .....	1,762,560		1,762,560
6. Net amount recoverable from reinsurers .....		667,409	667,409
7. Totals (Line 28) .....	27,043,722	(25,858)	27,017,864
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	20,255,444	1,672,000	21,927,444
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	588,483		588,483
10. Unearned premiums (Line 9) .....	3,061,904	686,000	3,747,904
11. Advance Premiums (Line 10) .....	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2) .....	23,597		23,597
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12) .....	62,925	(51,925)	11,000
14. Funds held by company under reinsurance treaties (Line 13) .....	2,058,531	(2,058,531)	0
15. Amounts withheld or retained by company for account of others (Line 14) .....	338,454		338,454
16. Provision for reinsurance (Line 16) .....	273,402	(273,402)	0
17. Other liabilities (Lines 15 and 17 through 23) .....	(5,184,436)		(5,184,436)
18. Total liabilities (Line 26 minus Line 25) .....	21,478,304	(25,858)	21,452,446
19. Surplus as regards policyholders (Line 35) .....	5,565,418	X X X	5,565,418
20. Totals (Line 36) .....	27,043,722	(25,858)	27,017,864

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 participates in an inter-company pooling agreement with affiliates whereby the Company cedes and transfers 100% of its gross and ceded underwriting assets and liabilities to the lead company (United States Fire Insurance Company) in the pool. The lead company retrocedes and transfers 1% of the pool's consolidated gross and ceded underwriting assets and liabilities back to the Company. The affiliated pool members and their pool percentages are as follows: United States Fire Insurance Company (75%), The North River Insurance Company (22%), Crum and Forster Insurance Company (1%), Crum & Forster Indemnity Company (1%), and Crum & Forster Underwriters Co. of Ohio (1%).

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	(4)	(5)	1	1	0	0	0	0	0	0	0	1
3. 1994	0	0	0	1	0	0	0	0	0	0	0	1
4. 1995	1	0	1	1	0	0	0	0	0	0	0	1
5. 1996	1	0	1	3	0	0	0	1	0	0	0	4
6. 1997	2	0	2	2	0	0	0	0	0	0	0	2
7. 1998	2	0	2	2	0	0	0	0	0	0	0	2
8. 1999	3	0	3	2	0	0	0	0	0	0	0	2
9. 2000	4	0	4	2	0	0	0	0	0	0	0	2
10. 2001	4	0	4	1	(1)	0	0	0	0	0	0	2
11. 2002	3	0	3	1	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	16	(1)	0	0	1	0	0	18	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	1	1	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	1	0	0	0	0	0	0	0	0	0	0	1	0
10.	1	0	0	0	0	0	0	0	0	0	0	1	0
11.	1	0	0	0	0	0	0	0	0	0	0	1	0
12.	3	0	1	1	0	0	0	0	0	0	0	3	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1	0	1	(25.0)	0.0	100.0	0	0	0.0	0	0
3.	1	0	1	0.0	0.0	0.0	0	0	0.0	0	0
4.	1	0	1	100.0	0.0	100.0	0	0	0.0	0	0
5.	4	0	4	400.0	0.0	400.0	0	0	0.0	0	0
6.	2	0	2	100.0	0.0	100.0	0	0	0.0	0	0
7.	2	0	2	100.0	0.0	100.0	0	0	0.0	0	0
8.	2	0	2	66.7	0.0	66.7	0	0	0.0	0	0
9.	3	0	3	75.0	0.0	75.0	0	0	0.0	1	0
10.	2	(1)	3	50.0	0.0	75.0	0	0	0.0	1	0
11.	2	0	2	66.7	0.0	66.7	0	0	0.0	1	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	1	0	0	0	0	0	0	XXX
2. 1993	41	39	2	23	22	12	12	0	0	0	0	6
3. 1994	11	10	1	6	6	1	1	0	0	0	0	2
4. 1995	3	1	2	0	0	0	0	0	0	0	0	0
5. 1996	(2)	(2)	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	1	0	0	0	0	0	0	0	0
9. 2000	0	0	0	0	0	(1)	(1)	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	31	29	12	12	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.	14	14	7	7	0	0	2	2	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	1	1	0	0	0	0	0	0	0	0	0
12.	14	14	8	8	0	0	2	2	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	35	34	1	85.4	87.2	50.0	0	0	0.0	0	0
3.	7	7	0	63.6	70.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	1	0	1	0.0	0.0	0.0	0	0	0.0	0	0
9.	(1)	(1)	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	1	1	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	12	3	3	0	1	0	0	13	XXX
2. 1993	1,948	282	1,666	1,336	240	171	5	125	0	6	1,387	187
3. 1994	1,981	225	1,756	1,417	139	166	6	164	0	7	1,602	196
4. 1995	2,246	193	2,053	1,587	123	169	9	132	0	9	1,756	205
5. 1996	2,251	172	2,079	1,774	90	202	6	158	0	7	2,038	230
6. 1997	2,184	150	2,034	1,849	81	170	5	173	0	7	2,106	219
7. 1998	2,044	131	1,913	1,609	71	95	0	238	8	6	1,863	197
8. 1999	1,677	232	1,445	1,425	248	70	17	180	4	8	1,406	174
9. 2000	998	209	789	611	31	32	1	89	0	7	700	89
10. 2001	1,157	385	772	246	7	6	0	75	0	2	320	66
11. 2002	1,178	319	859	95	2	1	1	51	1	3	143	45
12. Totals	XXX	XXX	XXX	11,961	1,035	1,085	50	1,386	13	62	13,334	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.	33	7	83	77	0	0	16	13	8	0	0	43	1
2.	2	0	4	4	0	0	1	0	1	0	0	4	0
3.	28	7	7	5	0	0	2	0	2	0	0	27	0
4.	21	0	8	7	0	0	1	1	2	0	0	24	1
5.	57	9	16	8	0	0	9	1	3	0	0	67	1
6.	74	6	28	12	0	0	14	2	4	0	0	100	1
7.	81	6	116	11	0	0	26	5	13	1	0	213	2
8.	308	5	100	38	0	0	36	3	24	1	1	421	6
9.	188	17	104	297	0	0	13	27	19	5	1	(22)	6
10.	205	12	196	85	0	0	32	8	26	1	1	353	6
11.	140	6	473	29	0	0	38	4	45	0	3	657	13
12.	1,137	75	1,135	573	0	0	188	64	147	8	6	1,887	37

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	32	11
2.	1,640	249	1,391	84.2	88.3	83.5	0	0	0.0	2	2
3.	1,786	157	1,629	90.2	69.8	92.8	0	0	0.0	23	4
4.	1,920	140	1,780	85.5	72.5	86.7	0	0	0.0	22	2
5.	2,219	114	2,105	98.6	66.3	101.3	0	0	0.0	56	11
6.	2,312	106	2,206	105.9	70.7	108.5	0	0	0.0	84	16
7.	2,178	102	2,076	106.6	77.9	108.5	0	0	0.0	180	33
8.	2,143	316	1,827	127.8	136.2	126.4	0	0	0.0	365	56
9.	1,056	378	678	105.8	180.9	85.9	0	0	0.0	(22)	0
10.	786	113	673	67.9	29.4	87.2	0	0	0.0	304	49
11.	843	43	800	71.6	13.5	93.1	0	0	0.0	578	79
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,624	263

**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	177	13	12	0	15	0	2	191	XXX
2. 1993	2,264	805	1,459	1,125	369	97	10	131	0	15	974	248
3. 1994	1,820	126	1,694	865	76	86	3	168	0	22	1,040	259
4. 1995	1,902	(12)	1,914	956	13	80	1	178	0	22	1,200	287
5. 1996	1,974	48	1,926	1,032	13	84	1	183	0	27	1,285	362
6. 1997	1,714	17	1,697	1,030	17	100	1	185	0	21	1,297	390
7. 1998	1,466	42	1,424	1,046	56	58	2	242	2	30	1,286	371
8. 1999	1,445	170	1,275	970	217	48	16	182	7	8	960	299
9. 2000	1,232	200	1,032	603	17	34	1	138	0	7	757	233
10. 2001	1,673	368	1,305	511	11	22	(1)	152	0	0	675	256
11. 2002	2,178	557	1,621	183	0	5	0	121	1	0	308	209
12. Totals	XXX	XXX	XXX	8,498	802	626	34	1,695	10	154	9,973	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.	1,823	335	607	92	0	0	117	1	164	0	2	2,283	24
2.	114	8	28	2	0	0	9	0	8	0	1	149	1
3.	120	1	49	5	0	0	12	0	13	0	2	188	2
4.	141	0	73	9	0	0	14	1	22	0	2	240	4
5.	232	25	125	8	0	0	22	1	21	0	4	366	3
6.	193	4	67	6	0	0	27	1	19	0	6	295	3
7.	269	3	112	4	0	0	26	1	37	0	12	436	4
8.	402	14	26	52	0	0	34	2	47	1	19	440	6
9.	254	6	170	413	0	0	26	30	60	10	20	51	9
10.	408	29	101	95	0	0	30	9	119	3	26	522	22
11.	361	25	725	37	0	0	73	4	210	2	30	1,301	34
12.	4,317	450	2,083	723	0	0	390	50	720	16	124	6,271	112

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,003	280
2.	1,512	389	1,123	66.8	48.3	77.0	0	0	0.0	132	17
3.	1,313	85	1,228	72.1	67.5	72.5	0	0	0.0	163	25
4.	1,464	24	1,440	77.0	(200.0)	75.2	0	0	0.0	205	35
5.	1,699	48	1,651	86.1	100.0	85.7	0	0	0.0	324	42
6.	1,621	29	1,592	94.6	170.6	93.8	0	0	0.0	250	45
7.	1,790	68	1,722	122.1	161.9	120.9	0	0	0.0	374	62
8.	1,709	309	1,400	118.3	181.8	109.8	0	0	0.0	362	78
9.	1,285	477	808	104.3	238.5	78.3	0	0	0.0	5	46
10.	1,343	146	1,197	80.3	39.7	91.7	0	0	0.0	385	137
11.	1,678	69	1,609	77.0	12.4	99.3	0	0	0.0	1,024	277
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,227	1,044

