



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

NAIC Group Code 0963 (Current Period) 0963 (Prior Period) NAIC Company Code 13072 Employer's ID Number 34-1008736

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

Country of Domicile US

Incorporated December 1, 1966 Commenced Business March 1, 1967

Statutory Home Office 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111 (Street and Number, City or Town, State and Zip Code)

Main Administrative Office 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111 (Street and Number, City or Town, State and Zip Code) 419-562-3011 (Area Code) (Telephone Number)

Mail Address 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111 (Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111 (Street and Number, City or Town, State and Zip Code) 419-562-3011 (Area Code) (Telephone Number)

Internet Website Address WWW.OMIG.COM

Statement Contact ROBERT MONROE WARREN, MR. (Name) 419-563-0810 (Area Code) (Telephone Number) (Extension) BWARREN@OMIG.COM (E-Mail Address) 888-895-7720 (Fax Number)

Policyowner Relations Contact 1725 HOPLEY AVENUE, BUCYRUS, Ohio 44820-0111 (Street and Number, City or Town, State and Zip Code) 419-563-0990 (Area Code) (Telephone Number) (Extension)

OFFICERS

Acting CEO WILLIAM REX BOOHER, MR.
Secretary THOMAS EUGENE WOOLLEY, MR.
Treasurer ROBERT MONROE WARREN, MR.

VICE PRESIDENTS

TODD EMERY ALBERT, MR.
NED PRESTON ELLIS, MR.
KENNETH CECIL FARRELL, MR.
THOMAS MICHAEL HOLTSHOUSE, MR.
#RANDY THOMAS O'CONNOR, MR.
MARYLYN SUE STRANG, MRS.

DIRECTORS OR TRUSTEES

RICHARD NOLAN ADAMS, MR.
WILLIAM REX BOOHER, MR.
ALBERT MICHAEL HEISTER, MR.
JERRY LEE PAYNE, MR.
SUSAN PORTER, MRS.
JOHN REDON PURSE, MR.
RANDY LEE WALKER, MR.
THOMAS EUGENE WOOLLEY, MR.

State of Ohio }
County of CRAWFORD } 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.

WILLIAM REX BOOHER, MR. Acting CEO ROBERT MONROE WARREN, MR. Asst. Secretary ROBERT MONROE WARREN, MR. Treasurer

Subscribed and sworn to before me this day of 2003

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



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002

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	3,879,501	3,570,612		2,022,920	1,698,235	1,605,874	146,418	20,718	18,208	36,454	616,872	31,765
2.1 Allied lines	1,871,244	1,767,377		877,995	1,972,047	2,061,898	358,627	25,703	57,053	50,452	292,366	15,055
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	7,387,543	6,942,119		3,690,368	5,235,226	6,472,289	3,308,797	77,649	199,311	309,755	1,154,032	59,425
4. Homeowners multiple peril	16,308,177	15,264,384		8,787,264	13,761,603	14,147,811	3,703,985	216,930	464,682	473,858	2,592,875	133,515
5.1 Commercial multiple peril (non-liability portion)	3,044,052	2,842,134		1,519,727	1,942,927	2,175,573	771,771	12,429	134,051	267,807	482,308	24,836
5.2 Commercial multiple peril (liability portion)	1,750,535	1,625,857		869,368	429,184	420,084	676,760	171,002	273,791	288,762	277,360	14,282
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	928,563	897,069		457,504	289,019	298,775	39,932	930	980	835	151,058	7,778
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health	153,473	153,216		6,194	28,774	28,774					26,759	1,378
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H	17,900	18,921		7,928	5,521	10,121	34,983				3,121	161
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	5,893,595	5,463,874		2,857,813	1,893,655	2,074,779	5,098,928	231,143	255,394	788,728	815,051	41,969
18. Products liability	270,566	240,857		128,453	55,178	64,002	79,297	104,423	209,182	133,193	45,178	2,326
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	36,086,861	34,784,852		9,404,715	20,733,183	22,131,914	24,488,568	674,432	1,027,404	1,485,264	6,067,050	312,411
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,824,200	2,564,846		1,324,379	1,610,426	2,897,277	3,142,368	70,973	199,125	259,091	472,201	24,315
21.1 Private passenger auto physical damage	23,802,614	22,838,313		6,186,333	14,725,870	15,415,230	1,815,294	218,361	304,399	449,248	3,894,505	200,540
21.2 Commercial auto physical damage	1,932,178	1,851,466		958,879	720,330	751,343	104,523	12,551	(247)	40,366	313,680	16,152
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	2,040,991	1,953,974		951,315	698,163	792,358	209,055	6,971	11,194	7,744	333,756	17,186
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	108,191,993	102,779,871		40,051,155	65,799,341	71,348,102	43,979,306	1,844,215	3,154,527	4,591,557	17,538,172	903,094
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 963,218



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2002

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
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2.1 Allied lines	1,871,244	1,767,377		877,995	1,972,047	2,061,898	358,627	25,703	57,053	50,452	292,366	15,055
2.2 Multiple peril crop												
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3. Farmowners multiple peril	7,387,543	6,942,119		3,690,368	5,235,226	6,472,289	3,308,797	77,649	199,311	309,755	1,154,032	59,425
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6. Mortgage guaranty												
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23. Fidelity												
24. Surety												
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27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
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3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 963,218

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 adjustm	
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 (Line 8 plus Line 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 a	
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 (Line 9 plus Line 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 (Line 9 plus Line 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 UNITED OHIO INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U. S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1	4,389,452	617,455	532,459	3,158		5,542,524	6.1	4,801,367	5.8	5,542,524	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	4,389,452	617,455	532,459	3,158		5,542,524	6.1	4,801,367	5.8	5,542,524	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1		1,233,701	2,285,809			3,519,510	3.9	807,740	1.0	3,519,510	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		1,233,701	2,285,809			3,519,510	3.9	807,740	1.0	3,519,510	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Class 1		974,060	3,960,976	594,646		5,529,682	6.1	3,025,535	3.7	5,529,682	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals		974,060	3,960,976	594,646		5,529,682	6.1	3,025,535	3.7	5,529,682	
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1	4,290,197	15,860,981	8,306,781	1,880,923	465,498	30,804,380	33.9	36,590,031	44.3	30,518,052	286,327
5.2 Class 2	270,000					270,000	0.3	270,000	0.3	270,000	
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	4,560,197	15,860,981	8,306,781	1,880,923	465,498	31,074,380	34.2	36,860,031	44.7	30,788,052	286,327

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

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Class 1		1,119,683	1,100,605			2,220,288	2.4	1,370,945	1.7	2,220,288	
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		1,119,683	1,100,605			2,220,288	2.4	1,370,945	1.7	2,220,288	
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Class 1	3,233,146	28,218,508	6,038,379	639,584	776,890	38,906,507	42.8	30,463,619	36.9	30,926,624	7,979,884
7.2 Class 2	448,622	1,797,496	1,770,944	45,083	151	4,062,296	4.5	5,174,219	6.3	3,600,882	461,414
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	3,681,768	30,016,004	7,809,323	684,667	777,041	42,968,803	47.3	35,637,838	43.2	34,527,506	8,441,298
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	11,912,795	48,024,388	22,225,009	3,118,311	1,242,388	86,522,891	95.2	XXX	XXX	78,256,680	8,266,211
10.2 Class 2	718,622	1,797,496	1,770,944	45,083	151	4,332,296	4.8	XXX	XXX	3,870,882	461,414
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c)		XXX	XXX		
10.6 Class 6						(c)		XXX	XXX		
10.7 Totals	12,631,417	49,821,884	23,995,953	3,163,394	1,242,539	(b) 90,855,187	100.0	XXX	XXX	82,127,562	8,727,625
10.8 Line 10.7 as a % of Column 6	13.9	54.8	26.4	3.5	1.4	100.0	XXX	XXX	XXX	90.4	9.6
11. Total Bonds Prior Year											
11.1 Class 1	8,997,400	43,497,751	18,703,851	4,944,105	916,130	XXX	XXX	77,059,237	93.4	69,382,351	7,676,886
11.2 Class 2	452,191	4,122,046	808,900	60,758	324	XXX	XXX	5,444,219	6.6	4,459,100	985,118
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	9,449,591	47,619,797	19,512,751	5,004,863	916,454	XXX	XXX	(b) 82,503,456	100.0	73,841,451	8,662,004
11.8 Line 11.7 as a % of Column 8	11.5	57.7	23.7	6.1	1.1	XXX	XXX	100.0	XXX	89.5	10.5
12. Total Publicly Traded Bonds											
12.1 Class 1	10,490,833	42,185,058	21,405,004	2,933,396	1,242,389	78,256,680	86.1	69,382,350	84.1	78,256,680	XXX
12.2 Class 2	718,622	1,797,496	1,309,530	45,083	151	3,870,882	4.3	4,459,100	5.4	3,870,882	XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	11,209,455	43,982,554	22,714,534	2,978,479	1,242,540	82,127,562	90.4	73,841,450	89.5	82,127,562	XXX
12.8 Line 12.7 as a % of Column 6	13.6	53.6	27.7	3.6	1.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	12.3	48.4	25.0	3.3	1.4	90.4	XXX	XXX	XXX	90.4	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	1,421,962	5,839,330	820,004	184,915		8,266,211	9.1	7,676,886	9.3	XXX	8,266,211
13.2 Class 2			461,414			461,414	0.5	985,118	1.2	XXX	461,414
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals	1,421,962	5,839,330	1,281,418	184,915		8,727,625	9.6	8,662,004	10.5	XXX	8,727,625
13.8 Line 13.7 as a % of Column 6	16.3	66.9	14.7	2.1		100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	1.6	6.4	1.4	0.2		9.6	XXX	XXX	XXX	XXX	9.6

(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.

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

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31 , At Statement Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U. S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	4,325,758	500,000	493,044			5,318,802	5.9	4,534,092	5.5	5,318,802	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	63,694	117,455	39,415	3,157		223,721	0.2	267,275	0.3	223,721	
1.7 Totals	4,389,452	617,455	532,459	3,157		5,542,523	6.1	4,801,367	5.8	5,542,523	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations		1,233,701	2,285,809			3,519,510	3.9	807,740	1.0	3,519,510	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals		1,233,701	2,285,809			3,519,510	3.9	807,740	1.0	3,519,510	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations		974,060	3,960,976	594,646		5,529,682	6.1	3,025,535	3.7	5,529,682	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals		974,060	3,960,976	594,646		5,529,682	6.1	3,025,535	3.7	5,529,682	
5. Special Revenue and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations	2,386,658	11,968,554	7,571,844	1,650,976	439,490	24,017,522	26.4	21,758,127	26.4	23,731,195	286,327
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	461,582	930,025	453,249	229,870	26,008	2,100,734	2.3	1,882,796	2.3	2,100,734	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	1,711,957	2,962,402	281,688	77		4,956,124	5.5	12,219,101	14.8	4,956,124	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined								1,000,006	1.2		
5.6 Other											
5.7 Totals	4,560,197	15,860,981	8,306,781	1,880,923	465,498	31,074,380	34.2	36,860,030	44.7	30,788,053	286,327

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

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Issuer Obligations		1,119,683	1,100,606			2,220,289	2.4	1,370,945	1.7	2,220,289	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals		1,119,683	1,100,606			2,220,289	2.4	1,370,945	1.7	2,220,289	
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Issuer Obligations	1,249,443	12,421,340	2,476,278	448,008		16,595,069	18.3	17,746,212	21.5	16,595,069	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	41,428	90,185	27,754	6,662	140	166,169	0.2	230,885	0.3	166,169	
7.4 Other	1,014,846	3,565,617	444,110	45,083	776,902	5,846,558	6.4	6,541,910	7.9	5,846,558	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined	86,455	2,003,183	397,579			2,487,217	2.7	2,137,714	2.6		2,487,217
7.6 Other	1,289,595	11,935,679	4,463,601	184,914		17,873,789	19.7	8,981,118	10.9	11,919,709	5,954,080
7.7 Totals	3,681,767	30,016,004	7,809,322	684,667	777,042	42,968,802	47.3	35,637,839	43.2	34,527,505	8,441,297
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