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	63	0	44	0	6	0	0	113	XXX
2. 1993	1,796	309	1,487	1,091	256	189	11	123	0	22	1,136	119
3. 1994	2,164	405	1,759	1,386	194	251	13	201	0	27	1,631	143
4. 1995	2,541	530	2,011	1,447	195	305	10	201	0	33	1,748	147
5. 1996	2,859	526	2,333	1,883	165	311	20	252	0	31	2,261	173
6. 1997	3,150	486	2,664	1,631	84	279	12	218	0	25	2,032	178
7. 1998	3,129	434	2,695	1,682	165	170	13	267	14	29	1,927	176
8. 1999	2,883	582	2,301	1,792	419	153	78	227	15	49	1,660	177
9. 2000	2,373	595	1,778	1,347	471	71	13	136	17	24	1,053	126
10. 2001	1,954	1,054	900	678	250	11	3	56	2	18	490	45
11. 2002	453	231	222	33	2	1	1	4	0	1	35	5
12. Totals	XXX	XXX	XXX	13,033	2,201	1,785	174	1,691	48	259	14,086	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.	118	2	160	(6)	0	0	292	2	47	0	1	619	7
2.	13	0	6	3	0	0	10	1	3	0	0	28	1
3.	17	2	21	3	0	0	3	1	5	0	1	40	1
4.	56	1	23	2	0	0	6	1	6	0	2	87	1
5.	107	2	38	5	0	0	49	5	14	0	3	196	2
6.	149	3	43	5	0	0	76	4	17	0	4	273	3
7.	333	52	111	3	0	0	105	8	43	2	7	527	4
8.	353	13	83	89	0	0	149	9	61	1	14	534	7
9.	315	4	81	398	0	0	176	82	68	14	11	142	8
10.	372	204	143	86	0	0	97	15	49	4	2	352	5
11.	50	22	69	16	0	0	16	2	18	1	(1)	112	2
12.	1,883	305	778	604	0	0	979	130	331	22	44	2,910	41

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	282	337
2.	1,435	271	1,164	79.9	87.7	78.3	0	0	0.0	16	12
3.	1,884	213	1,671	87.1	52.6	95.0	0	0	0.0	33	7
4.	2,044	209	1,835	80.4	39.4	91.2	0	0	0.0	76	11
5.	2,654	197	2,457	92.8	37.5	105.3	0	0	0.0	138	58
6.	2,413	108	2,305	76.6	22.2	86.5	0	0	0.0	184	89
7.	2,711	257	2,454	86.6	59.2	91.1	0	0	0.0	389	138
8.	2,818	624	2,194	97.7	107.2	95.3	0	0	0.0	334	200
9.	2,194	999	1,195	92.5	167.9	67.2	0	0	0.0	(6)	148
10.	1,406	564	842	72.0	53.5	93.6	0	0	0.0	225	127
11.	191	44	147	42.2	19.0	66.2	0	0	0.0	81	31
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,752	1,158

**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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	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.	0	0	3	0	0	0	1	0	0	0	0	4	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	3	0	0	0	1	0	0	0	0	4	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	1
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	1

**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						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	0	0	0	0	0	2	XXX
2. 1993	5	1	4	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	2	0	0	0	0	0	0	2	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	6	1	0	0	3	0	0	0	0	8	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	6	1	0	0	3	0	0	0	0	8	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5	3
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5	3

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	0	0	0	0	0	1	XXX
2. 1993	21	29	(8)	(3)	0	2	1	(1)	0	2	(3)	XXX
3. 1994	0	0	0	(3)	0	0	0	0	0	1	(3)	XXX
4. 1995	(1)	0	(1)	0	0	0	0	0	0	1	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	1	0	0	0	0	0	0	1	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	(4)	0	2	1	(1)	0	4	(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.	19	13	27	8	0	0	3	3	1	0	0	26	1
2.	0	0	1	1	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	19	13	28	9	0	0	3	3	1	0	0	26	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	25	1
2.	(1)	2	(3)	(4.8)	6.9	37.5	0	0	0.0	0	0
3.	(3)	0	(3)	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	1	0	1	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	25	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							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	220	36	173	10	17	0	0	364	XXX
2. 1993	2,407	233	2,174	1,038	78	200	18	101	0	0	1,243	75
3. 1994	2,415	236	2,179	1,266	78	287	10	113	0	3	1,578	88
4. 1995	2,424	375	2,049	1,091	64	262	20	107	0	1	1,376	103
5. 1996	2,406	464	1,942	888	51	170	5	115	0	1	1,117	105
6. 1997	1,934	371	1,563	1,031	13	113	1	80	0	0	1,210	78
7. 1998	1,661	290	1,371	1,176	110	74	3	80	7	10	1,210	62
8. 1999	1,114	306	808	625	228	46	26	62	5	0	474	53
9. 2000	993	338	655	384	109	26	3	37	1	1	334	35
10. 2001	1,485	665	820	162	33	10	(1)	39	1	(1)	178	31
11. 2002	1,225	366	859	21	2	1	1	25	0	1	44	21
12. Totals	XXX	XXX	XXX	7,902	802	1,362	96	776	14	16	9,128	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.	987	407	1,888	742	0	0	1,683	218	82	0	0	3,273	28
2.	25	3	106	27	0	0	90	7	4	0	0	188	1
3.	39	1	204	60	0	0	97	10	5	0	0	274	1
4.	140	52	133	14	0	0	127	13	6	0	0	327	1
5.	95	1	329	121	0	0	70	15	9	0	0	366	2
6.	115	0	327	115	0	0	72	13	11	0	0	397	2
7.	293	6	321	100	0	0	64	18	21	2	1	573	3
8.	670	144	184	96	0	0	60	3	26	0	1	697	4
9.	305	74	256	462	0	0	60	38	27	5	1	69	5
10.	669	381	359	231	0	0	96	23	40	3	1	526	7
11.	107	4	617	151	0	0	80	23	50	3	1	673	10
12.	3,445	1,073	4,724	2,119	0	0	2,499	381	281	13	5	7,363	64

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,726	1,547
2.	1,564	133	1,431	65.0	57.1	65.8	0	0	0.0	101	87
3.	2,011	159	1,852	83.3	67.4	85.0	0	0	0.0	182	92
4.	1,866	163	1,703	77.0	43.5	83.1	0	0	0.0	207	120
5.	1,676	193	1,483	69.7	41.6	76.4	0	0	0.0	302	64
6.	1,749	142	1,607	90.4	38.3	102.8	0	0	0.0	327	70
7.	2,029	246	1,783	122.2	84.8	130.1	0	0	0.0	508	65
8.	1,673	502	1,171	150.2	164.1	144.9	0	0	0.0	614	83
9.	1,095	692	403	110.3	204.7	61.5	0	0	0.0	25	44
10.	1,375	671	704	92.6	100.9	85.9	0	0	0.0	416	110
11.	901	184	717	73.6	50.3	83.5	0	0	0.0	569	104
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,977	2,386

**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	11	5	6	0	0	0	0	0	0	0	0	0
3. 1994	9	3	6	1	0	1	0	0	0	0	0	2
4. 1995	10	5	5	0	0	0	0	0	0	0	0	0
5. 1996	10	5	5	0	0	0	0	0	0	0	0	0
6. 1997	14	7	7	0	0	0	0	0	0	0	0	0
7. 1998	20	11	9	5	3	0	0	0	0	0	0	2
8. 1999	20	9	11	3	2	0	0	0	0	0	0	1
9. 2000	29	16	13	2	2	0	0	0	0	0	0	0
10. 2001	80	66	14	1	1	1	0	0	0	0	0	1
11. 2002	189	150	39	1	1	1	0	1	1	0	0	3
12. Totals	XXX	XXX	XXX	13	9	3	0	1	1	0	7	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.	10	10	24	20	0	0	8	3	0	0	0	9	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	1	0	0	0	0	0	0	0	0	1	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	1	0	0	0	1	1	0	0	0	1	0
6.	0	0	1	1	0	0	1	1	0	0	0	0	0
7.	0	0	2	2	0	0	2	2	0	0	0	0	0
8.	0	0	2	2	0	0	1	1	0	0	0	0	0
9.	1	0	8	6	0	0	3	3	0	0	0	3	0
10.	1	1	24	17	0	0	10	8	3	1	0	11	1
11.	4	2	99	70	0	0	5	0	7	1	1	42	2
12.	16	13	162	118	0	0	31	19	10	2	1	67	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	5
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	3	0	3	33.3	0.0	50.0	0	0	0.0	1	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	2	1	1	20.0	20.0	20.0	0	0	0.0	1	0
6.	2	2	0	14.3	28.6	0.0	0	0	0.0	0	0
7.	9	7	2	45.0	63.6	22.2	0	0	0.0	0	0
8.	6	5	1	30.0	55.6	9.1	0	0	0.0	0	0
9.	14	11	3	48.3	68.8	23.1	0	0	0.0	3	0
10.	40	28	12	50.0	42.4	85.7	0	0	0.0	7	4
11.	118	75	43	62.4	50.0	110.3	0	0	0.0	31	11
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	47	20

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	32	40	2	2	15	1	1	6	XXX
2. 2001	739	347	392	627	466	5	0	63	1	10	228	XXX
3. 2002	2,097	870	1,227	149	12	1	0	50	0	3	188	XXX
4. Totals	XXX	XXX	XXX	808	518	8	2	128	2	14	422	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.	40	7	13	78	0	0	1	1	2	0	9	(30)	0
2.	432	358	191	276	0	0	2	1	7	2	0	(5)	1
3.	158	75	82	78	0	0	24	7	32	7	8	129	1
4.	630	440	286	432	0	0	27	9	41	9	17	94	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(32)	2
2.	1,327	1,104	223	179.6	318.2	56.9	0	0	0.0	(11)	6
3.	496	179	317	23.7	20.6	25.8	0	0	0.0	87	42
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	44	50