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

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	7,961,859	28,217,338	17,888,557	2,693,630	439,490	57,200,874	63.0	X X X	X X X	56,914,547	286,327
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	525,276	1,047,480	492,664	233,027	26,008	2,324,455	2.6	X X X	X X X	2,324,455	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	1,753,385	3,052,587	309,442	6,739	140	5,122,293	5.6	X X X	X X X	5,122,293	
10.4 Other	1,014,846	3,565,617	444,110	45,083	776,902	5,846,558	6.4	X X X	X X X	5,846,558	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	86,455	2,003,183	397,579			2,487,217	2.7	X X X	X X X	2,487,217	
10.6 Other	1,289,595	11,935,679	4,463,601	184,914		17,873,789	19.7	X X X	X X X	11,919,709	5,954,080
10.7 Totals	12,631,416	49,821,884	23,995,953	3,163,393	1,242,540	90,855,186	100.0	X X X	X X X	82,127,562	8,727,624
10.8 Line 10.7 as a % of Column 6	13.9	54.8	26.4	3.5	1.4	100.0	X X X	X X X	X X X	90.4	9.6
11. Total Bonds Prior Year											
11.1 Issuer Obligations	3,697,054	26,783,355	13,876,217	4,099,113	786,912	X X X	X X X	49,242,651	59.7	49,242,651	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	189,361	777,273	587,102	468,786	127,549	X X X	X X X	2,150,071	2.6	2,150,071	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	3,691,581	6,915,659	1,464,871	376,206	1,669	X X X	X X X	12,449,986	15.1	12,449,985	
11.4 Other	1,161,542	4,807,397	511,889	60,758	324	X X X	X X X	6,541,910	7.9	3,320,879	3,221,030
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined		455,539	2,682,181			X X X	X X X	3,137,720	3.8	1,679,377	1,458,343
11.6 Other	710,053	7,880,575	390,490			X X X	X X X	8,981,118	10.9	4,998,486	3,982,631
11.7 Totals	9,449,591	47,619,798	19,512,750	5,004,863	916,454	X X X	X X X	82,503,456	100.0	73,841,449	8,662,004
11.8 Line 11.7 as a % of Column 8	11.5	57.7	23.7	6.1	1.1	X X X	X X X	100.0	X X X	89.5	10.5
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	7,915,948	28,006,624	17,858,855	2,693,630	439,490	56,914,547	62.6	49,242,651	59.7	56,914,547	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	525,276	1,047,480	492,664	233,027	26,008	2,324,455	2.6	2,150,072	2.6	2,324,455	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	1,753,385	3,052,587	309,442	6,739	140	5,122,293	5.6	12,449,986	15.1	5,122,293	X X X
12.4 Other	1,014,846	3,565,617	444,110	45,083	776,902	5,846,558	6.4	3,320,878	4.0	5,846,558	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined								1,679,377	2.0		X X X
12.6 Other		8,310,245	3,609,464			11,919,709	13.1	4,998,486	6.1	11,919,709	X X X
12.7 Totals	11,209,455	43,982,553	22,714,535	2,978,479	1,242,540	82,127,562	90.4	73,841,450	89.5	82,127,562	X X X
12.8 Line 12.7 as a % of Column 6	13.6	53.6	27.7	3.6	1.5	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	12.3	48.4	25.0	3.3	1.4	90.4	X X X	X X X	X X X	90.4	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	45,912	210,713	29,702			286,327	0.3			X X X	286,327
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other								3,221,031	3.9	X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	86,455	2,003,183	397,579			2,487,217	2.7	1,458,343	1.8	X X X	2,487,217
13.6 Other	1,289,595	3,625,433	854,137	184,915		5,954,080	6.6	3,982,631	4.8	X X X	5,954,080
13.7 Totals	1,421,962	5,839,329	1,281,418	184,915		8,727,624	9.6	8,662,005	10.5	X X X	8,727,624
13.8 Line 13.7 as a % of Column 6	16.3	66.9	14.7	2.1		100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	1.6	6.4	1.4	0.2		9.6	X X X	X X X	X X X	X X X	9.6

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	54,556	54,556			
2. Cost of short-term investments acquired	3,123,489	3,123,489			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	2,942,247	2,942,247			
7. Book/adjusted carrying value, current year	235,798	235,798			
8. Total valuation allowance					
9. Subtotal (Line 7 plus Line 8)	235,798	235,798			
10. Total nonadmitted amounts					
11. Statement value (Line 9 minus Line 10)	235,798	235,798			
12. Income collected during year	12,194	12,194			
13. Income earned during year	11,133	11,133			

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)	_____
2. Cost/Option Premium (Section 2, Column 7)	_____
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	_____
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	_____
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	_____
5. Consideration received on terminations (Section 3, Column 16)	_____
6. Used to Adjust Basis on Open Contracts (Section 3, Column 17)	_____
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized	_____
7.2 Used to Adjust Basis of Hedged Item	_____
8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 minus Line 6 minus Line 7)	=====

NONE

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)	_____
2. Consideration received (Section 2, Column 7)	_____
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	_____
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	_____
4.2 Used to Adjust Basis (Section 3, Column 15)	_____
5. Consideration paid on terminations (Section 3, Column 16)	_____
6. Used to Adjust Basis on Open Contracts (Section 3, Column 17)	_____
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized	_____
7.2 Used to Adjust Basis	_____
8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 minus Line 4 minus Line 5 minus Line 6 minus Line 7)	=====

NONE

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)		_____
2. Cost or (Consideration Received) (Section 2, Column 7)		_____
3. Increase/ (Decrease) by Adjustment (Section 1,		_____
4. Gain/ (Loss) on Termination:	NONE	_____
4.1 Recognized (Section 3, Column 14) ...		_____
4.2 Used to Adjust Basis of Hedged Item (Se		_____
5. Consideration received (or paid) on terminations		_____
6. Used to Adjust Basis on Hedged Item on Open Contracts (Section 1, Column 13)		_____
7. Disposition of deferred amount on contracts terminated in prior year:		
7.1 Recognized		_____
7.2 Used to Adjust Basis of Hedged Item		_____
8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 minus Line 6 minus Line 7)		=====

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)		_____
2. Change in total Variation Margin on Open Contracts (Difference between years-Section 1, Column 6)		_____
3.1 Change in Variation Margin on Open Contracts Used to Adjust Basis of hedged Item (Section 1, Column 11)		_____
3.2 Change in Variation Margin on Open Contracts recognized (Difference between years-Section 1, Column 10)		_____
4.1 Variation Margin on Contracts Terminated During		_____
4.2 Less:	NONE	_____
4.21 Gain/ (Loss) Recognized in Current Year		_____
4.22 Gain/ (Loss) Used to Adjust Basis of Hedged Item		_____
4.3 Subtotal (Line 4.1 minus Line 4.2)		_____
5.1 Net Additions to Cash Deposits (Section 2, Column 8)		_____
5.2 Less: Net Reductions to Cash Deposits (Section 3, Column 9)		_____
6. Subtotal (Line 1 minus Line 2 plus Line 3.1 plus Line 3.2 minus Line 4.3 plus Line 5.2)		_____
7. Disposition of Gain/ (Loss) on contracts terminated in prior year:		
7.1 Recognized		_____
7.2 Used to Adjust Basis of Hedged Item		_____
8. Aggregate write-in book value, December 31, Current Year (Line 6 plus Line 7.1 plus Line 7.2)		=====

SCHEDULE DB - PART E - VERIFICATION

Verification of Statement Value and Fair Value of Open Contracts

		Statement Value	
1. Part A, Section 1, Column 10		_____	
2. Part B, Section 1, Column 10		_____	
3. Part C, Section 1, Column 10		_____	
4. Part D, Section 1, Column 9 minus Column 12		_____	
5. Line 1 minus Line 2 plus Line 3 plus Line 4		_____	
6. Part E, Section 1, Column 4		_____	
7. Part E, Section 1, Column 5	NONE	_____	
8. Line 5 minus Line 6 minus Line 7		_____	
			=====
			Fair Value
9. Part A, Section 1, Column 11		_____	
10. Part B, Section 1, Column 11		_____	
11. Part C, Section 1, Column 11		_____	
12. Part D, Section 1, Column 9		_____	
13. Line 9 minus Line 10 plus Line 11 plus Line 12		_____	
14. Part E, Section 1, Column 7		_____	
15. Part E, Section 1, Column 8		_____	
16. Line 13 minus Line 14 minus Line 15		=====	

SCHEDULE DB - PART F - SECTION 1

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1	2	3	4	5	Derivative Instruments Open		Cash Instrument(s) Held				
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	6	7	8	9	10	11	12
					Description	Fair Value	CUSIP	Description	Statement Value	Fair Value	NAIC Designation or Other Description

NONE

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value	XXX						XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX						XXX		XXX	
7. Ending Inventory										

NONE

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

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Columns 6 plus 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							

NONE

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Cancelled) 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
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NONE

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

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 Columns 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 Columns 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
Authorized - Affiliates - U. S. Non-Pool																		
34-4320350	10202	OHIO MUTUAL INSURANCE COMPANY	BUCYRUS, OH		178												22	(22)
0299999 - Subtotal - Authorized - Affiliates - U. S. Non-Pool					178												22	(22)
0499999 - Subtotal - Authorized - Affiliates					178												22	(22)
Authorized - Other U. S. Unaffiliated Insurers																		
13-4924125	10227	AMERICAN RE-INSURANCE COMPANY	PRINCETON, NJ		1,138	3									3	78		(75)
25-6038677	26271	ERIE INSURANCE EXCHANGE	ERIE, PA		7	5	4	32		26				67	7			60
13-2673100	22039	GENERAL COLOGNE RE	STAMFORD, CT		6,204	1,104	70	6,203		5,061				12,438	304			12,134
06-0384680	11452	HARTFORD STEAM BOILER	COLUMBUS, OH		44	2								2	4			(2)
36-2667627	22969	KEMPER REINSURANCE COMPANY	LONG GROVE, IL		7	5	4	32		26				67	7			60
13-2930109	22047	SIGNET STAR REINSURANCE COMPANY	FLORHAM PARK, NJ		12	8	6	56		46				116	12			104
13-3531373	10006	WINTERTHUR REINSURANCE CORPORATION	NEW YORK, NY		8	6	4	40		33				83	8			75
0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers					7,420	1,133	88	6,363		5,192				12,776	420			12,356
Authorized - Pools - Mandatory Pools																		
23-7024436	32573	OHIO MINE SUBSIDENCE INSURANCE U/W ASSN	COLUMBUS, OH		7													
0699999 - Subtotal - Authorized - Pools - Mandatory Pools					7													
0999999 - Subtotal - Authorized					7,605	1,133	88	6,363		5,192				12,776	442			12,334
1999999 - Subtotal - Authorized and Unauthorized					7,605	1,133	88	6,363		5,192				12,776	442			12,334
9999999 - TOTAL - Schedule F, Part 3					7,605	1,133	88	6,363		5,192				12,776	442			12,334

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

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

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

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 Column 10 / Column 11	13 Percentage more Than 120 Days Overdue Column 9 / Column 11	
				5 Current	Overdue							11 Total Due Columns 5 + 10
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Columns 6 + 7 + 8 + 9			
Authorized - Other U. S. Unaffiliated Insurers												
13-4924125	10227	AMERICAN RE-INSURANCE COMPANY	PRINCETON, NJ	3						3		
25-6038677	26271	ERIE INSURANCE EXCHANGE	ERIE, PA	9						9		
13-2673100	22039	GENERAL COLOGNE RE	STAMFORD, CT	1,174						1,174		
06-0384680	11452	HARTFORD STEAM BOILER	COLUMBUS, OH	2						2		
36-2667627	22969	KEMPER REINSURANCE COMPANY	LONG GROVE, IL	9						9		
13-2930109	22047	SIGNET STAR REINSURANCE COMPANY	FLORHAM PARK, NJ	14						14		
13-3531373	10006	WINTERTHUR REINSURANCE CORPORATION	NEW YORK, NY	10						10		
0599999		Subtotal - Authorized - Other U. S. Unaffiliated Insurers		1,221						1,221		
0999999		Subtotal - Authorized		1,221						1,221		
1999999		Subtotal - Authorized and Unauthorized		1,221						1,221		
9999999		TOTAL - Schedule F, Part 4		1,221						1,221		

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

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, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount in Dispute Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16

NONE

1. Amounts in dispute totaling \$ are included in Column 5.
 2. Amounts in dispute totaling \$ 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.

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

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	Column 4 divided by (Columns 5 plus 6)	Amounts in Column 4 for Companies Reporting less than 20% in Column 7	Amounts in Dispute Excluded from Column 4 for Companies Reporting less than 20% in Column 7	20% of Amount in Column 9	Amount Reported in Column 8 x 20% plus Column 10
13-4924125	10227	AMERICAN RE-INSURANCE COMPANY		3,234						
25-6038677	26271	ERIE INSURANCE EXCHANGE		8,264						
42-0245840	13897	FARMERS MUTUAL HAIL INSURANCE COMPANY		25						
13-2673100	22039	GENERAL COLOGNE RE		1,174,343						
13-5009848	21032	GERLING GLOBAL REINSURANCE CORPORATION		26						
06-0383750	19682	HARTFORD RE COMPANY		70						
06-0384680	11452	HARTFORD STEAM BOILER		2,096						
36-3030511	37257	INSURANCE CORPORATION OF HANNOVER		70						
36-2667627	22969	KEMPER REINSURANCE COMPANY		8,229						
13-3531373	10006	PARTNERE INSURANCE COMPANY OF NY		17						
13-2930109	22047	SIGNET STAR REINSURANCE COMPANY		14,400						
AA-1126138	00000	SYNDICATE 138 (RFB)		16						
AA-1126510	00000	SYNDICATE 510 (KLN)		9						
AA-1126570	00000	SYNDICATE 570 (ATR)		8						
AA-1126727	00000	SYNDICATE 727 (SAM)		7						
AA-1126780	00000	SYNDICATE 780 (BFC)		10						
AA-1126958	00000	SYNDICATE 958 (GSC)		8						
AA-1127183	00000	SYNDICATE 1183 (TAL)		8						
AA-1128001	00000	SYNDICATE 2001 (AML)		31						
AA-1128020	00000	SYNDICATE 2020 (WEL)		10						
13-3531373	10006	WINTERTHUR REINSURANCE CORPORATION		10,286						
9999999		TOTALS		1,221,167						

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

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

SCHEDULE F - PART 7

Provision for Overdue Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable All Items	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Other Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 5 through 9 but not in Excess of Column 4	Column 4 minus Column 10	Greater of Column 11 or Schedule F - Part 4 Columns 8 plus 9

NONE

-
- 1. Total
 - 2. Line 1 x .20
 - 3. Schedule F - Part 6 Column 11
 - 4. Provision for Overdue Authorized Reinsurance (Line 2 plus Line 3)
 - 5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Column 17 x 1000)
 - 6. Provision for Reinsurance (sum Line 4 plus Line 5) (Enter this amount on Page 3, Line 16)

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 9)	109,947,175		109,947,175
2. Agents' balances or uncollected premiums (Line 10)	23,422,523		23,422,523
3. Funds held by or deposited with reinsured companies (Line 11)			
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	1,221,167		1,221,167
5. Other assets (Lines 12 and 13 and 15 through 25)	5,448,059		5,448,059
6. Net amount recoverable from reinsurers		11,555,059	11,555,059
7. Totals (Line 28)	140,038,924	11,555,059	151,593,983
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	39,693,897	11,555,059	51,248,956
9. Taxes, expenses, and other obligations (Lines 4 through 8)	4,666,966		4,666,966
10. Unearned premiums (Line 9)	40,051,156		40,051,156
11. Advance premiums (Line 10)			
12. Dividends declared and unpaid (Line 11.1 and Line 11.2)			
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	442,340		442,340
14. Funds held by company under reinsurance treaties (Line 13)			
15. Amounts withheld or retained by company for account of others (Line 14)	827		827
16. Provision for reinsurance (Line 16)			
17. Other liabilities (Line 15 and Line 17 through Line 23)	6,410,711		6,410,711
18. Total liabilities (Line 26 minus Line 25)	91,265,897	11,555,059	102,820,956
19. Surplus as regards policyholders (Line 35)	48,773,027	X X X	48,773,027
20. Totals (Line 36)	140,038,924	11,555,059	151,593,983

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes () No (X)

If yes, give full explanation:

.....

.....

.....

.....

.....

.....

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancellable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	171,373	XXX	153,473	XXX		XXX		XXX	17,900	XXX		XXX		XXX		XXX		XXX
2. Premiums earned	172,137	XXX	153,216	XXX		XXX		XXX	18,921	XXX		XXX		XXX		XXX		XXX
3. Incurred claims	38,895	22.595	28,774	18.780					10,121	53.491								
4. Increase in contract reserves																		
5. Commissions (a)	30,000	17.428	27,000	17.622					3,000	15.855								
6. General insurance expenses	15,000	8.714	13,000	8.485					2,000	10.570								
7. Taxes, licenses and fees	1,000	0.581	1,000	0.653														
8. Total expenses incurred	46,000	26.723	41,000	26.760					5,000	26.426								
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	87,242	50.682	83,442	54.460					3,800	20.084								
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	87,242	50.682	83,442	54.460					3,800	20.084								
DETAILS OF WRITE-INS																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page																		
0999. Totals (Lines 0901 through 0903 plus Line 0998) (Line 9 above)																		

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancellable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

PART 2 - RESERVES AND LIABILITIES

A. Premium Reserves:									
1. Unearned premiums	14,122	6,194			7,928				
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	14,122	6,194			7,928				
5. Total premium reserves, prior year	14,886	5,937			8,949				
6. Increase in total premium reserves	(764)	257			(1,021)				
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	34,983				34,983				
2. Total prior year	30,383				30,383				
3. Increase	4,600				4,600				

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims paid during the year:									
1.1 On claims incurred prior to current year	33,350	28,774			4,576				
1.2 On claims incurred during current year	945				945				
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	31,280				31,280				
2.2 On claims incurred during current year	3,703				3,703				
3. Test:									
3.1 Line 1.1 and Line 2.1	64,630	28,774			35,856				
3.2 Claim reserves and liabilities, December 31, prior year	30,383				30,383				
3.3 Line 3.1 minus Line 3.2	34,247	28,774			5,473				

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Claims incurred				
2. Beginning claim reserve				
3. Ending claim reserve				
4. Claims paid				
B. Assumed Reinsurance:				
5. Claims incurred				
6. Beginning claim reserve				
7. Ending claim reserve				
8. Claims paid				
C. Ceded Reinsurance:				
9. Claims incurred				
10. Beginning claim reserve				
11. Ending claim reserve				
12. Claims paid				
D. Net:				
13. Claims incurred				
14. Beginning claim reserve				
15. Ending claim reserve				
16. Claims paid				

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 1993	8,592	1,397	7,195	6,615	1,463	339	47	273		87	5,717	2,741
3. 1994	9,218	1,395	7,823	4,126	252	278		210		119	4,362	2,770
4. 1995	10,231	1,170	9,061	6,332	285	208	1	348		21	6,602	3,027
5. 1996	11,424	819	10,605	7,442	405	169	3	448		45	7,651	3,847
6. 1997	12,642	1,261	11,381	7,926	832	242	30	552		99	7,858	3,665
7. 1998	14,018	1,271	12,747	10,473	1,198	160	4	806		278	10,237	4,879
8. 1999	15,740	1,462	14,278	10,301	525	211	4	884		163	10,867	4,303
9. 2000	17,825	1,662	16,163	14,128	3,744	108	13	941		104	11,420	5,423
10. 2001	19,998	1,779	18,219	15,727	2,665	134	5	1,045		67	14,236	4,942
11. 2002	22,207	2,206	20,001	14,699	2,388	116	3	1,086		73	13,510	5,438
12. Totals	XXX	XXX	XXX	97,769	13,757	1,965	110	6,593		1,056	92,460	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 & 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.	12											12	2
4.	1											1	1
5.													
6.	140						6		1			147	3
7.	1						7					8	1
8.	86		66	24			22		1			151	13
9.	1,122	620	202	65			92		1			732	17
10.	225	258	735	389			203		45			561	30
11.	2,679	1,347	1,743	819			454		268			2,978	420
12.	4,266	2,225	2,746	1,297			784		316			4,590	487

	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.	7,227	1,510	5,717	84.1	108.1	79.5					
3.	4,626	252	4,374	50.2	18.1	55.9				12	
4.	6,889	286	6,603	67.3	24.4	72.9				1	
5.	8,059	408	7,651	70.5	49.8	72.1					
6.	8,867	862	8,005	70.1	68.4	70.3				140	7
7.	11,447	1,202	10,245	81.7	94.6	80.4				1	7
8.	11,571	553	11,018	73.5	37.8	77.2				128	23
9.	16,594	4,442	12,152	93.1	267.3	75.2				639	93
10.	18,114	3,317	14,797	90.6	186.5	81.2				313	248
11.	21,045	4,557	16,488	94.8	206.6	82.4				2,256	722
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,490	1,100

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							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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)						1	XXX
2. 1993	13,531	1,913	11,618	10,147	2,145	874	110	436		781	9,202	2,439
3. 1994	14,013	1,922	12,091	11,080	2,711	837	81	472		506	9,597	2,066
4. 1995	16,492	1,522	14,970	11,172	1,357	653	47	600		321	11,021	2,181
5. 1996	18,307	776	17,531	11,945	1,226	618	56	749		794	12,030	2,704
6. 1997	19,933	1,213	18,720	13,094	1,412	576	21	972		602	13,209	2,925
7. 1998	21,436	1,148	20,288	12,971	1,492	510	36	1,058		355	13,011	2,776
8. 1999	21,712	1,357	20,355	13,209	1,454	475	31	1,043		327	13,242	2,786
9. 2000	24,736	2,380	22,356	13,853	1,959	292	55	1,040		233	13,171	3,604
10. 2001	29,743	4,280	25,463	14,097	2,063	150	16	1,091		184	13,259	4,127
11. 2002	34,785	1,290	33,495	9,055	160	50		969		139	9,914	4,494
12. Totals	XXX	XXX	XXX	120,623	15,978	5,035	453	8,430		4,242	117,657	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 & 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.								2				2	
3.	39							1				40	2
4.	301	160										141	6
5.	9		14	1								22	2
6.	81		117	109								91	4
7.	422		151	138			2		2			452	13
8.	711	57	304	284			75		63			812	39
9.	2,463	516	743	437			318		90			2,661	122
10.	3,558	966	2,123	733			490		288			4,760	361
11.	5,795	335	7,657	711			600		1,063			14,069	1,374
12.	13,379	2,034	11,109	2,413			1,485		1,524			23,050	1,923

	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.	11,459	2,255	9,204	84.7	117.9	79.2					2
3.	12,429	2,792	9,637	88.7	145.3	79.7				39	1
4.	12,726	1,564	11,162	77.2	102.8	74.6				141	
5.	13,335	1,283	12,052	72.8	165.3	68.7				22	
6.	14,842	1,542	13,300	74.5	127.1	71.0				89	2
7.	15,129	1,666	13,463	70.6	145.1	66.4				435	17
8.	15,880	1,826	14,054	73.1	134.6	69.0				674	138
9.	18,799	2,967	15,832	76.0	124.7	70.8				2,253	408
10.	21,797	3,778	18,019	73.3	88.3	70.8				3,982	778
11.	25,189	1,206	23,983	72.4	93.5	71.6				12,406	1,663
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	20,041	3,009

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 1993	903	146	757	530	222	40	7	17		2	358	163
3. 1994	947	142	805	356	28	31	2	19		8	376	218
4. 1995	1,067	113	954	532		31		37		6	600	168
5. 1996	1,165	56	1,109	707	175	54	30	32		6	588	187
6. 1997	1,226	82	1,144	800		28		51		13	879	185
7. 1998	1,310	87	1,223	450		61		42		64	553	140
8. 1999	1,393	88	1,305	1,126	130	38	2	68		8	1,100	143
9. 2000	1,558	96	1,462	1,185	71	40	1	77		9	1,230	213
10. 2001	1,938	107	1,831	859		14	6	80		7	947	217
11. 2002	2,565	116	2,449	531		3		69		9	603	244
12. Totals	XXX	XXX	XXX	7,076	626	340	48	492		132	7,234	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 & 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.													
5.													1
6.													
7.	120		4	3			14		(1)			134	2
8.	42	38	82	60			22		6			54	5
9.	283	25	147	114			70		12			373	6
10.	630	513	268	211			71		13			258	19
11.	798	130	768	569			82		50			999	74
12.	1,873	706	1,269	957			259		80			1,818	107

	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.	587	229	358	65.0	156.8	47.3					
3.	406	30	376	42.9	21.1	46.7					
4.	600		600	56.2		62.9					
5.	793	205	588	68.1	366.1	53.0					
6.	879		879	71.7		76.8					
7.	690	3	687	52.7	3.4	56.2				121	13
8.	1,384	230	1,154	99.4	261.4	88.4				26	28
9.	1,814	211	1,603	116.4	219.8	109.6				291	82
10.	1,935	730	1,205	99.8	682.2	65.8				174	84
11.	2,301	699	1,602	89.7	602.6	65.4				867	132
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,479	339

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. 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 & 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.													
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7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 1993	1,810	278	1,532	336	87	67	2	17				331	198
3. 1994	1,996	310	1,686	499	94	60	1	23		2		487	239
4. 1995	2,165	245	1,920	890	160	191	68	37		4		890	200
5. 1996	2,404	143	2,261	2,201	1,309	61	20	21		24		954	266
6. 1997	2,426	236	2,190	948		75		109		11		1,132	609
7. 1998	2,602	224	2,378	890	74	46		155		12		1,017	322
8. 1999	2,796	266	2,530	985	4	101		102		1		1,184	335
9. 2000	3,367	363	3,004	2,035	800	89	6	125		6		1,443	451
10. 2001	3,887	389	3,498	1,737	542	65		98		6		1,358	375
11. 2002	4,468	438	4,030	1,264	87	28		124		4		1,329	403
12. Totals	XXX	XXX	XXX	11,785	3,157	783	97	811		70		10,125	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 & 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.													
5.													
6.	5											5	1
7.	15		4									19	4
8.	55		12				74		1			142	4
9.	36	10	91	(1)			101		2			221	7
10.	187		264	18			160		24			617	8
11.	256		523	224			222		101			878	41
12.	554	10	894	241			557		128			1,882	65

	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.	420	89	331	23.2	32.0	21.6					
3.	582	95	487	29.2	30.6	28.9					
4.	1,118	228	890	51.6	93.1	46.4					
5.	2,283	1,329	954	95.0	929.4	42.2					
6.	1,137		1,137	46.9		51.9				5	
7.	1,110	74	1,036	42.7	33.0	43.6				19	
8.	1,330	4	1,326	47.6	1.5	52.4				67	75
9.	2,479	815	1,664	73.6	224.5	55.4				118	103
10.	2,535	560	1,975	65.2	144.0	56.5				433	184
11.	2,518	311	2,207	56.4	71.0	54.8				555	323
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,197	685

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

(\$000 Omitted)

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

NONE

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. 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 & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.													
2.													
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9.													
10.													
11.													
12.													