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(1)	44	.0	.3	.0	.3	.3	(51)	XXX
2. 2001	.251	.64	.187	.104	.6	.1	.0	.29	.0	.19	.128	.46
3. 2002	.207	.50	.157	.71	.3	.2	.0	.15	.0	.7	.85	.29
4. Totals	XXX	XXX	XXX	174	53	3	3	44	3	29	162	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.	.4	.1	.5	.32	.0	.0	.2	.1	.1	.0	.5	(22)	.1
2.	.2	.0	(3)	.11	.0	.0	.1	.0	.0	.0	.3	(11)	.0
3.	.6	.2	.3	.0	.0	.0	.1	.1	.2	.1	.7	.8	.3
4.	.12	.3	.5	.43	.0	.0	.4	.2	.3	.1	.15	(25)	.4

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	(24)	.2
2.	.134	.17	.117	.53.4	.26.6	.62.6	.0	.0	.0.0	(12)	.1
3.	.100	.7	.93	.48.3	.14.0	.59.2	.0	.0	.0.0	.7	.1
4.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	(29)	.4

**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						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	3	15	(1)	1	0	0	1	(14)	XXX
2. 2001	188	125	63	47	19	5	1	7	0	31	39	XXX
3. 2002	219	131	88	14	3	4	1	7	1	4	20	XXX
4. Totals	XXX	XXX	XXX	64	37	8	3	14	1	36	45	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.	38	4	55	31	0	0	2	1	6	0	53	65	0
2.	5	2	12	12	0	0	1	0	5	0	5	9	0
3.	3	2	48	13	0	0	4	3	20	0	8	57	1
4.	46	8	115	56	0	0	7	4	31	0	66	131	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	58	7
2.	82	34	48	43.6	27.2	76.2	0	0	0.0	3	6
3.	100	23	77	45.7	17.6	87.5	0	0	0.0	36	21
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	97	34

**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.	1	0	0	0	0	0	0	0	0	0	0	1	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	1	0	0	0	0	0	0	0	0	0	0	1	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance A

**NONE**

Schedule P - Part 1O - Reinsurance B

**NONE**

Schedule P - Part 1P - Reinsurance C

**NONE**

**SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS 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	71	1	68	(6)	12	0	0	156	XXX
2. 1993	419	37	382	44	6	32	1	5	0	0	74	4
3. 1994	358	51	307	98	4	38	1	9	0	0	140	6
4. 1995	399	49	350	133	1	20	0	18	0	0	170	6
5. 1996	296	29	267	76	5	23	1	19	0	1	112	7
6. 1997	352	21	331	74	3	34	0	19	0	0	124	9
7. 1998	262	32	230	63	4	18	1	21	1	0	96	8
8. 1999	274	46	228	100	8	8	4	15	1	0	110	8
9. 2000	212	63	149	25	4	9	1	13	0	0	42	6
10. 2001	372	87	285	6	1	6	1	9	0	0	19	5
11. 2002	422	124	298	0	1	2	1	6	0	0	6	3
12. Totals	XXX	XXX	XXX	690	38	258	5	146	2	1	1,049	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.	558	235	333	71	0	0	625	384	29	0	0	855	0
2.	7	0	22	5	0	0	3	1	1	0	0	27	0
3.	5	0	25	10	0	0	6	1	1	0	0	26	0
4.	3	0	26	7	0	0	2	1	2	0	0	25	0
5.	14	0	22	3	0	0	5	1	3	0	0	40	1
6.	29	0	20	4	0	0	7	1	2	0	0	53	1
7.	43	0	43	10	0	0	12	2	4	0	0	90	1
8.	25	1	22	34	0	0	14	6	5	1	0	24	1
9.	21	5	46	40	0	0	17	9	8	1	0	37	1
10.	49	0	53	39	0	0	34	8	11	1	0	99	2
11.	11	1	177	27	0	0	70	6	18	1	1	241	1
12.	765	242	789	250	0	0	795	420	84	4	1	1,517	8

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	585	270
2.	114	13	101	27.2	35.1	26.4	0	0	0.0	24	3
3.	182	16	166	50.8	31.4	54.1	0	0	0.0	20	6
4.	204	9	195	51.1	18.4	55.7	0	0	0.0	22	3
5.	162	10	152	54.7	34.5	56.9	0	0	0.0	33	7
6.	185	8	177	52.6	38.1	53.5	0	0	0.0	45	8
7.	204	18	186	77.9	56.3	80.9	0	0	0.0	76	14
8.	189	55	134	69.0	119.6	58.8	0	0	0.0	12	12
9.	139	60	79	65.6	95.2	53.0	0	0	0.0	22	15
10.	168	50	118	45.2	57.5	41.4	0	0	0.0	63	36
11.	284	37	247	67.3	29.8	82.9	0	0	0.0	160	81
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,062	455

**SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	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.	0	0	0	0	0	0	1	0	0	0	0	1	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	1	0	0	0	0	1	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	1
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	1

**SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

(\$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									XXX
2. 2001												XXX
3. 2002												XXX
4. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 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.													
2.													
3.													
4.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. 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	(2)	(2)	2	9	4	4	4	2	2	1	(1)	(1)
2. 1993	0	0	2	1	1	1	1	1	1	1	0	0
3. 1994	XXX	0	1	2	1	1	1	1	1	1	0	0
4. 1995	XXX	XXX	0	1	2	1	1	1	1	1	0	0
5. 1996	XXX	XXX	XXX	2	2	3	3	3	3	3	0	0
6. 1997	XXX	XXX	XXX	XXX	0	1	2	2	2	2	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	1	3	2	2	0	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	2	3	2	(1)	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	3	1	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	1	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	XXX	XXX
12. Totals											0	0

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

1. Prior	12	3	2	1	1	2	0	1	1	1	0	0
2. 1993	4	1	1	1	1	1	1	1	1	1	0	0
3. 1994	XXX	1	1	1	1	1	1	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	1	1	1	1	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	1,409	1,426	1,645	1,491	1,506	1,502	1,491	1,485	1,500	1,510	10	25
2. 1993	1,100	1,123	1,139	1,219	1,207	1,228	1,249	1,255	1,262	1,265	3	10
3. 1994	XXX	1,151	1,304	1,374	1,418	1,427	1,441	1,441	1,452	1,463	11	22
4. 1995	XXX	XXX	1,387	1,407	1,485	1,595	1,614	1,623	1,641	1,646	5	23
5. 1996	XXX	XXX	XXX	1,546	1,667	1,750	1,841	1,896	1,927	1,944	17	48
6. 1997	XXX	XXX	XXX	XXX	1,686	1,712	1,790	1,908	2,040	2,029	(11)	121
7. 1998	XXX	XXX	XXX	XXX	XXX	1,444	1,434	1,585	1,808	1,834	26	249
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,028	1,220	1,489	1,628	139	408
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	529	533	575	42	46
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	572	573	1	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	705	XXX	XXX
12. Totals											243	952

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

1. Prior	5,983	6,146	5,791	5,724	5,780	5,839	5,668	5,774	5,935	5,714	(221)	(60)
2. 1993	1,030	968	1,019	1,007	974	981	997	1,013	999	1,033	34	20
3. 1994	XXX	1,103	1,094	1,107	1,052	1,028	1,039	1,047	1,031	1,097	66	50
4. 1995	XXX	XXX	1,290	1,305	1,250	1,211	1,220	1,246	1,246	1,287	41	41
5. 1996	XXX	XXX	XXX	1,277	1,401	1,387	1,404	1,435	1,444	1,528	84	93
6. 1997	XXX	XXX	XXX	XXX	1,360	1,273	1,361	1,420	1,421	1,446	25	26
7. 1998	XXX	XXX	XXX	XXX	XXX	1,204	1,340	1,351	1,473	1,499	26	148
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,031	1,052	1,184	1,256	72	204
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	651	624	655	31	4
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	920	984	64	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,326	XXX	XXX
12. Totals											222	526

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

1. Prior	2,509	2,623	3,282	4,086	3,226	3,364	3,488	3,397	3,415	3,276	(139)	(121)
2. 1993	987	839	961	1,019	1,028	1,033	1,027	1,038	1,047	1,038	(9)	0
3. 1994	XXX	1,169	1,312	1,383	1,419	1,439	1,456	1,456	1,464	1,465	1	9
4. 1995	XXX	XXX	1,248	1,437	1,396	1,480	1,500	1,565	1,617	1,628	11	63
5. 1996	XXX	XXX	XXX	1,745	1,918	1,976	2,019	2,082	2,167	2,191	24	109
6. 1997	XXX	XXX	XXX	XXX	1,801	1,787	1,869	1,941	2,039	2,070	31	129
7. 1998	XXX	XXX	XXX	XXX	XXX	1,784	1,888	1,968	2,074	2,160	86	192
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,620	1,742	1,993	1,922	(71)	180
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,054	1,036	1,022	(14)	(32)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	823	743	(80)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	XXX	XXX
12. Totals											(160)	529

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	38	42	40	34	101	68	40	39	37	34	(3)	(5)
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	1	0	0	0	(1)
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
<b>12. Totals</b>											<b>(3)</b>	<b>(6)</b>

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

1. Prior	77	79	55	27	26	24	20	22	17	13	(4)	(9)
2. 1993	3	3	3	2	1	1	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	1	0	(1)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
<b>12. Totals</b>											<b>(5)</b>	<b>(9)</b>

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

1. Prior	159	159	136	121	157	152	156	146	142	135	(7)	(11)
2. 1993	1	(2)	(2)	(1)	(2)	(2)	(2)	(2)	(2)	(2)	0	0
3. 1994	XXX	0	(3)	(2)	(3)	(3)	(3)	(3)	(3)	(3)	0	0
4. 1995	XXX	XXX	1	1	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	1	1	1	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	(1)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
<b>12. Totals</b>											<b>(8)</b>	<b>(11)</b>