NONE

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

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

(\$000 Omitted)

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

NONE

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

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 1993	3,550	732	2,818	1,808	452	313	16	68		2	1,721	914
3. 1994	3,928	797	3,131	1,927	407	357	119	82		17	1,840	1,700
4. 1995	4,535	759	3,776	2,082	492	343	78	116		20	1,971	1,424
5. 1996	4,891	563	4,328	2,027	92	231		136		14	2,302	1,521
6. 1997	5,041	605	4,436	2,512	206	349	25	172		19	2,802	1,598
7. 1998	4,984	732	4,252	2,880	770	201	27	223		14	2,507	1,406
8. 1999	4,955	787	4,168	2,425	322	225	10	254		80	2,572	1,424
9. 2000	4,817	1,200	3,617	2,509	262	171	9	213		10	2,622	1,380
10. 2001	5,030	974	4,056	1,028		26		131		6	1,185	1,175
11. 2002	5,464	1,219	4,245	572	1	11		76			658	1,077
12. Totals	XXX	XXX	XXX	19,770	3,004	2,227	284	1,471		182	20,180	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 & 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.	20											20	2
3.													
4.	15						2		2			19	1
5.	10						9		(2)			17	2
6.	155						26		7			188	6
7.	87		19				19		1			126	7
8.	339	2	186	40			55		26			564	15
9.	405		388	41			149		69			970	26
10.	458	106	1,041	98			174		76			1,545	28
11.	451		1,524	105			355		281			2,506	86
12.	1,940	108	3,158	284			789		460			5,955	173

	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.	2,209	468	1,741	62.2	63.9	61.8				20	
3.	2,366	526	1,840	60.2	66.0	58.8					
4.	2,560	570	1,990	56.4	75.1	52.7				15	4
5.	2,411	92	2,319	49.3	16.3	53.6				10	7
6.	3,221	231	2,990	63.9	38.2	67.4				155	33
7.	3,430	797	2,633	68.8	108.9	61.9				106	20
8.	3,510	374	3,136	70.8	47.5	75.2				483	81
9.	3,904	312	3,592	81.0	26.0	99.3				752	218
10.	2,934	204	2,730	58.3	20.9	67.3				1,295	250
11.	3,270	106	3,164	59.8	8.7	74.5				1,870	636
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,706	1,249

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. 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 & 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.													
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4.													
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7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED
LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	25,610	1,392	569	6	1,729	594	26,510	XXX	
2. 2001	7,103	658	6,445	3,344	110	19		261	146	3,514	XXX	
3. 2002	8,189	725	7,464	4,171	301	40		269	12	4,179	XXX	
4. Totals	XXX	XXX	XXX	33,125	1,803	628	6	2,259	752	34,203	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 & 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.	3	21						17				(1)	4
2.	39	7	12					34	6			84	9
3.	377	104	323					44	49			689	150
4.	419	132	335					95	55			772	163

	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	(18)	17
2.	3,715	117	3,598	52.3	17.8	55.8				44	40
3.	5,273	405	4,868	64.4	55.9	65.2				596	93
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	622	150

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

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 (Columns 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	60,615	2,101	1,802	32	4,311		6,193	64,595	XXX
2. 2001	20,751	1,288	19,463	13,835	175	139	1	1,023		1,086	14,821	6,216
3. 2002	24,690	1,600	23,090	14,576	573	162		1,016		672	15,181	7,657
4. Totals	XXX	XXX	XXX	89,026	2,849	2,103	33	6,350		7,951	94,597	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 & 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.	15	71						121	(1)			64	8
2.	34	475						142	9			(290)	16
3.	1,474	601	397					227	99			1,596	714
4.	1,523	1,147	397					490	107			1,370	738

	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	(56)	120
2.	15,182	651	14,531	73.2	50.5	74.7				(441)	151
3.	17,951	1,174	16,777	72.7	73.4	72.7				1,270	326
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	773	597

SCHEDULE P - PART 1K - FIDELITY / SURETY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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 & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													

NONE

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

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	4,031	102	52		246		8	4,227	XXX
2. 2001	681	35	646	245		1		20			266	XXX
3. 2002	172		172	1				1			2	XXX
4. Totals	XXX	XXX	XXX	4,277	102	53		267		8	4,495	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 & 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		17						1			28	
2.			4									4	
3.			4						2			6	
4.	10		25						3			38	

	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	27	1
2.	270		270	39.6		41.8				4	
3.	8		8	4.7		4.7				4	2
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	35	3

SCHEDULE P - PART 1M - INTERNATIONAL

(\$000 Omitted)

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

NONE

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

SCHEDULE P - PART 1N - REINSURANCE

Nonproportional Assumed Property (\$000 Omitted)

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

NONE

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

SCHEDULE P - PART 10 - REINSURANCE

Nonproportional Assumed Liability (\$000 Omitted)

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

NONE

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

SCHEDULE P - PART 1P - REINSURANCE

Nonproportional Assumed Financial Lines (\$000 Omitted)

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

NONE

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 1993	139	21	118	230	150	43	29	6				100	4
3. 1994	145	21	124	4		8		1				13	4
4. 1995	159	12	147	2				5				7	2
5. 1996	157	7	150	20		2		1				23	3
6. 1997	156	9	147	41		9		2				52	9
7. 1998	187	9	178	27		37		2		2		66	15
8. 1999	197	10	187	34				2				36	6
9. 2000	175	11	164	65		97		4				166	13
10. 2001	207	11	196	10		3		2				15	14
11. 2002	241	11	230	7				2				9	4
12. Totals	XXX	XXX	XXX	440	150	199	29	27		2		487	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 & 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.													
5.													
6.													
7.	20						13		1			34	1
8.			3									3	
9.	25		2				53		1			81	3
10.	21		4				37					62	4
11.			4				30		2			36	
12.	66		13				133		4			216	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			XXX		
2.	279	179	100	200.7	852.4	84.7					
3.	13		13	9.0		10.5					
4.	7		7	4.4		4.8					
5.	23		23	14.6		15.3					
6.	52		52	33.3		35.4					
7.	100		100	53.5		56.2				20	14
8.	39		39	19.8		20.9				3	
9.	247		247	141.1		150.6				27	54
10.	77		77	37.2		39.3				25	37
11.	45		45	18.7		19.6				4	32
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	79	137

**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						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. 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 & 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.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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 & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16	17	18	19	20					
1.													
2.													
3.													
4.													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	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 UNITED OHIO INSURANCE COMPANY
SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	1,143	1,075	774	743	697	700	693	693	671	671		(22)
2. 1993	5,566	5,409	5,346	5,374	5,447	5,415	5,441	5,442	5,444	5,444		2
3. 1994	XXX	4,870	4,260	4,133	4,168	4,104	4,094	4,162	4,165	4,166	1	4
4. 1995	XXX	XXX	6,892	6,350	6,455	6,307	6,273	6,385	6,260	6,256	(4)	(129)
5. 1996	XXX	XXX	XXX	7,820	7,361	7,251	7,192	7,332	7,200	7,202	2	(130)
6. 1997	XXX	XXX	XXX	XXX	7,617	7,181	7,226	7,436	7,375	7,452	77	16
7. 1998	XXX	XXX	XXX	XXX	XXX	9,912	9,350	9,686	9,438	9,438		(248)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	10,198	10,247	10,392	10,132	(260)	(115)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,532	11,198	11,210	12	678
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,975	13,709	734	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,133	XXX	XXX
12. Totals											562	56

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

1. Prior	5,212	4,548	4,096	4,097	3,996	3,873	3,912	3,893	3,911	3,911		18
2. 1993	9,652	9,263	9,210	9,106	9,070	8,879	8,822	8,732	8,731	8,766	35	34
3. 1994	XXX	10,500	9,477	9,139	9,480	9,229	9,219	9,154	9,161	9,163	2	9
4. 1995	XXX	XXX	10,623	10,410	10,803	10,631	10,570	10,555	10,564	10,563	(1)	8
5. 1996	XXX	XXX	XXX	11,744	11,512	11,668	11,432	11,348	11,331	11,304	(27)	(44)
6. 1997	XXX	XXX	XXX	XXX	12,402	12,249	12,164	12,425	12,411	12,327	(84)	(98)
7. 1998	XXX	XXX	XXX	XXX	XXX	12,417	12,677	12,550	12,599	12,390	(209)	(160)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	13,219	13,437	12,992	12,949	(43)	(488)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,350	14,811	14,702	(109)	(648)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,502	16,639	(863)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,950	XXX	XXX
12. Totals											(1,299)	(1,369)

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

1. Prior	307	334	338	293	311	311	311	311	311	311		
2. 1993	530	383	395	369	355	349	352	342	342	342		
3. 1994	XXX	508	400	381	375	360	360	358	358	358		
4. 1995	XXX	XXX	430	512	505	496	546	564	564	564		
5. 1996	XXX	XXX	XXX	552	609	618	507	568	556	556		(12)
6. 1997	XXX	XXX	XXX	XXX	723	669	732	900	832	828	(4)	(72)
7. 1998	XXX	XXX	XXX	XXX	XXX	562	481	609	584	646	62	37
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	667	1,010	1,070	1,080	10	70
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724	1,250	1,514	264	790
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,103	1,111	8	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,483	XXX	XXX
12. Totals											340	813

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	212	170	140	178	187	185	233	184	183	183		(1)
2. 1993	420	424	386	385	319	314	314	314	314	314		
3. 1994	XXX	533	484	464	474	467	466	464	464	464		
4. 1995	XXX	XXX	619	720	720	797	833	834	853	853		19
5. 1996	XXX	XXX	XXX	979	1,155	1,035	951	945	932	932		(13)
6. 1997	XXX	XXX	XXX	XXX	1,249	939	994	1,056	1,036	1,028	(8)	(28)
7. 1998	XXX	XXX	XXX	XXX	XXX	859	908	963	934	881	(53)	(82)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	950	1,042	1,175	1,224	49	182
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,552	1,410	1,536	126	(16)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,606	1,853	247	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,981	XXX	XXX
12. Totals											361	61

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

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

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

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

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

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

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

1. Prior	1,809	2,503	2,086	1,836	1,762	1,613	1,657	1,532	1,529	1,529		(3)
2. 1993	1,803	1,804	1,743	1,755	1,696	1,600	1,600	1,664	1,672	1,673	1	9
3. 1994	XXX	1,885	1,897	1,882	1,888	1,762	1,776	1,758	1,758	1,758		
4. 1995	XXX	XXX	2,911	2,252	1,937	1,814	1,891	1,842	1,845	1,872	27	30
5. 1996	XXX	XXX	XXX	2,679	2,463	1,988	1,973	2,245	2,176	2,185	9	(60)
6. 1997	XXX	XXX	XXX	XXX	2,676	2,459	2,543	2,817	2,754	2,811	57	(6)
7. 1998	XXX	XXX	XXX	XXX	XXX	2,553	2,579	2,683	2,540	2,410	(130)	(273)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,747	2,537	2,862	2,856	(6)	319
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,765	3,484	3,309	(175)	544
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,622	2,522	(100)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,808	XXX	XXX
12. Totals											(317)	560

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

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

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					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,234	3,330	96	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,550	XXX	XXX
4. Totals											96	

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,544	13,499	(45)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,662	XXX	XXX
4. Totals											(45)	

SCHEDULE P - PART 2K - FIDELITY, SURETY

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

SCHEDULE P - PART 2L - 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	287	250	(37)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	XXX	XXX
4. Totals											(37)	

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 1993												
3. 1994												
4. 1995	XXX											
5. 1996	XXX	XXX										
6. 1997	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	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									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX								XXX	XXX
11. 2002	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									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX								XXX	XXX
11. 2002	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									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX								XXX	XXX
11. 2002	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												
2. 1993	32	86	95	95	95	95	95	95	95	95		
3. 1994	XXX	32	13	10	12	12	12	12	12	12		
4. 1995	XXX	XXX	27	4	2	2	2	2	2	2		
5. 1996	XXX	XXX	XXX	74	44	22	22	22	22	22		
6. 1997	XXX	XXX	XXX	XXX	41	46	37	72	60	49	(11)	(23)
7. 1998	XXX	XXX	XXX	XXX	XXX	38	18	22	46	97	51	75
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	40	36	37	37		1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	95	242	147	188
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	75	44	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	XXX	XXX
12. Totals										231	241	

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY
SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	0 0 0	318	553	628	637	668	668	668	671	671	328	
2. 1993	3,871	4,853	5,030	5,180	5,331	5,364	5,366	5,442	5,444	5,444	2,433	235
3. 1994	XXX	3,306	3,875	3,990	4,054	4,085	4,084	4,152	4,152	4,153	2,419	353
4. 1995	XXX	XXX	4,844	6,041	6,170	6,212	6,246	6,253	6,253	6,254	2,706	370
5. 1996	XXX	XXX	XXX	5,868	6,915	7,052	7,144	7,199	7,200	7,202	3,522	447
6. 1997	XXX	XXX	XXX	XXX	5,241	6,596	6,856	7,189	7,238	7,306	3,215	544
7. 1998	XXX	XXX	XXX	XXX	XXX	7,259	8,857	9,149	9,423	9,430	4,383	648
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,483	9,403	9,890	9,983	3,826	603
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,132	10,364	10,478	4,791	832
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,762	13,192	4,344	722
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,423		4,201	837

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

1. Prior	0 0 0	2,223	2,899	3,300	3,732	3,794	3,887	3,893	3,911	3,911	645	2
2. 1993	3,438	6,247	7,468	8,306	8,635	8,819	8,788	8,732	8,731	8,766	2,270	232
3. 1994	XXX	3,428	5,746	7,186	8,719	8,843	9,048	9,078	9,087	9,124	1,757	195
4. 1995	XXX	XXX	3,676	6,626	8,392	9,708	10,237	10,302	10,421	10,422	2,392	186
5. 1996	XXX	XXX	XXX	4,443	8,193	10,113	10,930	11,148	11,286	11,281	2,830	240
6. 1997	XXX	XXX	XXX	XXX	4,588	7,934	9,847	11,514	12,146	12,237	2,990	288
7. 1998	XXX	XXX	XXX	XXX	XXX	4,798	7,721	10,378	11,541	11,954	2,842	264
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,779	8,224	10,514	12,199	2,971	262
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,660	9,858	12,131	3,522	368
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,030	12,168	3,908	428
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,945		3,048	427

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

1. Prior	0 0 0	172	249	241	247	311	311	311	311	311	24	
2. 1993	149	229	320	324	326	337	342	342	342	342	145	16
3. 1994	XXX	187	256	283	285	357	358	358	358	358	150	28
4. 1995	XXX	XXX	230	375	429	458	530	564	564	564	192	28
5. 1996	XXX	XXX	XXX	279	378	448	483	566	566	566	152	19
6. 1997	XXX	XXX	XXX	XXX	330	423	669	725	828	828	169	24
7. 1998	XXX	XXX	XXX	XXX	XXX	232	345	430	534	510	134	19
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	244	447	796	1,031	155	13
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347	695	1,153	206	17
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	506	866	190	22
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	534		159	20

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

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

NONE

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0	102	109	113	127	135	183	184	183	183	34	
2. 1993	213	271	274	291	314	314	314	314	314	314	139	16
3. 1994	XXX	315	398	412	428	443	464	464	464	464	192	29
4. 1995	XXX	XXX	359	623	647	670	820	834	853	853	166	49
5. 1996	XXX	XXX	XXX	467	1,312	1,053	927	930	932	932	211	63
6. 1997	XXX	XXX	XXX	XXX	747	820	921	937	1,022	1,023	465	99
7. 1998	XXX	XXX	XXX	XXX	XXX	526	680	833	856	862	269	89
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	516	720	1,000	1,082	272	74
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	881	1,205	1,318	345	122
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	739	1,260	297	91
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,205		239	109

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

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

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

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

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

1. Prior	0 0 0										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
7. 1998	XXX	XXX	XXX								XXX	XXX
8. 1999	XXX	XXX	XXX								XXX	XXX
9. 2000	XXX	XXX	XXX								XXX	XXX
10. 2001	XXX	XXX	XXX								XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior	0 0 0	602	1,138	1,382	1,437	1,445	1,507	1,529	1,529	1,529	430	
2. 1993	503	872	1,170	1,462	1,542	1,559	1,563	1,652	1,652	1,652	810	224
3. 1994	XXX	440	947	1,181	1,298	1,629	1,757	1,758	1,758	1,758	1,379	317
4. 1995	XXX	XXX	440	839	1,248	1,533	1,727	1,831	1,830	1,856	707	214
5. 1996	XXX	XXX	XXX	740	1,170	1,671	1,789	2,118	2,174	2,166	713	224
6. 1997	XXX	XXX	XXX	XXX	618	1,132	1,839	2,247	2,571	2,631	748	284
7. 1998	XXX	XXX	XXX	XXX	XXX	560	1,269	1,845	2,266	2,284	627	248
8. 1999	XXX	XXX	XXX	XXX	XXX	792	1,550	2,050	2,317	2,317	638	177
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	822	1,776	2,409	2,409	621	194
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629	1,054	1,054	459	119
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	583	583	289	131

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,735	3,253	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,909	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	174	22
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,800	13,799	6,157	631
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,165	6,371	736

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245	246	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000	.....	.....	NONE						.....	.....	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
7. 1998	XXX	XXX	XXX							.....	.....	.....	.....	.....	.....	.....	XXX	XXX
8. 1999	XXX	XXX	XXX							.....	.....	.....	.....	.....	.....	.....	XXX	XXX
9. 2000	XXX	XXX	XXX							.....	.....	.....	.....	.....	.....	.....	XXX	XXX
10. 2001	XXX	XXX	XXX							.....	.....	.....	.....	.....	.....	.....	XXX	XXX
11. 2002	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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000											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
7. 1998	XXX	XXX	XXX									XXX	XXX
8. 1999	XXX	XXX	XXX									XXX	XXX
9. 2000	XXX	XXX	XXX									XXX	XXX
10. 2001	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
7. 1998	XXX	XXX	XXX									XXX	XXX
8. 1999	XXX	XXX	XXX									XXX	XXX
9. 2000	XXX	XXX	XXX									XXX	XXX
10. 2001	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
7. 1998	XXX	XXX	XXX									XXX	XXX
8. 1999	XXX	XXX	XXX									XXX	XXX
9. 2000	XXX	XXX	XXX									XXX	XXX
10. 2001	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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0												
2. 1993													
3. 1994	XXX	12	95	95	95	95	95	95	95	95		2	
4. 1995	XXX	1	7	10	12	12	12	12	12	12		2	
5. 1996	XXX	XXX		2	2	2	2	2	2	2			
6. 1997	XXX	XXX	XXX	16	21	22	22	22	22	22			
7. 1998	XXX	XXX	XXX	XXX	4	20	27	30	49	49		7	5
8. 1999	XXX	XXX	XXX	XXX	XXX	5	10	11	16	64		7	8
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	20	34	34	34		5	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	61	162		9	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	13		5	4
										7		4	

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

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

NONE

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY
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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993	419			23	13	6				
3. 1994	XXX	436		95	51	8				
4. 1995	XXX	XXX	26	147	131	70	20	31		
5. 1996	XXX	XXX	880	984	393	170	47	68		
6. 1997	XXX	XXX	XXX	XXX	860	169	93	93	2	6
7. 1998	XXX	XXX	XXX	XXX	XXX	103	254	217	14	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	883	310	257	64
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484	669	229
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	574	549
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,378

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

1. Prior										
2. 1993	1,875	433	36	281	220	56	29			
3. 1994	XXX	2,305	419	378	309	109	39			
4. 1995	XXX	XXX	2,251	657	412	166	56	25		
5. 1996	XXX	XXX	XXX	3,122	800	475	196	117	36	13
6. 1997	XXX	XXX	XXX	XXX	3,073	1,459	576	160	109	8
7. 1998	XXX	XXX	XXX	XXX	XXX	4,016	2,627	930	363	15
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,157	1,875	553	95
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,140	1,535	624
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,624	1,880
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,546

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

1. Prior										
2. 1993	136		23	14	4	1				
3. 1994	XXX	107	16	21	10	2	3			
4. 1995	XXX	XXX	50	82	41	8	6			
5. 1996	XXX	XXX	XXX	190	50	20	14	12		
6. 1997	XXX	XXX	XXX	XXX	211	34	20	50	4	
7. 1998	XXX	XXX	XXX	XXX	XXX	162	46	43	30	15
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	220	68	41	44
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186	83	103
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215	128
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

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

NONE

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior										
2. 1993	19			13	5					
3. 1994	XXX	15	8	41	22	16	2			
4. 1995	XXX	XXX	76	39	42	21	8			
5. 1996	XXX	XXX	XXX	128	147	121	23	14		
6. 1997	XXX	XXX	XXX	XXX	270	82	73	40	9	
7. 1998	XXX	XXX	XXX	XXX	XXX	167	96	77	67	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	147	80	88	86
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	370	156	193
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344	406
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	521

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

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

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

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

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

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

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

1. Prior										
2. 1993	284	87	21	137	44	21	7			
3. 1994	XXX	372	93	189	77	36	12			
4. 1995	XXX	XXX	1,085	707	213	92	64			2
5. 1996	XXX	XXX	XXX	1,192	611	154	101	15		9
6. 1997	XXX	XXX	XXX	XXX	1,395	506	184	242	33	26
7. 1998	XXX	XXX	XXX	XXX	XXX	1,206	568	359	179	38
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,423	549	341	201
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	834	1,134	496
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,518	1,117
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,774

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

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248	46
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390	142
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624

SCHEDULE P - PART 4K - FIDELITY/SURETY

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	NONE	XXX	XXX	XXX	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	4
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

SCHEDULE P - PART 4M - INTERNATIONAL

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

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

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

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

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior			NONE								
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	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										
2. 1993	25									
3. 1994	XXX	28								
4. 1995	XXX	XXX	27	2						
5. 1996	XXX	XXX	XXX	54	23					
6. 1997	XXX	XXX	XXX	XXX	20	15		4	1	
7. 1998	XXX	XXX	XXX	XXX	XXX	20	4	8	9	13
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	20	2	3	3
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	18	14	54	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	42	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	

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

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

NONE

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

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	NONE	XXX	XXX	XXX	XXX	

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	267	296	307	316	319	327	327	327	328	328
2. 1993	2,052	2,390	2,417	2,424	2,430	2,431	2,432	2,433	2,433	2,433
3. 1994	XXX	2,045	2,366	2,401	2,410	2,414	2,416	2,419	2,419	2,419
4. 1995	XXX	XXX	2,139	2,656	2,684	2,696	2,701	2,706	2,706	2,706
5. 1996	XXX	XXX	XXX	3,004	3,455	3,487	3,505	3,519	3,521	3,522
6. 1997	XXX	XXX	XXX	XXX	2,725	3,116	3,164	3,200	3,208	3,215
7. 1998	XXX	XXX	XXX	XXX	XXX	3,707	4,203	4,350	4,374	4,383
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,234	3,778	3,812	3,826
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,838	4,734	4,791
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,683	4,344
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,201

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	71	41	20	10	6	2	1	1		
2. 1993	254	45	15	7	3	1	1			
3. 1994	XXX	267	60	16	6	2	1	1	3	2
4. 1995	XXX	XXX	332	38	15	8	2	2	2	1
5. 1996	XXX	XXX	XXX	296	26	10	1	2		
6. 1997	XXX	XXX	XXX	XXX	312	36	22	10	6	3
7. 1998	XXX	XXX	XXX	XXX	XXX	341	19	12	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	326	46	20	13
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	634	26	17
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	454	30
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	420

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	151	161	162	164	164	169	169	169	169	169
2. 1993	2,551	2,733	2,738	2,738	2,738	2,739	2,740	2,740	2,741	2,741
3. 1994	XXX	2,608	2,761	2,764	2,764	2,765	2,765	2,768	2,770	2,770
4. 1995	XXX	XXX	2,799	3,015	3,025	3,026	3,026	3,027	3,027	3,027
5. 1996	XXX	XXX	XXX	3,619	3,830	3,836	3,837	3,847	3,847	3,847
6. 1997	XXX	XXX	XXX	XXX	3,455	3,635	3,645	3,663	3,665	3,665
7. 1998	XXX	XXX	XXX	XXX	XXX	4,541	4,760	4,877	4,879	4,879
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,963	4,279	4,299	4,303
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,022	5,405	5,423
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,638	4,942
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,438

**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	353	474	538	580	611	630	638	645	645	645
2. 1993	1,450	2,021	2,143	2,212	2,245	2,253	2,256	2,266	2,270	2,270
3. 1994	XXX	965	1,452	1,596	1,659	1,703	1,723	1,139	1,748	1,757
4. 1995	XXX	XXX	1,288	1,992	2,177	2,261	2,321	2,355	2,377	2,392
5. 1996	XXX	XXX	XXX	1,745	2,449	2,649	2,742	2,799	2,822	2,830
6. 1997	XXX	XXX	XXX	XXX	1,860	2,609	2,807	2,918	2,967	2,990
7. 1998	XXX	XXX	XXX	XXX	XXX	1,831	2,533	2,735	2,800	2,842
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,910	2,702	2,887	2,971
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,274	3,299	3,522
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,762	3,908
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,048