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

1. Prior	6,845	7,278	7,901	8,160	8,623	8,893	9,040	9,225	9,567	9,487	(80)	262
2. 1993	1,387	1,229	1,324	1,273	1,255	1,296	1,305	1,330	1,346	1,326	(20)	(4)
3. 1994	XXX	1,233	1,386	1,496	1,504	1,560	1,578	1,661	1,680	1,734	54	73
4. 1995	XXX	XXX	1,281	1,487	1,469	1,552	1,546	1,555	1,623	1,590	(33)	35
5. 1996	XXX	XXX	XXX	1,472	1,251	1,391	1,281	1,254	1,340	1,359	19	105
6. 1997	XXX	XXX	XXX	XXX	1,116	1,219	1,291	1,246	1,433	1,516	83	270
7. 1998	XXX	XXX	XXX	XXX	XXX	917	1,015	1,223	1,835	1,691	(144)	468
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	511	566	1,082	1,088	6	522
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	413	359	345	(14)	(68)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	639	629	(10)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	645	XXX	XXX
<b>12. Totals</b>											<b>(139)</b>	<b>1,663</b>

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

1. Prior	30	36	30	28	28	25	32	32	29	26	(3)	(6)
2. 1993	3	3	1	2	0	0	1	0	0	0	0	0
3. 1994	XXX	5	4	2	3	3	3	4	4	3	(1)	(1)
4. 1995	XXX	XXX	7	4	1	1	0	0	1	0	(1)	0
5. 1996	XXX	XXX	XXX	4	2	1	1	0	0	1	1	1
6. 1997	XXX	XXX	XXX	XXX	5	3	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	7	1	3	2	2	0	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	3	2	1	(1)	(2)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	0	3	3	(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	10	1	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	XXX	XXX
<b>12. Totals</b>											<b>(1)</b>	<b>(10)</b>

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(61)	(63)	(22)	41	39
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139	156	17	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	XXX	XXX
4. Totals											58	39

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(51)	(52)	(49)	3	2
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	88	(5)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	XXX	XXX
4. Totals											(2)	2

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.86	.105	.107	.2	.21
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.15	.36	.21	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	XXX	XXX
4. Totals											23	21

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.1	.1	.1
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											1	1

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

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

**SCHEDULE P - PART 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	.XXX											
4. 1995	.XXX	.XXX										
5. 1996	.XXX	.XXX	.XXX									
6. 1997	.XXX	.XXX	.XXX	.XXX								
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
12. Totals												

**SCHEDULE P - PART 2O - REINSURANCE**  
**Nonproportional Assumed Liability**

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

**SCHEDULE P - PART 2P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

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

**SCHEDULE P - PART 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	.893	1,064	1,893	1,465	1,413	1,663	1,745	1,867	1,995	2,047	.52	180
2. 1993	.222	.199	.199	.148	.136	.100	.86	.88	.92	.95	3	7
3. 1994	XXX	.194	.186	.127	.110	.157	.159	.153	.151	.156	.5	.3
4. 1995	XXX	XXX	.221	.172	.132	.193	.191	.183	.174	.175	1	(.8)
5. 1996	XXX	XXX	XXX	.188	.126	.105	.138	.155	.163	.130	(33)	(25)
6. 1997	XXX	XXX	XXX	XXX	.251	.192	.147	.138	.157	.156	(.1)	.18
7. 1998	XXX	XXX	XXX	XXX	XXX	.204	.152	.114	.160	.162	2	.48
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.122	.126	.170	.116	(54)	(10)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.31	.77	.59	(18)	.28
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.131	.99	(32)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.224	XXX	XXX
12. Totals											(75)	241

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

1. Prior	.1	.1	.1	.1	.2	.1	.3	.2	.2	.2	.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 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	2	3	3	4	3	3	2	1	1	2	0
2. 1993	0	0	1	1	1	1	1	1	1	1	0	0
3. 1994	XXX	0	0	1	1	1	1	1	1	1	0	0
4. 1995	XXX	XXX	0	0	1	1	1	1	1	1	0	0
5. 1996	XXX	XXX	XXX	1	2	3	3	3	3	3	0	0
6. 1997	XXX	XXX	XXX	XXX	0	1	2	2	2	2	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	1	2	2	2	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	1	2	2	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	2	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0

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

1. Prior	000	0	0	0	0	0	0	1	1	1	14	0
2. 1993	0	1	1	1	1	1	1	1	1	1	5	1
3. 1994	XXX	0	1	1	1	1	1	0	0	0	1	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	1	1	1	1	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

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

1. Prior	000	599	1,034	1,224	1,342	1,402	1,450	1,455	1,463	1,475	30	2
2. 1993	254	593	757	982	1,090	1,185	1,223	1,240	1,253	1,262	153	34
3. 1994	XXX	248	649	947	1,176	1,296	1,379	1,415	1,428	1,438	164	32
4. 1995	XXX	XXX	285	717	999	1,285	1,470	1,569	1,611	1,624	173	31
5. 1996	XXX	XXX	XXX	353	818	1,203	1,485	1,716	1,832	1,880	198	31
6. 1997	XXX	XXX	XXX	XXX	325	815	1,218	1,535	1,808	1,933	190	28
7. 1998	XXX	XXX	XXX	XXX	XXX	295	700	1,052	1,466	1,633	170	25
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	274	638	1,047	1,230	148	20
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136	412	611	73	10
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	245	51	8
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	28	4

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

1. Prior	000	722	1,264	1,710	2,062	2,300	2,523	2,751	2,942	3,118	88	14
2. 1993	179	531	623	688	747	784	803	821	832	843	165	83
3. 1994	XXX	200	445	634	720	772	806	827	846	872	197	60
4. 1995	XXX	XXX	401	589	757	850	915	954	989	1,022	222	62
5. 1996	XXX	XXX	XXX	299	626	813	922	1,019	1,065	1,102	251	108
6. 1997	XXX	XXX	XXX	XXX	289	647	853	972	1,063	1,112	252	135
7. 1998	XXX	XXX	XXX	XXX	XXX	297	656	859	993	1,046	230	137
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	275	637	867	785	206	87
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	463	619	147	77
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220	523	133	101
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	93	82

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

1. Prior	000	791	1,346	1,718	1,974	2,250	2,427	2,480	2,597	2,704	75	28
2. 1993	286	376	601	722	789	868	915	956	987	1,013	90	28
3. 1994	XXX	447	753	889	1,039	1,167	1,275	1,363	1,419	1,430	113	29
4. 1995	XXX	XXX	438	720	898	1,101	1,222	1,395	1,465	1,547	118	28
5. 1996	XXX	XXX	XXX	579	1,154	1,357	1,554	1,774	1,911	2,009	135	35
6. 1997	XXX	XXX	XXX	XXX	538	938	1,180	1,437	1,688	1,814	139	36
7. 1998	XXX	XXX	XXX	XXX	XXX	618	1,116	1,328	1,499	1,674	140	32
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	715	1,313	1,534	1,448	143	27
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458	728	934	89	29
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315	436	31	9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	2	1

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.9	.20	.22	.23	.28	.29	.30	.30	.30	.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

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

1. Prior	.000	.0	.0	.0	.0	.0	.1	.3	.3	.5	.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

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

1. Prior	.000	.49	.80	.96	.102	.106	.108	.107	.109	.110	.XXX	.XXX
2. 1993	.1	.0	(.2)	(.2)	(.2)	(.2)	(.2)	(.2)	(.2)	(.2)	.XXX	.XXX
3. 1994	.XXX	.0	(.3)	(.3)	(.3)	(.3)	(.3)	(.3)	(.3)	(.3)	.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	.1	.1	.1	.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 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	.000	1,815	2,896	3,389	4,144	4,340	4,963	5,621	5,949	6,296	75	118
2. 1993	.34	.282	.370	.602	.725	.921	.946	1,033	1,092	1,142	.41	.33
3. 1994	.XXX	.27	.296	.470	.731	.893	1,090	1,361	1,410	1,465	.47	.40
4. 1995	.XXX	.XXX	.32	.155	.343	.523	.831	1,067	1,207	1,269	.57	.44
5. 1996	.XXX	.XXX	.XXX	.83	.234	.494	.670	.806	.940	1,002	.61	.43
6. 1997	.XXX	.XXX	.XXX	.XXX	.29	.210	.446	.660	.971	1,130	.42	.34
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.29	.214	.636	1,013	1,137	.36	.24
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.208	.456	.417	.29	.20
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.51	.182	.298	.17	.13
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.23	.140	.15	.9
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.19	.7	.4

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

1. Prior	.000	.8	.11	.12	.16	.17	.18	.17	.17	.17	.1	.0
2. 1993	.0	.0	.0	.0	.0	.0	.1	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.1	.2	.2	.2	.1	.2	.2	.2	.0	.0
4. 1995	.XXX	.XXX	.0	.1	.1	.1	.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	.1	.1	.2	.2	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.1	.1	.1	.0	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(.1)	(.1)	.0	.0	.0
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.1	.0	.1
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.0	.1

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	18	10	XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	113	166	XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	138	XXX	XXX

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	22	(26)	797	77
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	85	99	40	6
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	70	23	4

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	62	48	XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	6	32	XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	14	XXX	XXX

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

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

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

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

**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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000										XXX	XXX
2. 1993											XXX	XXX
3. 1994	XXX										XXX	XXX
4. 1995	XXX	XXX									XXX	XXX
5. 1996	XXX	XXX	XXX								XXX	XXX
6. 1997	XXX	XXX	XXX	XXX							XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE**  
**Nonproportional Assumed Liability**