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	336	136	57	26	8	1				
2. 1993	684	260	124	39	11	1				
3. 1994	XXX	727	353	127	58	18		7	4	2
4. 1995	XXX	XXX	947	350	134	41		10	8	6
5. 1996	XXX	XXX	XXX	1,013	276	71		23	9	2
6. 1997	XXX	XXX	XXX	XXX	1,060	264		37	11	4
7. 1998	XXX	XXX	XXX	XXX	XXX	825		77	31	13
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX		784	116	39
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX		1,235	295	122
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX		XXX	1,234	361
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX	1,374

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	98	120	123	125	126	132	135	141	142	142
2. 1993	2,238	2,404	2,415	2,416	2,417	2,423	2,426	2,437	2,437	2,439
3. 1994	XXX	1,959	2,044	2,052	2,055	2,058	2,061	2,063	2,065	2,066
4. 1995	XXX	XXX	2,036	2,162	2,176	2,178	2,178	2,180	2,181	2,181
5. 1996	XXX	XXX	XXX	2,585	2,691	2,702	2,703	2,704	2,704	2,704
6. 1997	XXX	XXX	XXX	XXX	2,801	2,804	2,919	2,923	2,925	2,925
7. 1998	XXX	XXX	XXX	XXX	XXX	2,669	2,748	2,773	2,776	2,775
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,641	2,770	2,780	2,786
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,417	3,589	3,604
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,968	4,127
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,494

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	10	17	21	23	24	24	24	24	24	24
2. 1993	113	134	139	142	143	144	145	145	145	145
3. 1994	XXX	104	143	146	149	150	150	150	150	150
4. 1995	XXX	XXX	153	178	185	188	190	192	192	192
5. 1996	XXX	XXX	XXX	102	139	148	151	152	152	152
6. 1997	XXX	XXX	XXX	XXX	117	154	164	169	169	169
7. 1998	XXX	XXX	XXX	XXX	XXX	96	124	129	132	134
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	95	138	150	155
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	194	206
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145	190
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159

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	14	5	3	1	2					
2. 1993	26	8	4	4	2	1	1			
3. 1994	XXX	34	10	3	3					
4. 1995	XXX	XXX	40	7	3	2	1			
5. 1996	XXX	XXX	XXX	32	17	8	1	1	1	1
6. 1997	XXX	XXX	XXX	XXX	46	13	2	1		
7. 1998	XXX	XXX	XXX	XXX	XXX	32	9	6	1	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	55	36	14	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57	12	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	19
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74

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	16	18	19	21	22	23	24	24	24	24
2. 1993	145	159	162	162	162	163	163	163	163	163
3. 1994	XXX	204	217	217	217	218	218	218	218	218
4. 1995	XXX	XXX	145	162	164	166	167	168	168	168
5. 1996	XXX	XXX	XXX	167	179	185	185	187	187	187
6. 1997	XXX	XXX	XXX	XXX	157	183	184	185	185	185
7. 1998	XXX	XXX	XXX	XXX	XXX	125	137	139	140	140
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	128	142	143	143
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198	210	213
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205	217
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244

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

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																
2. 1993																
3. 1994	XXX		NONE													
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	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 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																
2. 1993																
3. 1994	XXX		NONE													
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	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 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	25	31	32	32	33	34	34	34	34	34
2. 1993	106	137	138	138	139	139	139	139	139	139
3. 1994	XXX	152	180	184	188	190	191	192	192	192
4. 1995	XXX	XXX	116	156	162	162	162	163	165	166
5. 1996	XXX	XXX	XXX	165	202	206	208	211	211	211
6. 1997	XXX	XXX	XXX	XXX	417	443	451	465	465	465
7. 1998	XXX	XXX	XXX	XXX	XXX	184	233	260	265	269
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	198	256	266	272
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256	331	345
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226	297
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239

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	15	7		1	2					
2. 1993	28	7	2	3						
3. 1994	XXX	24	8	4	4	3				
4. 1995	XXX	XXX	30	12	5	3	1			
5. 1996	XXX	XXX	XXX	32	10	7	1	1		
6. 1997	XXX	XXX	XXX	XXX	82	7		2	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	28	3	5	5	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	47	15	11	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	10	7
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	8
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41

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	21	24	25	25	25	25	25	25	26	26
2. 1993	168	195	196	196	196	196	197	197	197	198
3. 1994	XXX	211	229	234	235	237	237	238	238	239
4. 1995	XXX	XXX	168	192	197	197	198	199	200	200
5. 1996	XXX	XXX	XXX	230	257	264	265	266	266	266
6. 1997	XXX	XXX	XXX	XXX	573	594	596	609	609	609
7. 1998	XXX	XXX	XXX	XXX	XXX	256	290	317	321	322
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	285	322	330	335
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403	446	450
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334	375
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - 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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - 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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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	183	282	319	352	373	394	409	422	430	430
2. 1993	442	717	740	761	776	786	792	798	804	810
3. 1994	XXX	1,118	1,263	1,297	1,315	1,334	1,348	1,360	1,370	1,379
4. 1995	XXX	XXX	378	572	620	647	664	679	694	707
5. 1996	XXX	XXX	XXX	484	641	678	690	700	709	713
6. 1997	XXX	XXX	XXX	XXX	474	651	694	725	743	748
7. 1998	XXX	XXX	XXX	XXX	XXX	442	586	610	625	627
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	430	583	625	638
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	582	621
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352	459
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289

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	178	120	75	33	21	9	4	1		
2. 1993	177	78	52	21	8	2	3	3	2	2
3. 1994	XXX	196	87	35	23	7	2			
4. 1995	XXX	XXX	215	85	47	14	4	1	1	1
5. 1996	XXX	XXX	XXX	175	70	19	8	9	1	2
6. 1997	XXX	XXX	XXX	XXX	182	62	37	22	6	6
7. 1998	XXX	XXX	XXX	XXX	XXX	135	37	19	11	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	137	58	22	15
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	48	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	28
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

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	77	111	118	124	131	136	137	140	142	142
2. 1993	756	885	907	909	910	911	911	912	912	914
3. 1994	XXX	1,545	1,674	1,690	1,695	1,698	1,698	1,698	1,698	1,700
4. 1995	XXX	XXX	1,259	1,390	1,413	1,423	1,423	1,423	1,424	1,424
5. 1996	XXX	XXX	XXX	1,370	1,484	1,507	1,513	1,518	1,519	1,521
6. 1997	XXX	XXX	XXX	XXX	1,440	1,564	1,586	1,591	1,595	1,598
7. 1998	XXX	XXX	XXX	XXX	XXX	1,265	1,383	1,398	1,406	1,406
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,282	1,404	1,421	1,424
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,259	1,362	1,380
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,072	1,175
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,077

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

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END															
	1	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		NONE													
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX														
11. 2002	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

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

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

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										
2. 1993	2	4	4	4	4	4	4	4	4	4
3. 1994	XXX	4	4	4	4	4	4	4	4	4
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX	5	5	6	8	9	9
7. 1998	XXX	XXX	XXX	XXX	XXX	12	13	13	15	15
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	6	6	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	13	13
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	14
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

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

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	903	903	903	903	903	903	903	903	903	903	903
3. 1994	XXX	947	947	947	947	947	947	947	947	947	947
4. 1995	XXX	XXX	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067
5. 1996	XXX	XXX	XXX	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165
6. 1997	XXX	XXX	XXX	XXX	1,226	1,226	1,226	1,226	1,226	1,226	1,226
7. 1998	XXX	XXX	XXX	XXX	XXX	1,310	1,310	1,310	1,310	1,310	1,310
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,393	1,393	1,393	1,393	1,393
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,558	1,558	1,558	1,558
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,938	1,938	1,938
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,565	2,565
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,565
13. Earned Premiums (Sc P-Pt 1)										2,565	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	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	146	146	146	146	146	146	146	146	146	146	146
3. 1994	XXX	142	142	142	142	142	142	142	142	142	142
4. 1995	XXX	XXX	113	113	113	113	113	113	113	113	113
5. 1996	XXX	XXX	XXX	56	56	56	56	56	56	56	56
6. 1997	XXX	XXX	XXX	XXX	82	82	82	82	82	82	82
7. 1998	XXX	XXX	XXX	XXX	XXX	87	87	87	87	87	87
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	88	88	88	88	88
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	96	96	96
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	107	107
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	116
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116
13. Earned Premiums (Sc P-Pt 1)										116	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	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 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	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY
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	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810	1,810
3. 1994	XXX	1,996	1,996	1,996	1,996	1,996	1,996	1,996	1,996	1,996	1,996
4. 1995	XXX	XXX	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165
5. 1996	XXX	XXX	XXX	2,404	2,404	2,404	2,404	2,404	2,404	2,404	2,404
6. 1997	XXX	XXX	XXX	XXX	2,426	2,426	2,426	2,426	2,426	2,426	2,426
7. 1998	XXX	XXX	XXX	XXX	XXX	2,602	2,602	2,602	2,602	2,602	2,602
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,796	2,796	2,796	2,796	2,796
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,367	3,367	3,367	3,367
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,887	3,887	3,887
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,468	4,468
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,468
13. Earned Premiums (Sc P-Pt 1)										4,468	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	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	278	278	278	278	278	278	278	278	278	278	278
3. 1994	XXX	310	310	310	310	310	310	310	310	310	310
4. 1995	XXX	XXX	245	245	245	245	245	245	245	245	245
5. 1996	XXX	XXX	XXX	143	143	143	143	143	143	143	143
6. 1997	XXX	XXX	XXX	XXX	236	236	236	236	236	236	236
7. 1998	XXX	XXX	XXX	XXX	XXX	224	224	224	224	224	224
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	266	266	266	266	266
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	363	363	363	363
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	389	389	389
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438	438
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438
13. Earned Premiums (Sc P-Pt 1)										438	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	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550
3. 1994	XXX	3,928	3,928	3,928	3,928	3,928	3,928	3,928	3,928	3,928	3,928
4. 1995	XXX	XXX	4,535	4,535	4,535	4,535	4,535	4,535	4,535	4,535	4,535
5. 1996	XXX	XXX	XXX	4,891	4,891	4,891	4,891	4,891	4,891	4,891	4,891
6. 1997	XXX	XXX	XXX	XXX	5,041	5,041	5,041	5,041	5,041	5,041	5,041
7. 1998	XXX	XXX	XXX	XXX	XXX	4,984	4,984	4,984	4,984	4,984	4,984
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,955	4,955	4,955	4,955	4,955
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,817	4,817	4,817	4,817
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,030	5,030	5,030
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,464	5,464
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,464
13. Earned Premiums (Sc P-Pt 1)										5,464	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	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	732	732	732	732	732	732	732	732	732	732	732
3. 1994	XXX	797	797	797	797	797	797	797	797	797	797
4. 1995	XXX	XXX	759	759	759	759	759	759	759	759	759
5. 1996	XXX	XXX	XXX	563	563	563	563	563	563	563	563
6. 1997	XXX	XXX	XXX	XXX	605	605	605	605	605	605	605
7. 1998	XXX	XXX	XXX	XXX	XXX	732	732	732	732	732	732
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	787	787	787	787	787
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,200	1,200	1,200	1,200
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	974	974	974
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,219	1,219
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,219
13. Earned Premiums (Sc P-Pt 1)										1,219	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY
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												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX										
6. 1997	XXX	XXX										
7. 1998	XXX	XXX										
8. 1999	XXX	XXX										
9. 2000	XXX	XXX										
10. 2001	XXX	XXX										
11. 2002	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 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										
6. 1997	XXX	XXX										
7. 1998	XXX	XXX										
8. 1999	XXX	XXX										
9. 2000	XXX	XXX										
10. 2001	XXX	XXX										
11. 2002	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 1)												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										
6. 1997	XXX	XXX										
7. 1998	XXX	XXX										
8. 1999	XXX	XXX										
9. 2000	XXX	XXX										
10. 2001	XXX	XXX										
11. 2002	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 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										
6. 1997	XXX	XXX										
7. 1998	XXX	XXX										
8. 1999	XXX	XXX										
9. 2000	XXX	XXX										
10. 2001	XXX	XXX										
11. 2002	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 1)												XXX

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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6O - REINSURANCE

Nonproportional Assumed Liability

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY
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											
2. 1993	139										
3. 1994	XXX	139									
4. 1995	XXX	XXX	139								
5. 1996	XXX	XXX	XXX	139							
6. 1997	XXX	XXX	XXX	XXX	139						
7. 1998	XXX	XXX	XXX	XXX	XXX	139					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	139				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	241
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241
13. Earned Premiums (Sc P-Pt 1)										241	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											
2. 1993	21										
3. 1994	XXX	21									
4. 1995	XXX	XXX	21								
5. 1996	XXX	XXX	XXX	21							
6. 1997	XXX	XXX	XXX	XXX	21						
7. 1998	XXX	XXX	XXX	XXX	XXX	21					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	21				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11
13. Earned Premiums (Sc P-Pt 1)										11	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	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 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	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 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						
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril						
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability						
9. Other Liability - Occurrence						
10. Other Liabilities - Claims-made						
11. Special Property						
12. Auto Physical Damage						
13. Fidelity/Surety						
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property				XX	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						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals						

NONE

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

NONE

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

NONE

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

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	4,591			21,490		
2. Private Passenger Auto Liability/Medical	23,050			34,796		
3. Commercial Auto/Truck Liability/Medical	1,819			2,708		
4. Workers' Compensation						
5. Commercial Multiple Peril	1,882			4,357		
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability						
9. Other Liability - Occurrence	5,955			4,675		
10. Other Liabilities - Claims-made						
11. Special Property	772			7,995		
12. Auto Physical Damage	1,370			24,135		
13. Fidelity/Surety						
14. Other	38			171		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	216			259		
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	39,693			100,586		

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		NONE													
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX														
11. 2002	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		NONE													
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX														
11. 2002	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

**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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	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			

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? 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? 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 10? 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: 5.1 Fidelity \$
 (in thousands of dollars) 5.2 Surety \$

6. Claim count information is reported (check one): 6.1 per claim (X)
 If not the same in all years, explain in Interrogatory 7. 6.2 per claimant ()

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

7.2 (An extended statement may be attached)

.....