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

**SCHEDULE P - PART 3P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

1. Prior	.000										XXX	XXX
2. 1993											XXX	XXX
3. 1994	XXX										XXX	XXX
4. 1995	XXX	XXX									XXX	XXX
5. 1996	XXX	XXX	XXX								XXX	XXX
6. 1997	XXX	XXX	XXX	XXX							XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.144	.361	.479	.549	.576	.681	.989	1,077	1,221	5	16
2. 1993	.1	.4	.10	.22	.29	.38	.45	.54	.63	.69	2	2
3. 1994	.XXX	.1	.3	.7	.20	.23	.100	.121	.126	.131	3	3
4. 1995	.XXX	.XXX	.1	.11	.16	.56	.128	.134	.140	.152	3	3
5. 1996	.XXX	.XXX	.XXX	.1	.7	.9	.41	.57	.76	.93	3	4
6. 1997	.XXX	.XXX	.XXX	.XXX	.2	.12	.44	.52	.83	105	4	4
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.3	.10	.27	.40	.76	3	4
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.2	.7	.84	.96	3	4
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.3	.7	.29	2	3
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.10	1	1
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	1	1

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

1. Prior	.000	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.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 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

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

NONE

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. 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	(3)	(5)	(2)	4	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 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior	11	1	0	0	0	0	0	0	0	0
2. 1993	3	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 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior	746	368	341	106	73	49	20	18	10	9
2. 1993	458	203	134	75	23	20	10	6	4	1
3. 1994	XXX	578	267	186	98	56	27	9	5	4
4. 1995	XXX	XXX	761	284	183	105	44	17	8	1
5. 1996	XXX	XXX	XXX	837	387	230	121	60	33	16
6. 1997	XXX	XXX	XXX	XXX	926	454	247	123	53	28
7. 1998	XXX	XXX	XXX	XXX	XXX	787	357	200	169	126
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	394	76	(15)	95
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171	(107)	(207)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334	135
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	478

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

1. Prior	2,539	2,095	1,577	1,486	1,457	1,390	1,178	1,132	1,196	750
2. 1993	675	289	280	181	115	101	58	47	33	44
3. 1994	XXX	639	405	295	190	126	97	59	41	70
4. 1995	XXX	XXX	663	450	300	197	124	86	71	86
5. 1996	XXX	XXX	XXX	670	477	299	236	152	114	152
6. 1997	XXX	XXX	XXX	XXX	780	344	262	183	126	107
7. 1998	XXX	XXX	XXX	XXX	XXX	565	275	150	146	148
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	375	0	(132)	13
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234	(124)	(231)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319	39
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	790

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

1. Prior	1,513	1,101	1,467	2,009	949	851	869	773	679	456
2. 1993	506	295	196	169	120	81	54	38	30	12
3. 1994	XXX	491	381	313	222	154	91	41	29	20
4. 1995	XXX	XXX	578	504	327	239	133	73	57	26
5. 1996	XXX	XXX	XXX	825	546	417	273	150	118	77
6. 1997	XXX	XXX	XXX	XXX	965	597	425	275	181	110
7. 1998	XXX	XXX	XXX	XXX	XXX	779	555	394	284	205
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	449	86	114	134
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246	50	(223)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	139
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67

**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	32	27	18	10	75	38	10	9	7	4
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	1	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	78	79	55	26	24	23	18	17	12	8
2. 1993	3	3	3	2	1	1	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	1	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	74	58	18	4	42	34	38	30	27	19
2. 1993	0	(3)	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	1	0	0	0	0	0	0
4. 1995	XXX	XXX	1	1	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	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	4,870	4,204	4,136	3,635	3,620	3,569	3,294	3,175	3,049	2,611
2. 1993	1,049	808	726	510	367	302	245	225	208	162
3. 1994	XXX	1,004	910	824	536	442	350	223	204	231
4. 1995	XXX	XXX	1,129	1,029	753	600	398	286	258	233
5. 1996	XXX	XXX	XXX	1,312	829	723	494	295	233	263
6. 1997	XXX	XXX	XXX	XXX	909	771	591	363	241	271
7. 1998	XXX	XXX	XXX	XXX	XXX	789	546	228	297	267
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	459	128	209	145
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	(63)	(184)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445	201
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	523

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

1. Prior	12	21	15	9	8	6	15	15	12	9
2. 1993	3	3	1	2	0	0	0	0	0	0
3. 1994	XXX	5	4	0	1	1	1	2	2	1
4. 1995	XXX	XXX	7	3	0	0	0	0	1	0
5. 1996	XXX	XXX	XXX	4	2	1	1	0	0	1
6. 1997	XXX	XXX	XXX	XXX	5	3	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	6	0	2	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	2	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	1	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

**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	5 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(86)	(92)	(65)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(58)	(84)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(67)	(75)	(26)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5)	(13)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	13	25
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	1
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36

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

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

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

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

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior				<b>NONE</b>								
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 4O - REINSURANCE**

**Nonproportional Assumed Liability**

1. Prior				<b>NONE</b>								
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

**Nonproportional Assumed Financial Lines**

1. Prior				<b>NONE</b>								
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	697	681	1,369	859	743	856	727	683	685	503
2. 1993	214	190	178	87	75	57	37	30	25	19
3. 1994	XXX	192	179	114	85	69	48	29	24	20
4. 1995	XXX	XXX	216	146	112	83	52	32	25	20
5. 1996	XXX	XXX	XXX	185	117	89	67	38	29	23
6. 1997	XXX	XXX	XXX	XXX	248	166	87	55	36	22
7. 1998	XXX	XXX	XXX	XXX	XXX	197	105	44	55	43
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	118	48	43	(4)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	46	14
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117	40
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214

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

1. Prior	0	0	0	0	0	0	1	1	1	1
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 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

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

NONE

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2	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 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	1	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 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	1	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 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

### SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	10	2	3	0	0	0	0	0	1	0
2. 1993	3	4	5	5	5	5	5	5	5	5
3. 1994	XXX	1	1	1	1	1	1	1	1	1
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 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	7	3	1	1	1	0	0	0	0	0
2. 1993	2	1	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 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	1	0	0	0	0	0	0	0	0	0
2. 1993	5	5	5	5	5	5	5	5	6	6
3. 1994	XXX	1	1	1	1	1	1	1	2	2
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 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

### SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	.57	15	7	4	2	2	5	0	0	0
2. 1993	.92	135	144	148	151	152	152	152	153	153
3. 1994	XXX	102	145	154	159	162	163	163	164	164
4. 1995	XXX	XXX	100	153	163	168	171	173	173	173
5. 1996	XXX	XXX	XXX	118	177	188	193	196	197	198
6. 1997	XXX	XXX	XXX	XXX	118	169	180	185	189	190
7. 1998	XXX	XXX	XXX	XXX	XXX	108	154	163	168	170
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	95	132	143	148
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	68	73
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	51
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28

### 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	.32	17	11	7	5	3	2	1	1	1
2. 1993	.43	16	8	4	2	1	1	1	0	0
3. 1994	XXX	43	16	9	5	3	1	1	1	0
4. 1995	XXX	XXX	43	18	10	5	2	1	1	1
5. 1996	XXX	XXX	XXX	44	19	10	5	3	1	1
6. 1997	XXX	XXX	XXX	XXX	45	19	10	6	3	1
7. 1998	XXX	XXX	XXX	XXX	XXX	36	14	9	5	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	32	18	10	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	9	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

### 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	.30	3	2	0	0	0	1	1	0	0
2. 1993	.154	183	185	186	186	186	186	187	187	187
3. 1994	XXX	165	193	195	196	196	196	196	196	196
4. 1995	XXX	XXX	160	201	204	205	205	205	205	205
5. 1996	XXX	XXX	XXX	179	225	228	229	229	229	230
6. 1997	XXX	XXX	XXX	XXX	178	214	217	218	219	219
7. 1998	XXX	XXX	XXX	XXX	XXX	157	192	196	197	197
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	137	169	172	174
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	87	89
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	66
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	70	27	20	9	9	4	4	7	4	4
2. 1993	98	138	157	161	163	163	164	164	165	165
3. 1994	XXX	114	183	190	193	195	196	197	197	197
4. 1995	XXX	XXX	144	206	214	217	220	221	221	222
5. 1996	XXX	XXX	XXX	158	223	232	248	249	251	251
6. 1997	XXX	XXX	XXX	XXX	163	222	244	248	251	252
7. 1998	XXX	XXX	XXX	XXX	XXX	157	214	224	228	230
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	140	192	202	206
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	141	147
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109	133
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93

**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	104	76	59	49	41	37	32	31	25	24
2. 1993	35	17	10	6	4	3	2	2	1	1
3. 1994	XXX	31	14	8	5	4	3	2	2	2
4. 1995	XXX	XXX	33	17	10	7	5	5	4	4
5. 1996	XXX	XXX	XXX	35	17	10	6	4	3	3
6. 1997	XXX	XXX	XXX	XXX	36	18	10	6	4	3
7. 1998	XXX	XXX	XXX	XXX	XXX	35	18	10	6	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	36	17	10	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	15	9
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	22
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

**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	29	6	4	2	1	1	1	0	2	4
2. 1993	224	247	248	248	248	248	248	248	248	248
3. 1994	XXX	233	257	258	258	258	259	259	259	259
4. 1995	XXX	XXX	252	282	283	284	286	287	287	287
5. 1996	XXX	XXX	XXX	261	296	297	362	362	362	362
6. 1997	XXX	XXX	XXX	XXX	280	313	388	389	389	390
7. 1998	XXX	XXX	XXX	XXX	XXX	272	367	370	371	371
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	258	296	298	299
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198	232	233
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	256
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209

**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	.51	.21	.14	.11	.9	.6	.5	.4	.2	.1
2. 1993	.45	.72	.79	.83	.86	.88	.89	.89	.90	.90
3. 1994	XXX	.58	.92	100	105	108	110	112	112	113
4. 1995	XXX	XXX	.57	.95	105	111	114	116	118	118
5. 1996	XXX	XXX	XXX	.66	109	119	125	130	133	135
6. 1997	XXX	XXX	XXX	XXX	.73	117	127	132	137	139
7. 1998	XXX	XXX	XXX	XXX	XXX	.75	121	131	136	140
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.68	127	136	143
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.54	.83	.89
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23	.31
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2