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)
10202	34-4320350	OHIO MUTUAL INSURANCE COMPANY	(1,164,212)				(572,515)	(178,380)			(1,915,107)	(21,946)
00000	34-1115309	CENTURION FINANCIAL, INC					35,020				35,020	
13072	34-1008736	UNITED OHIO INSURANCE COMPANY	1,164,212				537,495	178,380			1,880,087	21,946
9999999 - CONTROL TOTALS												

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

RESPONSE

1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 450:



2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 420:



3. Will the Financial Guaranty Insurance Exhibit be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 240:



4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 360:



5. Will an actuarial opinion be filed by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 440:

6. Will the SVO Compliance Certification be filed by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 470:

7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 490:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual 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.

RESPONSE

8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 460:

9. Will the Risk-based Capital Report be filed with the NAIC by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

10. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 385:



APRIL FILING

12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 270:

13. Will Management's Discussion and Analysis be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 350:

14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual 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.

RESPONSE

15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 210:

17. Will the Investment Risks Interrogatories be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

MAY FILING

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 201:



JUNE FILING

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220:



FINANCIAL GUARANTY INSURANCE EXHIBIT

TO BE FILED ON OR BEFORE MARCH 1

For the Year Ended December 31, 2002

Of The UNITED OHIO INSURANCE COMPANY

NAIC Group Code: 0963

NAIC Company Code: 13072

Employer's ID Number: 34-1008736

NONE

PART 1

Showing Total Net Exposures (Principal and Interest) By Year Payable
On Municipal Bond Guaranties In Force As Of Year End

Year Payable	1 Municipal Obligation Bonds	2 Special Revenue Bonds	Industrial Development Bonds			6 Totals
			3 Type I	4 Type II	5 Type III	
1. 2003						
2. 2004						
3. 2005						
4. 2006						
5. 2007						
6. 2008						
7. 2009						
8. 2010						
9. 2011						
10. 2012						
11. 2013						
12. 2014						
13. 2015						
14. 2016						
15. 2017						
16. 2018 - 22						
17. 2023 - 27						
18. 2028 +						
19. Totals						

NONE

PART 2

Showing Total Net Exposures (Principal and Interest) By Year Payable
On Non-Municipal Bond Guaranties In Force As Of Year End

Year Payable	Corporate Obligations			4 Cons Debt Obligations	5 Pass-Through Securities	6 Ltd Partnerships	7 Other Non-Investment Grade Obligations	8 All Other Guaranties	9 Totals
	1 Type I	2 Type II	3 Type III						
1. 2003									
2. 2004									
3. 2005									
4. 2006									
5. 2007									
6. 2008									
7. 2009									
8. 2010									
9. 2011									
10. 2012									
11. 2013									
12. 2014									
13. 2015									
14. 2016									
15. 2017									
16. 2018 - 22									
17. 2023 - 28									
18. 2028 +									
19. Totals									

NONE

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

PART 3A. MUNICIPAL OBLIGATION BONDS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. 1992 S.P.								
22. 1992 I.P.								
23. 1991 S.P.								
24. 1991 I.P.								
25. 1990 S.P.								
26. 1990 I.P.								
27. 1989 S.P.								
28. 1989 I.P.								
29. 1988 S.P.								
30. 1988 I.P.								
31. 1987 S.P.								
32. 1987 I.P.								
33. 1986 S.P.								
34. 1986 I.P.								
35. 1985 S.P.								
36. 1985 I.P.								
37. 1984 S.P.								
38. 1984 I.P.								
39. 1983 S.P.								
40. 1983 I.P.								
41. Prior to 1983 S.P.								
42. Prior to 1983 I.P.								
43. Totals								

NONE

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

(Continued)

PART 3B SPECIAL REVENUE BONDS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. 1992 S.P.								
22. 1992 I.P.								
23. 1991 S.P.								
24. 1991 I.P.								
25. 1990 S.P.								
26. 1990 I.P.								
27. 1989 S.P.								
28. 1989 I.P.								
29. 1988 S.P.								
30. 1988 I.P.								
31. 1987 S.P.								
32. 1987 I.P.								
33. 1986 S.P.								
34. 1986 I.P.								
35. 1985 S.P.								
36. 1985 I.P.								
37. 1984 S.P.								
38. 1984 I.P.								
39. 1983 S.P.								
40. 1983 I.P.								
41. Prior to 1983 S.P.								
42. Prior to 1983 I.P.								
43. Totals								

NONE

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

(Continued)

PART 3C INDUSTRIAL DEVELOPMENT BONDS - TYPE I

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. 1992 S.P.								
22. 1992 I.P.								
23. 1991 S.P.								
24. 1991 I.P.								
25. 1990 S.P.								
26. 1990 I.P.								
27. 1989 S.P.								
28. 1989 I.P.								
29. 1988 S.P.								
30. 1988 I.P.								
31. 1987 S.P.								
32. 1987 I.P.								
33. 1986 S.P.								
34. 1986 I.P.								
35. 1985 S.P.								
36. 1985 I.P.								
37. 1984 S.P.								
38. 1984 I.P.								
39. 1983 S.P.								
40. 1983 I.P.								
41. Prior to 1983 S.P.								
42. Prior to 1983 I.P.								
43. Totals								

NONE

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

(Continued)

PART 3D. INDUSTRIAL DEVELOPMENT BONDS - TYPE II

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. 1992 S.P.								
22. 1992 I.P.								
23. 1991 S.P.								
24. 1991 I.P.								
25. 1990 S.P.								
26. 1990 I.P.								
27. 1989 S.P.								
28. 1989 I.P.								
29. 1988 S.P.								
30. 1988 I.P.								
31. 1987 S.P.								
32. 1987 I.P.								
33. 1986 S.P.								
34. 1986 I.P.								
35. 1985 S.P.								
36. 1985 I.P.								
37. 1984 S.P.								
38. 1984 I.P.								
39. 1983 S.P.								
40. 1983 I.P.								
41. Prior to 1983 S.P.								
42. Prior to 1983 I.P.								
43. Totals								

NONE

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

(Continued)

PART 3E. INDUSTRIAL DEVELOPMENT BONDS - TYPE III

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. 1992 S.P.								
22. 1992 I.P.								
23. 1991 S.P.								
24. 1991 I.P.								
25. 1990 S.P.								
26. 1990 I.P.								
27. 1989 S.P.								
28. 1989 I.P.								
29. 1988 S.P.								
30. 1988 I.P.								
31. 1987 S.P.								
32. 1987 I.P.								
33. 1986 S.P.								
34. 1986 I.P.								
35. 1985 S.P.								
36. 1985 I.P.								
37. 1984 S.P.								
38. 1984 I.P.								
39. 1983 S.P.								
40. 1983 I.P.								
41. Prior to 1983 S.P.								
42. Prior to 1983 I.P.								
43. Totals								

NONE

S.P. = Single Premiums
 I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

(Continued)

PART 3F. TOTALS - ALL MUNICIPAL BONDS WRITTEN

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. 1992 S.P.								
22. 1992 I.P.								
23. 1991 S.P.								
24. 1991 I.P.								
25. 1990 S.P.								
26. 1990 I.P.								
27. 1989 S.P.								
28. 1989 I.P.								
29. 1988 S.P.								
30. 1988 I.P.								
31. 1987 S.P.								
32. 1987 I.P.								
33. 1986 S.P.								
34. 1986 I.P.								
35. 1985 S.P.								
36. 1985 I.P.								
37. 1984 S.P.								
38. 1984 I.P.								
39. 1983 S.P.								
40. 1983 I.P.								
41. Prior to 1983 S.P.								
42. Prior to 1983 I.P.								
43. Totals								

NONE

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4A. CORPORATE OBLIGATIONS TYPE I

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

(Continued)

PART 4B. CORPORATE OBLIGATIONS TYPE II

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS
(Continued)

PART 4C. CORPORATE OBLIGATIONS TYPE III

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS
(Continued)

PART 4D. CONSUMER DEBT OBLIGATIONS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS
(Continued)

PART 4E. PASS-THROUGH SECURITIES

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS
(Continued)

PART 4F. LIMITED PARTNERSHIPS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS
(Continued)

PART 4G. OTHER NON-INVESTMENT GRADE OBLIGATIONS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS
(Continued)

PART 4H. ALL OTHER GUARANTIES

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS
(Continued)

PART 4I. TOTALS - ALL NON-MUNICIPAL OBLIGATIONS WRITTEN

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Columns 1 / 2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Columns 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals From Reserve	
1. 2002 S.P.								
2. 2002 I.P.								
3. 2001 S.P.								
4. 2001 I.P.								
5. 2000 S.P.								
6. 2000 I.P.								
7. 1999 S.P.								
8. 1999 I.P.								
9. 1998 S.P.								
10. 1998 I.P.								
11. 1997 S.P.								
12. 1997 I.P.								
13. 1996 S.P.								
14. 1996 I.P.								
15. 1995 S.P.								
16. 1995 I.P.								
17. 1994 S.P.								
18. 1994 I.P.								
19. 1993 S.P.								
20. 1993 I.P.								
21. Prior to 1993 S.P.								
22. Prior to 1993 I.P.								
23. Totals								

NONE

S.P. = Single Premiums
I.P. = Installment Premiums

PART 5 - MUNICIPAL BOND EXPOSURES WRITTEN

PART 5A - GROSS EXPOSURES WRITTEN DURING YEAR

	1 Direct Exposure Written	2 Assumed Exposure Written	3 Ceded Exposure Written	4 Net Exposure Written (Columns 1 + 2 - 3)
1. MUNIC OBLIGATION BONDS				
2. SPECIAL REVENUE BONDS				
3. IDB'S TYPE I				
4. IDB'S TYPE II				
5. IDB'S TYPE III				
6. TOTAL MUNICIPAL BONDS				

NONE

PART 5B - NET OUTSTANDING EXPOSURE

	1 Net Outstanding Exposure (Part 5A, Col. 4)	2 Less Collateral Held	3 Exposures Net of Collateral	4 Net Exposures Prior Year	5 Net Exposure Expired During Year	6 Net Outstanding Exposure
1. MUNIC OBLIGATION BONDS						
2. SPECIAL REVENUE BONDS						
3. IDB'S TYPE I						
4. IDB'S TYPE II						
5. IDB'S TYPE III						
6. TOTAL MUNICIPAL BONDS						

NONE

PART 5C - BREAKDOWN OF NET OUTSTANDING EXPOSURES AT YEAR-END

	1 Direct Exposure	2 Assumed Exposure	Ceded Exposure		5 Net Outstanding Exposure (Part 5B, Column 6) (Columns 1 + 2 - 3 - 4)
			3 Authorized	4 Unauthorized	
1. MUNIC OBLIGATION BONDS					
2. SPECIAL REVENUE BONDS					
3. IDB'S TYPE I					
4. IDB'S TYPE II					
5. IDB'S TYPE III					
6. TOTAL MUNICIPAL BONDS					