**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	.47	.35	.26	.20	.18	.15	.12	.11	.11	.7
2. 1993	.31	.13	.9	.6	.4	.2	.2	.1	.1	.1
3. 1994	XXX	.36	.16	.11	.8	.5	.3	.2	.1	.1
4. 1995	XXX	XXX	.32	.17	.11	.8	.5	.3	.2	.1
5. 1996	XXX	XXX	XXX	.35	.18	.13	.9	.6	.4	.2
6. 1997	XXX	XXX	XXX	XXX	.38	.17	.11	.8	.5	.3
7. 1998	XXX	XXX	XXX	XXX	XXX	.34	.14	.10	.7	.4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.23	.17	.12	.7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.34	.12	.8
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11	.5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2

**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	.36	.16	.12	.11	.8	.6	.6	.5	.2	.4
2. 1993	.88	.110	.114	.116	.117	.118	.118	.118	.119	.119
3. 1994	XXX	.108	.133	.138	.141	.142	.142	.142	.143	.143
4. 1995	XXX	XXX	.101	.136	.142	.145	.146	.146	.147	.147
5. 1996	XXX	XXX	XXX	.115	.159	.165	.169	.170	.172	.173
6. 1997	XXX	XXX	XXX	XXX	.128	.167	.173	.176	.177	.178
7. 1998	XXX	XXX	XXX	XXX	XXX	.124	.164	.172	.174	.176
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.102	.167	.174	.177
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.102	.122	.126
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.40	.45
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5

Schedule P - Part 5F- SN1A

**NONE**

Schedule P - Part 5F- SN2A

**NONE**

Schedule P - Part 5F- SN3A

**NONE**

Schedule P - Part 5F- SN1B

**NONE**

Schedule P - Part 5F- SN2B

**NONE**

Schedule P - Part 5F- SN3B

**NONE**

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

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	29	17	13	8	10	5	7	4	4	4
2. 1993	18	30	34	37	39	39	40	40	41	41
3. 1994	XXX	18	33	38	42	44	45	46	47	47
4. 1995	XXX	XXX	23	42	48	52	54	56	57	57
5. 1996	XXX	XXX	XXX	27	47	53	57	59	60	61
6. 1997	XXX	XXX	XXX	XXX	18	32	36	39	41	42
7. 1998	XXX	XXX	XXX	XXX	XXX	18	28	31	34	36
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	14	24	27	29
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	15	17
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	15
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

**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	82	58	43	38	30	24	20	18	25	28
2. 1993	18	11	8	6	4	2	2	1	1	1
3. 1994	XXX	22	14	10	7	4	2	1	1	1
4. 1995	XXX	XXX	27	14	10	7	4	3	2	1
5. 1996	XXX	XXX	XXX	24	13	9	6	4	2	2
6. 1997	XXX	XXX	XXX	XXX	19	11	8	5	3	2
7. 1998	XXX	XXX	XXX	XXX	XXX	15	9	7	5	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	10	8	6	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	6	5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	7
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

**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	43	27	18	15	10	9	6	2	7	10
2. 1993	44	61	68	71	73	73	74	74	75	75
3. 1994	XXX	54	74	81	84	86	87	87	88	88
4. 1995	XXX	XXX	64	90	96	100	101	102	102	103
5. 1996	XXX	XXX	XXX	70	94	100	103	104	105	105
6. 1997	XXX	XXX	XXX	XXX	49	68	73	75	77	78
7. 1998	XXX	XXX	XXX	XXX	XXX	41	54	59	61	62
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	31	47	51	53
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	32	35
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	31
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

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

**SECTION 2B**

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

**SECTION 3B**

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

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

**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	14	13	9	7	6	6	5	0	0	0
2. 1993	1	1	1	1	0	0	0	0	0	0
3. 1994	XXX	1	1	1	1	1	0	0	0	0
4. 1995	XXX	XXX	1	1	1	1	1	1	0	0
5. 1996	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 1997	XXX	XXX	XXX	XXX	2	1	1	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	2	1	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	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

**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	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior				<b>NONE</b>						
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 2B**

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				<b>NONE</b>						
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 3B**

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				<b>NONE</b>						
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.5
2. 1993	1,795	1,915	1,935	1,934	1,931	1,929	1,928	1,927	1,923	1,915	(8)
3. 1994	XXX	1,909	2,039	2,042	2,046	2,046	2,047	2,047	2,047	2,048	1
4. 1995	XXX	XXX	2,086	2,228	2,240	2,242	2,242	2,242	2,240	2,239	(1)
5. 1996	XXX	XXX	XXX	2,115	2,211	2,223	2,221	2,225	2,223	2,223	.0
6. 1997	XXX	XXX	XXX	XXX	2,078	2,189	2,196	2,194	2,192	2,190	(2)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,921	1,978	1,983	1,980	1,978	(2)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,614	1,669	1,676	1,675	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	938	976	987	11
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,122	1,162	40
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,135	1,135
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,178
13. Earned Premiums (Sch P, Part 1)	1,948	1,981	2,246	2,251	2,184	2,044	1,677	998	1,157	1,178	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	.4
2. 1993	271	278	279	279	279	279	279	279	275	271	(4)
3. 1994	XXX	220	227	228	228	228	228	228	228	228	.0
4. 1995	XXX	XXX	185	193	194	194	194	194	192	190	(2)
5. 1996	XXX	XXX	XXX	163	169	168	168	168	167	167	.0
6. 1997	XXX	XXX	XXX	XXX	144	148	148	148	145	143	(2)
7. 1998	XXX	XXX	XXX	XXX	XXX	127	139	139	136	136	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	220	235	235	236	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	194	211	212	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	379	392	13
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	308	308
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319
13. Earned Premiums (Sch P, Part 1)	282	225	193	172	150	131	232	209	385	319	XXX

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1
2. 1993	1,855	1,803	1,769	1,761	1,751	1,730	1,745	1,744	1,737	1,727	(10)
3. 1994	XXX	1,908	1,953	1,924	1,915	1,897	1,898	1,905	1,879	1,863	(16)
4. 1995	XXX	XXX	2,073	2,179	2,128	2,118	2,109	2,132	2,092	2,064	(28)
5. 1996	XXX	XXX	XXX	1,958	2,082	2,026	2,024	2,035	1,994	1,981	(13)
6. 1997	XXX	XXX	XXX	XXX	1,713	1,812	1,798	1,803	1,778	1,776	(2)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,573	1,640	1,645	1,661	1,660	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,363	1,447	1,454	1,453	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094	1,126	1,138	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,754	1,811	57
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,179	2,179
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,178
13. Earned Premiums (Sch P, Part 1)	2,264	1,820	1,902	1,974	1,714	1,466	1,445	1,232	1,673	2,178	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	843	801	796	796	796	796	796	796	790	785	(5)
3. 1994	XXX	178	186	186	186	186	186	186	164	158	(6)
4. 1995	XXX	XXX	(16)	(7)	(7)	(7)	(7)	(7)	(49)	(75)	(26)
5. 1996	XXX	XXX	XXX	39	45	45	45	45	8	(1)	(9)
6. 1997	XXX	XXX	XXX	XXX	11	15	15	15	3	3	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	38	49	50	55	56	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	158	179	179	180	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	212	211	(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446	481	35
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	567	567
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	557
13. Earned Premiums (Sch P, Part 1)	805	126	(12)	48	17	42	170	200	368	557	XXX

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	1,828	1,840	1,836	1,834	1,833	1,832	1,832	1,832	1,832	1,832	.0
3. 1994	XXX	2,155	2,183	2,182	2,180	2,179	2,179	2,179	2,179	2,179	.0
4. 1995	XXX	XXX	2,512	2,546	2,542	2,540	2,540	2,540	2,540	2,540	.0
5. 1996	XXX	XXX	XXX	2,827	2,861	2,857	2,856	2,856	2,856	2,856	.0
6. 1997	XXX	XXX	XXX	XXX	3,123	3,162	3,159	3,158	3,158	3,158	(1)
7. 1998	XXX	XXX	XXX	XXX	XXX	3,098	3,155	3,155	3,154	3,152	(2)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,831	2,921	2,919	2,914	(5)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,284	2,326	2,320	(6)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,916	1,921	.5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	462
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	453
13. Earned Premiums (Sch P, Part 1)	1,796	2,164	2,541	2,859	3,150	3,129	2,883	2,373	1,954	453	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	239	362	362	362	362	362	362	362	362	362	.0
3. 1994	XXX	338	501	501	501	501	501	501	501	501	.0
4. 1995	XXX	XXX	364	504	505	505	505	505	505	505	.0
5. 1996	XXX	XXX	XXX	386	502	502	502	502	502	502	.0
6. 1997	XXX	XXX	XXX	XXX	369	456	456	456	456	456	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	348	467	467	467	467	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	462	605	605	605	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	452	542	542	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	963	977	.14
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217	217
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231
13. Earned Premiums (Sch P, Part 1)	309	405	530	526	486	434	582	595	1,054	231	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	.41
2. 1993	2,253	2,251	2,260	2,261	2,262	2,274	2,273	2,275	2,285	2,289	.4
3. 1994	XXX	2,430	2,502	2,601	2,604	2,612	2,619	2,613	2,622	2,625	.3
4. 1995	XXX	XXX	2,370	2,582	2,588	2,605	2,592	2,587	2,597	2,599	.2
5. 1996	XXX	XXX	XXX	2,194	2,208	2,205	2,201	2,204	2,207	2,210	.3
6. 1997	XXX	XXX	XXX	XXX	1,877	1,838	1,884	1,887	1,883	1,877	(6)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,498	1,477	1,466	1,464	1,457	(7)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,089	1,107	1,105	1,105	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	953	941	936	(5)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,324	1,303	(21)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,211	1,211
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,225
13. Earned Premiums (Sch P, Part 1)	2,407	2,415	2,424	2,406	1,934	1,661	1,114	993	1,485	1,225	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	(3)
2. 1993	200	250	250	249	249	250	250	250	247	249	.2
3. 1994	XXX	369	421	421	422	421	421	421	418	420	.2
4. 1995	XXX	XXX	354	395	396	396	396	396	392	394	.2
5. 1996	XXX	XXX	XXX	445	450	450	450	450	451	453	.2
6. 1997	XXX	XXX	XXX	XXX	355	357	357	357	352	348	(4)
7. 1998	XXX	XXX	XXX	XXX	XXX	257	267	267	264	262	(2)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	295	310	308	306	(2)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	337	338	335	(3)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	742	737	(5)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377	377
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	366
13. Earned Premiums (Sch P, Part 1)	233	236	375	464	371	290	306	338	665	366	XXX