NONE

NON-MUNICIPAL BOND EXPOSURES WRITTEN

PART 6A - GROSS EXPOSURES WRITTEN DURING YEAR

	1 Direct Exposure Written	2 Assumed Exposure Written	3 Ceded Exposure Written	4 Net Exposure Written (Columns 1 + 2 - 3)
1. CORP OBLIG BDS-TYPE I	NONE			
2. CORP OBLIG BDS-TYPE II				
3. CORP OBLIG BDS-TYPE III				
4. CONSUMER DEBT OBLIGATIONS				
5. PASS THROUGH SECURITIES				
6. LIMITED PARTNERSHIPS				
7. OTHER NON-INVESTMENT GRADE OBLIGATIONS				
8. ALL OTHER GUARANTEES				
9. TOTAL NON-MUNICIPAL BONDS				

PART 6B - NET OUTSTANDING EXPOSURE

	1 Net Outstanding Exposure (Part 6A, Column 4)	2 Less Collateral Held	3 Exposures Net of Collateral	4 Net Exposure Prior Year	5 Net Exposure Expired During Year	6 Net Outstanding Exposure
1. CORP OBLIG BDS-TYPE I	NONE					
2. CORP OBLIG BDS-TYPE II						
3. CORP OBLIG BDS-TYPE III						
4. CONSUMER DEBT OBLIGATIONS						
5. PASS THROUGH SECURITIES						
6. LIMITED PARTNERSHIPS						
7. OTHER NON-INVESTMENT GRADE OBLIGATIONS						
8. ALL OTHER GUARANTEES						
9. TOTAL NON-MUNICIPAL BONDS						

PART 6C - BREAKDOWN OF NET OUTSTANDING EXPOSURES AT YEAR-END

	1 Direct Exposure	2 Assumed Exposure	3 Authorized	4 Unauthorized	5 Net Outstanding Exposure (Part 6B, Column 6) (Columns 1 + 2 - 3 - 4)
1. CORP OBLIG BDS-TYPE I	NONE				
2. CORP OBLIG BDS-TYPE II					
3. CORP OBLIG BDS-TYPE III					
4. CONSUMER DEBT OBLIGATIONS					
5. PASS THROUGH SECURITIES					
6. LIMITED PARTNERSHIPS					
7. OTHER NON-INVESTMENT GRADE OBLIGATIONS					
8. ALL OTHER GUARANTEES					
9. TOTAL NON-MUNICIPAL BONDS					

PART 7 - LOSS DEVELOPMENT (000 omitted)

	Losses paid during the year less reinsurance received during the year			Salvage and Subrogation received in the current year			7	8	Losses unpaid December 31 of current year				Development		Estimated Liability on unpaid losses		Change in such Estimated Liability	
	1	2	3	4	5	6	Total (Columns 1 + 2 + 3 - 4 - 5 - 6)	Losses paid during 2001 on losses incurred prior to 2001	9	10	11	12	13	14	15	16	17	18
	On losses incurred during 2002	On losses incurred during 2001	On losses incurred prior to 2001	On losses incurred during 2002	On losses incurred during 2001	On losses incurred prior to 2001			On losses incurred during 2002	On losses incurred during 2001	On losses incurred prior to 2001	Total Per Column 5, Part 3A (Columns 9 + 10 + 11)	On losses incurred prior to 2002 (Columns 2 + 3 + 10 + 11)	On losses incurred prior to 2001 (Columns 3 + 8 + 11)	Dec. 31, 2001	Dec. 31, 2000	Dec. 31, 2001 (Column 13 less Column 15)	Dec. 31, 2000 (Column 14 less Column 16)
1. Municipal Obligation Bonds																		
2. Special Revenue Bonds																		
3. IDB's-Class I																		
4. IDB's-Class II																		
5. IDB's-Class III																		
6. Total Municipal Bonds																		
7. Corporate Obligation Bonds																		
Class I																		
8. Corporate Obligation Bonds																		
Class II																		
9. Corporate Obligation Bonds																		
Class III																		
10. Consumer Debt Obligations																		
11. Pass Through Securities																		
12. Limited Partnerships																		
13. Other Non-Investment Grade Obligations																		
14. All Other Non-Municipal																		
15. Total Non-Municipal Bonds																		
16. Totals																		

NONE



SUPPLEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT FOR THE STATE OF OHIO

NAIC Group Code 0963

NAIC Company Code 13072

ADDRESS (City, State and Zip Code)

NONE

PERSON COMPLETING THIS EXHIBIT

TITLE

TELEPHONE NUMBER

Table with columns for Compliance with OBRA, Policy Form Number, Standardized Medicare Supplement Benefit Plan, Medicare Select, Plan Characteristics, Date Approved, Date Approval Withdrawn, Date Last Amended, Date Closed, Policy Marketing Trade Name, Policies Issued Through 1999 (Premiums Earned, Incurring Claims), and Policies Issued in 2000, 2001, 2002 (Premiums Earned, Incurring Claims, Number of Covered Lives).

NONE

GENERAL INTERROGATORIES

- 1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state. NONE
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B)
4. Explain any policies identified above as policy type "O"

3600H

P/C



**PREMIUMS ATTRIBUTED TO PROTECTED CELL EXHIBIT
FOR THE YEAR ENDED DECEMBER 31, 2002**

Of The UNITED OHIO INSURANCE COMPANY

NAIC Group Code: 0963

NAIC Company Code: 13072

Employer's ID Number:

Line of Business	Premiums				Losses					Loss Adjustment Expenses			
	1 Attributed	Unearned December 31		4 Earned Premium	5 Paid	Unpaid December 31			9 Incurred	10 Paid	Unpaid December 31		13 Incurred
		2 Prior Year	3 Current Year			6 Adjusted or in Process	7 Incurred But not Reported	8 Prior Year Total			11 Current Year	12 Prior Year	
NONE													
1. Fire													
2. Allied lines													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5. Commercial multiple peril													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine													
10. Financial guaranty													
11.1. Medical malpractice - occurrence													
11.2. Medical malpractice - claims-made													
12. Earthquake													
13. Group accident and health													
14. Credit accident and health (group and individual)													
15. Other accident and health													
16. Workers' compensation													
17.1. Other liability - occurrence													
17.2. Other liability - claims-made													
18.1. Products liability - occurrence													
18.2. Products liability - claims-made													
19.1, 19.2 Private passenger auto liability													
19.3, 19.4 Commercial auto liability													
21. Auto physical damage													
22. Aircraft (all perils)													
23. Fidelity													
24. Surety													
26. Burglary and theft													
27. Boiler and machinery													
28. Credit													
29. International													
30. Reinsurance - Nonproportional Assumed Property													
31. Reinsurance - Nonproportional Assumed Liability													
32. Reinsurance - Nonproportional Assumed Financial Lines													
33. Aggregate write-ins for other lines of business													
34. TOTALS													
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398. Summary of remaining write-ins for Line 33 from overflow page													
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)													



SUPPLEMENT FOR THE YEAR 2002 OF THE UNITED OHIO INSURANCE COMPANY

**SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES**

The type of health care providers reported on this page is:

States, Etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid		5 Direct Losses Incurred	Direct Losses Unpaid		8 Direct Losses Incurred But Not Reported
			3 Amount	4 Number of Claims		6 Amount Reported	7 Number of Claims	
NONE								
1. Alabama	AL							
2. Alaska	AK							
3. Arizona	AZ							
4. Arkansas	AR							
5. California	CA							
6. Colorado	CO							
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							
10. Florida	FL							
11. Georgia	GA							
12. Hawaii	HI							
13. Idaho	ID							
14. Illinois	IL							
15. Indiana	IN							
16. Iowa	IA							
17. Kansas	KS							
18. Kentucky	KY							
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD							
22. Massachusetts	MA							
23. Michigan	MI							
24. Minnesota	MN							
25. Mississippi	MS							
26. Missouri	MO							
27. Montana	MT							
28. Nebraska	NE							
29. Nevada	NV							
30. New Hampshire	NH							
31. New Jersey	NJ							
32. New Mexico	NM							
33. New York	NY							
34. North Carolina	NC							
35. North Dakota	ND							
36. Ohio	OH							
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA							
40. Rhode Island	RI							
41. South Carolina	SC							
42. South Dakota	SD							
43. Tennessee	TN							
44. Texas	TX							
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA							
48. Washington	WA							
49. West Virginia	WV							
50. Wisconsin	WI							
51. Wyoming	WY							
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. U. S. Virgin Islands	VI							
56. Canada	CN							
57. Aggregate Other Alien	OT							
58. Totals								
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Line 5701 through Line 5703 plus Line 5798) (Line 57 above)								



PROPERTY AND CASUALTY SUPPLEMENT FOR THE YEAR 2002
OF THE U. S. BRANCH OF THE UNITED OHIO INSURANCE COMPANY

TRUSTEED SURPLUS STATEMENT

AFFIDAVIT OF U. S. MANAGERS, GENERAL AGENTS OR ATTORNEYS

being duly sworn, says that he/she is the _____ of the UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, that this trustee surplus statement together with its related schedules appended hereto is a true statement of the trustee surplus of said corporation, that the several items of assets, as hereinafter enumerated, are the absolute property of said corporation, free and clear from any liens or claims thereon, except as hereinafter stated, and that each and all of the hereinafter mentioned assets are held in the United States by Insurance Departments and Officers of the various States of the United States and Trustees as hereinafter indicated, and that the assets, liabilities and deductions therefrom reported in this statement are in accordance with the instructions accompanying this statement.

Subscribed and sworn to before me this _____ day of _____ A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE B

being sworn, say that it is the Trustee of the UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2002

NONE

AFFIDAVIT OF TRUSTEE - SCHEDULE C

being sworn, say that it is the Trustee of the UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule C of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE D

being sworn, say that it is the Trustee of the UNITED OHIO INSURANCE COMPANY, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule D of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2002

PROPERTY AND CASUALTY SUPPLEMENT FOR THE YEAR 2002
OF THE U. S. BRANCH OF THE UNITED OHIO INSURANCE COMPANY

TRUSTEED SURPLUS STATEMENT (Continued)
ASSETS

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
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NONE

SCHEDULE B - DEPOSITS WITH UNITED STATES TRUSTEE

2.01	Cash			
2.02	Bonds			
2.03	Preferred Stock			
2.04	Common Stock			
2.05	Mortgage Loans on Real Estate			
2.06	Real Estate			
2.07	Short-Term Investment			
2.08	Other Invested Assets			
2.09	Miscellaneous Assets not included in any of the above categories			
2.98	Accrued Investment Income		XXX	XXX
2.99	Totals			

SCHEDULE C - DEPOSITS WITH UNITED STATES TRUSTEE

3.01	Cash			
3.02	Bonds			
3.03	Preferred Stock			
3.04	Common Stock			
3.05	Mortgage Loans on Real Estate			
3.06	Real Estate			
3.07	Short-Term Investment			
3.08	Other Invested Assets			
3.09	Miscellaneous Assets not included in any of the above categories			
3.98	Accrued Investment Income		XXX	XXX
3.99	Totals			

SCHEDULE D - DEPOSITS WITH UNITED STATES TRUSTEE

4.01	Cash			
4.02	Bonds			
4.03	Preferred Stock			
4.04	Common Stock			
4.05	Mortgage Loans on Real Estate			
4.06	Real Estate			
4.07	Short-Term Investment			
4.08	Other Invested Assets			
4.09	Miscellaneous Assets not included in any of the above categories			
4.98	Accrued Investment Income		XXX	XXX
4.99	Totals			

PROPERTY AND CASUALTY SUPPLEMENT FOR THE YEAR 2002
OF THE U. S. BRANCH OF THE UNITED OHIO INSURANCE COMPANY

TRUSTEED SURPLUS STATEMENT (Continued)

LIABILITIES AND TRUSTEED SURPLUS	1 Current Year
1. Total liabilities	
ADDITIONS TO LIABILITIES:	
2. Ceded reinsurance balances payable	
3. Agents' credit balances	
4. Aggregate write-ins for other additions to liabilities	
5. Total additions (Line 2 plus Line 3 plus Line 4)	
6. Total (Line 1 plus Line 5)	
DEDUCTIONS FROM LIABILITIES:	
7. Reinsurance recoverable on paid losses and loss adjustment expenses:	
7.1 Authorized companies	
7.2 Unauthorized companies	
8. Special state deposits, not exceeding net liabilities carried in this statement on business in each respective state:	
8.1 Special state deposits (submit schedule)	
8.2 Accrued interest on special state deposits	
9. Agents' balances or uncollected premiums not more than	
10. Unpaid reinsurance premiums receivable, not exceeding	
10.1 Authorized companies	
10.2 Unauthorized companies	
11. Aggregate write-ins for other deductions from liabilities	
12. Total deductions (Line 7 through Line 11)	
13. Total adjusted liabilities (Line 6 minus Line 12)	
14. Trusteed surplus	
15. Total	
DETAILS OF WRITE-INS	
0401.	
0402.	
0403.	
0498. Summary of remaining write-ins for Line 4 from overflow page	
0499. Totals (Line 0401 through Line 0403 plus Line 0498) (Line 4 above)	
1101.	
1102.	
1103.	
1198. Summary of remaining write-ins for Line 11 from overflow page	
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	

NONE