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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
2. 1993	.11	.11	.11	.11	.11	.11	.11	.11	.11	.11	.0
3. 1994	XXX	.9	.10	.10	.10	.10	.10	.10	.10	.10	.0
4. 1995	XXX	XXX	.10	.10	.10	.10	.10	.10	.10	.10	.0
5. 1996	XXX	XXX	XXX	.10	.11	.11	.11	.11	.11	.11	.0
6. 1997	XXX	XXX	XXX	XXX	.14	.15	.15	.15	.15	.15	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.19	.19	.19	.19	.19	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.20	.20	.20	.20	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.29	.28	.28	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.80	.82	.2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.187	.187
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.189
13. Earned Premiums (Sch P, Part 1)	11	9	10	10	14	20	20	29	80	189	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	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.0
3. 1994	XXX	.3	.4	.4	.4	.4	.4	.4	.4	.4	.0
4. 1995	XXX	XXX	.5	.5	.5	.5	.5	.5	.5	.5	.0
5. 1996	XXX	XXX	XXX	.5	.5	.5	.5	.5	.5	.5	.0
6. 1997	XXX	XXX	XXX	XXX	.7	.7	.7	.7	.7	.7	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.10	.10	.10	.10	.10	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.9	.9	.9	.9	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.16	.16	.16	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.66	.70	.4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.146	.146
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.150
13. Earned Premiums (Sch P, Part 1)	5	3	5	5	7	11	9	16	66	150	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											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

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**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											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

**SCHEDULE P - PART 6O - REINSURANCE B - 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											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. 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	(1)
2. 1993	412	413	422	423	422	419	421	421	421	421	421	.0
3. 1994	XXX	379	377	377	376	374	377	377	377	377	377	.0
4. 1995	XXX	XXX	375	372	372	371	371	371	372	372	372	.0
5. 1996	XXX	XXX	XXX	299	301	300	302	302	302	302	302	.0
6. 1997	XXX	XXX	XXX	XXX	352	346	339	347	349	349	352	.3
7. 1998	XXX	XXX	XXX	XXX	XXX	287	292	291	291	290	290	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	256	259	260	261	261	.1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202	207	207	207	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365	362	362	(3)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423	423	423
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422
13. Earned Premiums (Sch P, Part 1)	419	358	399	296	352	262	274	212	372	422	XXX	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	36	45	45	45	45	45	45	45	44	44	44	.0
3. 1994	XXX	42	51	51	51	51	51	51	51	51	51	.0
4. 1995	XXX	XXX	40	47	47	47	47	47	47	47	47	.0
5. 1996	XXX	XXX	XXX	22	23	23	23	23	23	23	23	.0
6. 1997	XXX	XXX	XXX	XXX	20	20	20	20	22	22	25	.3
7. 1998	XXX	XXX	XXX	XXX	XXX	32	33	33	33	33	33	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	45	46	47	48	48	.1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	62	62	62	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	88	88	.4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	116	116
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124
13. Earned Premiums (Sch P, Part 1)	37	51	49	29	21	32	46	63	87	124	XXX	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												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)												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												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)												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	3	0	0.0	2	0	0.0
2. Private Passenger Auto Liability/Medical	0	0	0.0	0	0	0.0
3. Commercial Auto/Truck Liability/Medical	1,887	9	0.5	928	20	2.2
4. Workers' Compensation	6,270	772	12.3	1,694	49	2.9
5. Commercial Multiple Peril	2,910	0	0.0	81	0	0.0
6. Medical Malpractice - Occurrence	4	0	0.0	0	0	0.0
7. Medical Malpractice - Claims-Made	8	0	0.0	0	0	0.0
8. Special Liability	25	0	0.0	0	0	0.0
9. Other Liability - Occurrence	7,362	907	12.3	848	(52)	(6.1)
10. Other Liability - Claims-Made	67	0	0.0	47	0	0.0
11. Special Property	91	0	0.0	1,627	0	0.0
12. Auto Physical Damage	(24)	0	0.0	165	0	0.0
13. Fidelity/Surety	130	0	0.0	93	0	0.0
14. Other	0	0	0.0	0	0	0.0
15. International	1	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	1,517	3	0.2	291	0	0.0
20. Products Liability - Claims-Made	1	0	0.0	0	0	0.0
21. Financial Guaranty/Mortgage Guaranty	0	0	0.0	0	0	0.0
22. Totals	20,252	1,691	8.3	5,776	17	0.3

**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	1,710	1,653	1,519	1,614	1,764	1,887	2,164	2,366	2,594	2,266
2. 1993	206	435	272	264	274	276	316	338	348	294
3. 1994	XXX	156	400	340	403	410	448	470	482	479
4. 1995	XXX	XXX	141	387	334	339	352	379	387	392
5. 1996	XXX	XXX	XXX	45	242	206	213	216	214	225
6. 1997	XXX	XXX	XXX	XXX	38	163	149	167	163	168
7. 1998	XXX	XXX	XXX	XXX	XXX	26	98	93	101	101
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30	73	65	61
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	128	159
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	119
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

**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	894	613	345	270	355	434	646	744	876	788
2. 1993	73	261	100	70	59	46	66	64	70	38
3. 1994	XXX	112	213	72	95	73	90	88	95	85
4. 1995	XXX	XXX	89	202	104	79	74	72	70	65
5. 1996	XXX	XXX	XXX	27	137	63	45	32	22	23
6. 1997	XXX	XXX	XXX	XXX	23	83	38	27	17	14
7. 1998	XXX	XXX	XXX	XXX	XXX	15	48	15	14	5
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	18	43	23	12
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	44	41
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	43
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	424	760	749	202	(20)	435	481	545	680	717
2. 1993	151	505	549	529	441	416	433	445	455	457
3. 1994	XXX	293	588	864	510	503	497	511	522	519
4. 1995	XXX	XXX	338	726	451	458	446	477	483	487
5. 1996	XXX	XXX	XXX	112	394	355	353	354	362	378
6. 1997	XXX	XXX	XXX	XXX	106	222	225	221	258	244
7. 1998	XXX	XXX	XXX	XXX	XXX	61	117	118	81	93
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	62	101	104	105
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	190	312
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	211
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

**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	540	629	412	206	164	212	214	246	434	514
2. 1993	(21)	26	97	78	66	38	38	30	41	35
3. 1994	XXX	(54)	(53)	89	110	75	43	45	43	40
4. 1995	XXX	XXX	(131)	69	102	58	50	66	55	51
5. 1996	XXX	XXX	XXX	(46)	(27)	20	35	36	1	(6)
6. 1997	XXX	XXX	XXX	XXX	(9)	(73)	16	3	0	(2)
7. 1998	XXX	XXX	XXX	XXX	XXX	39	(12)	3	0	(3)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	(7)	(15)	0	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	14	18
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(11)	(13)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

**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	3		0.0	2		0.0
2. Private Passenger Auto Liability/Medical	0		0.0	0		0.0
3. Commercial Auto/Truck Liability/Medical	1,887		0.0	928		0.0
4. Workers' Compensation	6,270		0.0	1,694		0.0
5. Commercial Multiple Peril	2,910		0.0	81		0.0
6. Medical Malpractice - Occurrence	4		0.0	0		0.0
7. Medical Malpractice - Claims-Made	8		0.0	0		0.0
8. Special Liability	26		0.0	0		0.0
9. Other Liability - Occurrence	7,363		0.0	848		0.0
10. Other Liability - Claims-Made	67		0.0	47		0.0
11. Special Property	91		0.0	1,627		0.0
12. Auto Physical Damage	(24)		0.0	165		0.0
13. Fidelity/Surety	130		0.0	93		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability - Occurrence	1,517		0.0	291		0.0
20. Products Liability - Claims-Made	1		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	20,253	0	0.0	5,775	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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

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

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

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

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

## SCHEDULE P INTERROGATORIES

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

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

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

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

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

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

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

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

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

5.1 Fidelity .....2  
5.2 Surety .....138

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

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

7.2 An extended statement may be attached.  
Effective 1/1/2000, The Company & certain affiliates entered into a pooling agreement with the following percentages: United States Fire Insurance Company 75%, The North River Insurance Company 22%, Crum and Forster Insurance Company 1%, Crum & Forster Underwriters Co. of Ohio 1% & Crum & Forster Indemnity Company 1%. Sch. P history has been restated to a pooled basis. The Company has all lines aggregate reinsurance agreements for acc. dates 8/13/98 & prior & 2000 & prior; Sch. P is gross of cessions to these treaties with the offset on Page 3, Line 23. The Company has aggregate reinsurance agreements covering acc. dates 7/1/98 to 12/31/99 for Umbrella, WC, GL & CMP Liability lines & AYs 1999, 2000 & 2001 for all lines; cessions to these treaties are reflected on Sch. P. The change in LAE definition referred to in #2 above was made for AYs 1998 & subsequent. The ULAE referred to in #3 above was allocated to AYs based on paid & reserve claim counts & losses .....

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	AA-1560210	Commonwealth Insurance Company		15,000,000			11,866,902	91,611,651			118,478,553	(47,945,636)
10220	91-1673817	Commonwealth Insurance Company of America					(295,925)	(2,795,605)			(3,091,530)	(3,127,574)
00000	AA-1320105	Compagnie Transcontinentale De Reassuran					196,755	(3,299,681)			(3,102,926)	2,299,003
00000	95-2311647	Countrywide Corporation	(3,615,266)				(1,225)				(3,616,491)	
	22-3258258	Crum & Forster Holdings Inc.					632,467				632,467	
31348	22-2868548	Crum & Forster Indemnity Company					(1,632,923)	1,170,274			(462,649)	2,094,717
44520	13-3545069	Crum & Forster Specialty Insurance Company					(216,372)	(21,304,102)			(21,520,474)	39,546,340
11690	58-1552849	Crum & Forster Underwriters Co. of Ohio					(1,623,216)				(1,623,216)	
42471	22-2464174	Crum and Forster Insurance Company					(1,858,401)	(8,392,758)			(10,251,159)	2,228,613
		CRC (Bermuda) Reinsurance Limited						649,591			649,591	(36,240,922)
	13-3967338	Excelsior Claims Administrators, Inc.						57,346			57,346	
00000	83-0306126	Fairfax Inc.				(10,339,181)	2,333,383				(8,005,798)	
		Fairfax Financial Holdings Ltd.					2,753,946				2,753,946	
		Fairfax Financial Holdings					4,953,218				4,953,218	
00000	52-2010021	Fairfax Information Technology Services, Inc.					8,334,137				8,334,137	
18864	94-1737938	Fairmont Insurance Company					(49,828)	43,282,571			43,232,743	2,266
00000	00-0000000	Federated Insurance Holdings of Canada Ltd.						(615,950)			(615,950)	3,584,370
00000	36-4421591	Government Risk Solutions LLC				(15,843)					(15,843)	
00000	00-0000000	Hamblin Watsa Investment Counsel Ltd.					12,382,503				12,382,503	
		Hub International Limited	(736,843)								(736,843)	
25054	13-5150451	Hudson Insurance Company					(443,440)	2,562,288			2,118,848	63,210,297
29327	75-1107185	Industrial County Mutual Insurance Company						3,818,557			3,818,557	1,933,886
21083	22-1964136	International Insurance Company	(30,000,000)				(69,152,564)	(13,828,504)			(112,981,068)	(17,222,001)
00000	00-0000000	Lindsey Morden Group					215,218				215,218	
		Lombard Continental Ins., PLC									0	116,000
00000	AA-1560542	Lombard General Insurance Company of Canada						(10,477,473)			(10,477,473)	(544,654)
00000	AA-1560541	Lombard Insurance Company						(357,006)			(357,006)	621,553
00000	AA-1561016	Markel Insurance Company of Canada						(9,885,492)			(9,885,492)	1,923,836
		Newline Holdings UK Limited					(106,463)				(106,463)	
		Odyssey America Re (UK)						(44,708)			(44,708)	40,984
23680	47-0698507	Odyssey America Reinsurance Corp.	(18,000,000)	17,757,361	(31,971,300)		(4,217,426)	4,377,040			(32,054,325)	(59,702,358)
00000	52-2301683	Odyssey Re Holdings Corporation	13,816,667	(17,757,361)							(3,940,694)	
00000	00-0000000	Odyssey Re Holdings Inc.	(601,250)								(601,250)	
00000	AA-1440082	Odyssey Reinsurance ( Stockholm ) Ins.						(4,698)			(4,698)	10,645
00000	AA-3190746	Odyssey Reinsurance (Bermuda) Limited						5,794			5,794	21,486
00000	AA-1560011	Odyssey Reinsurance Company of Canada						(506,218)			(506,218)	1,277,094
25070	13-2781282	Odyssey Reinsurance Corporation	5,431,504		31,971,300		5,146,560	41,186,072			83,735,436	112,877,495
		Odyssey Reinsurance Group/Skandia						(22,404)			(22,404)	226,630
		ORC Re.						(94,837,734)			(94,837,734)	(14,397,208)
		ORC Re Limited			(11,800,000)						(11,800,000)	
		ORCA France						(2,158)			(2,158)	54,942
24384	74-1280541	Ranger Insurance Company		5,000,000			(846,285)	27,094,260			31,247,975	23,526,517
24406	74-6090673	Ranger Lloyds						(4,783,000)			(4,783,000)	4,239,000
	36-3943921	Resolution Reinsurance Services Corporation					5,386,969				5,386,969	
		Riverstone Claims Management LLC					27,205,139				27,205,139	
	02-0511579	Riverstone Group, LLC					27,948,267				27,948,267	
00000	AA-1120465	Riverstone Insurance (UK) Ltd.					2,137,606	19,948			2,157,554	(38,920)
		Riverstone INS/DAI Tokyo						(8,431)			(8,431)	(49,839)

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	13-3738196	Sen-Tech International Holdings, Inc		(1,844,105)			980,654				(863,451)	
10936	13-2941133	Seneca Insurance Company, Inc		(155,895)			(6,532,771)	(2,013,974)			(8,702,640)	2,476,139
10729	86-0902879	Seneca Specialty Insurance Company Inc		2,000,000			(1,189,572)				810,428	
		Sphere Drake Insurance (Odyssey Re (London) Ltd.)						(5,158,313)			(5,158,313)	(12,820,787)
00000	AA-1121366	Sphere Drake Insurance Company						33,088			33,088	80,925
		St. John's Insurance Company					3,365,321				3,365,321	
		Syndicate 1218 - D.J. Newman						(21,021,788)			(21,021,788)	15,450,466
21105	22-1964135	The North River Insurance Company			(9,500,175)		(35,606,609)	(2,325,215)			(47,431,999)	(107,088,728)
	22-3258262	The Resolution Group, Inc	30,000,000								30,000,000	
43184	75-1770242	TIG American Specialty Insurance Company	(14,173,552)				(36,035)	142,503			(14,067,084)	
00000	00-0000000	TIG Bermuda, Ltd.					(6,356)				(6,356)	645,686
25496	95-1429618	TIG Indemnity Company	(650,000)				(43,782)	8,992,731			8,298,949	304,697
25534	94-1517098	TIG Insurance Company	32,473,401	(20,000,000)		10,355,024	(14,117,337)	(178,052,834)			(169,341,746)	(114,917,852)
35610	84-0753379	TIG Insurance Company of Colorado	(1,750,000)				(48,158)	(143,251)			(1,941,409)	
25542	38-1184490	TIG Insurance Company of Michigan	(450,000)				(45,985)	33,431,451			32,935,466	5,695,472
25488	13-1073431	TIG Insurance Company of New York	(150,000)				(26,400)	4,902,138			4,725,738	46,597
25461	75-0739399	TIG Insurance Company of Texas	(650,000)				(14,763)	734,389			69,626	49,936
25526	71-0238628	TIG Insurance Corporation of America	(850,000)				(45,905)	5,399,732			4,503,827	
00000	95-3580308	TIG Insurance Group					(2,059)				(2,059)	
42021	94-2834329	TIG Lloyds Insurance Company					(4,840)	585,600			580,760	
25518	94-0781581	TIG Premier Insurance Company	(3,650,000)				(77,735)	46,714,884			42,987,149	(1,028,063)
25445	94-1264187	TIG Specialty Insurance Company	(1,750,000)				(62,357)	59,044,678			57,232,321	5,792,660
00000	52-2058814	TRG Holding Corporation	(4,694,661)								(4,694,661)	
21113	13-5459190	United States Fire Insurance Company			21,300,175		22,408,341	4,881,222			48,589,738	124,143,332
00000	AA-3160095	Wentworth Insurance Company, Ltd						(452,035)			(452,035)	445,958
00000	95-1651549	Zenith Insurance Company						(307,130)			(307,130)	149,000
		Zenith National Insurance Company									0	8,000
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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# ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO







## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

**Explanations:**

**Bar Codes:**

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

14.   
1 1 6 9 0 2 0 0 2 2 3 0 5 8 0 0 0

15.   
1 1 6 9 0 2 0 0 2 3 3 0 5 8 0 0 0

16.   
1 1 6 9 0 2 0 0 2 2 1 0 0 0 0 0 0

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OVERFLOW PAGE FOR WRITE-INS

P002 Additional Aggregate Lines for Page 2 Line 25.

*ASSETS				
2504. Third party administrator deposits.....	42,198		42,198	41,055
2505. Supplemental individual retirement plan.....	11,045		11,045	8,504
2506. Other assets.....	533		533	8,008
2507. Miscellaneous receivables.....	3,251	184	3,067	0
2508. Prepaid capital development fees.....	83,273	83,273	0	0
2597. Summary of remaining write-ins for Line 25 from page 2	140,300	83,457	56,843	57,567

P003 Additional Aggregate Lines for Page 3 Line 23.

*LIAB			
2304. Other liabilities and accounts payable .....		1,840	(12,314)
2305. Retroactive reinsurance reserve ceded.....		(6,067,480)	(5,967,480)
2306. Accrued retrospective premiums.....		134,942	155,634
2397. Summary of remaining write-ins for Line 23 from page 3		(5,930,698)	(5,824,160)

P004 Additional Aggregate Lines for Page 4 Line 14.

*UNINEX			
1404. Other income (expense).....		(863)	(5,965)
1405. Retroactive reinsurance premiums.....		(57,182)	0
1406. Reserve for uncollectible reinsurance .....		(6,360)	0
1407. Lease termination cost reserve.....		(22,314)	0
1497. Summary of remaining write-ins for Line 14 from page 4		(86,719)	(5,965)

P005 Additional Aggregate Lines for Page 5 Line 07.4.

*CASH			
07.404 Guaranty funds receivable or on deposit.....		(4,247)	0
07.497 Summary of remaining write-ins for Line 7.4 from overflow page 5		(4,247)	0