



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code 0207 (Current Period) 0207 (Prior Period) NAIC Company Code 26131 Employer's ID Number 34-0613930

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

Country of Domicile United States of America

Incorporated 06/29/1937 Commenced Business 07/30/1937

Statutory Home Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Main Administrative Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060 (Area Code) (Telephone Number)

Mail Address 1685 Cleveland Road (Street and Number or P.O. Box), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Primary Location of Books and Records 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060 (Area Code) (Telephone Number)

Internet Website Address www.wrg-ins.com

Statement Contact Joseph E. Wilford (Name), 330-262-9060-2437 (Area Code) (Telephone Number) (Extension), Joe.Wilford@wrg-ins.com (E-mail Address), 330-264-7822 (Fax Number)

Policyowner Relations Contact 1685 Cleveland Rd. (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060 (Area Code) (Telephone Number) (Extension)

OFFICERS

PRESIDENT JOHN P. MURPHY SECRETARY JOHN P. MURPHY

VP FINANCE/CFO/TREASURER KENNETH B. STOCKMAN

VICE PRESIDENTS

WILLIAM J. BLINCOE KEVIN W. DAY F. EMERSON LOGEE
TIMOTHY A. PADDOCK DANIEL J. PITCHER KENNETH B. STOCKMAN

DIRECTORS OR TRUSTEES

ROBERT P. BOGNER F. EMERSON LOGEE JOHN P. MURPHY
C. MICHAEL REARDON KENNETH G. RHODE

State of OHIO
County of WAYNE } 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.

JOHN P. MURPHY PRESIDENT JOHN P. MURPHY SECRETARY KENNETH B. STOCKMAN VP FINANCE/CFO/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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0207

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Company Code 26131

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

NONE

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

24.1L



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0207**

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Company Code **26131**

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	173,197	151,576		88,645	0	0	56,211	0	0	0	27,877	3,291
2.1 Allied lines	88,796	77,304		43,284	114,396	168,107	0	0	0	0	14,301	1,687
2.2 Multiple peril crop					0	0	0	0	0	0		
2.3 Federal flood					0	0	0	0	0	0		
3. Farmowners multiple peril					0	0	0	0	0	0		
4. Homeowners multiple peril	3,498,060	3,058,415		1,857,417	2,625,886	2,608,960	677,087	0	0	0	565,470	66,463
5.1 Commercial multiple peril (non-liability portion)	817,861	723,566		425,089	191,114	153,781	49,300	0	0	0	158,790	15,539
5.2 Commercial multiple peril (liability portion)	912,642	801,370		447,141	238,212	167,671	233,983	34,034	58,334	95,285	177,192	17,340
6. Mortgage guaranty					0	0	0	0	0	0		
8. Ocean marine					0	0	0	0	0	0		
9. Inland marine	85,010	80,922		33,883	48,987	43,186	0	0	0	0	14,346	1,615
10. Financial guaranty					0	0	0	0	0	0		
11. Medical malpractice					0	0	0	0	0	0		
12. Earthquake	3,084	2,635		1,577	0	0	0	0	0	0	522	59
13. Group accident and health					0	0	0	0	0	0		
14. Credit A & H (group and individual)					0	0	0	0	0	0		
15.1 Collectively renewable A & H					0	0	0	0	0	0		
15.2 Non-cancellable A & H					0	0	0	0	0	0		
15.3 Guaranteed renewable A & H					0	0	0	0	0	0		
15.4 Non-renewable for stated reasons only					0	0	0	0	0	0		
15.5 Other accident only					0	0	0	0	0	0		
15.6 All other A & H					0	0	0	0	0	0		
15.7 Federal employees health benefits program premium					0	0	0	0	0	0		
16. Workers' compensation	1,340,481	1,224,184		632,838	660,063	514,287	917,418	2,310	(15,624)	6,467	132,912	25,469
17. Other liability	226,429	188,613		118,209	77,400	(4,600)	104,544	0	0	0	40,565	4,302
18. Products liability	6,970	5,281		3,596	2,564	2,565	1	0	0	0	1,399	132
19.1 Private passenger auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.2 Other private passenger auto liability	3,844,661	3,647,684		1,205,859	2,252,051	2,902,864	2,547,016	0	0	0	635,340	73,049
19.3 Commercial auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.4 Other commercial auto liability	502,319	463,419		228,013	92,352	97,997	298,212	0	0	0	83,562	9,544
21.1 Private passenger auto physical damage	3,246,247	3,049,408		1,017,246	1,898,266	1,918,338	171,036	0	0	0	536,452	61,679
21.2 Commercial auto physical damage	168,133	149,530		77,800	84,114	83,114	3,500	0	0	0	27,953	3,195
22. Aircraft (all perils)					0	0	0	0	0	0		
23. Fidelity					0	0	0	0	0	0		
24. Surety					0	0	0	0	0	0		
26. Burglary and theft	4,684	3,975		2,682	2,615	1,613	77	0	0	0	786	89
27. Boiler and machinery					0	0	0	0	0	0		
28. Credit					0	0	0	0	0	0		
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	14,918,574	13,627,882	0	6,183,279	8,288,020	8,657,883	5,058,385	36,344	42,710	101,752	2,417,467	283,453
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 251,173

24.IN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0207**

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Company Code **26131**

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	884,383	877,200		458,563	322,500	393,260	149,246	0	0	0	136,279	13,628
2.1 Allied lines	373,589	363,900		185,557	259,748	230,158	17,360	7,264	23,703	20,337	57,569	5,757
2.2 Multiple peril crop					0	0	0	0	0	0	0	0
2.3 Federal flood					0	0	0	0	0	0	0	0
3. Farmowners multiple peril					0	0	0	0	0	0	0	0
4. Homeowners multiple peril	13,743,607	13,061,190		7,262,197	10,594,446	10,918,493	5,497,658	164,618	236,998	460,874	2,127,463	211,791
5.1 Commercial multiple peril (non-liability portion)	3,382,244	3,029,315		1,723,979	1,350,688	1,732,648	802,573	0	0	0	625,027	52,121
5.2 Commercial multiple peril (liability portion)	3,194,368	2,843,520		1,546,430	468,376	755,539	1,585,498	219,576	376,245	614,737	590,308	49,226
6. Mortgage guaranty					0	0	0	0	0	0	0	0
8. Ocean marine					0	0	0	0	0	0	0	0
9. Inland marine	524,292	499,225		248,048	86,611	70,975	7,000	0	0	0	84,881	8,079
10. Financial guaranty					0	0	0	0	0	0	0	0
11. Medical malpractice					0	0	0	0	0	0	0	0
12. Earthquake	7,358	6,829		2,861	0	0	0	0	0	0	1,193	113
13. Group accident and health					0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)					0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H					0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H					0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H					0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only					0	0	0	0	0	0	0	0
15.5 Other accident only					0	0	0	0	0	0	0	0
15.6 All other A & H					0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium					0	0	0	0	0	0	0	0
16. Workers' compensation					0	0	0	0	0	0	0	0
17. Other liability	1,394,470	1,252,026		731,571	565,784	633,398	568,087	16,958	(133,118)	47,477	240,262	21,489
18. Products liability	71,294	64,078		32,014	0	(10,000)	5,001	1,559	5,924	4,365	13,823	1,099
19.1 Private passenger auto no-fault (personal injury protection)					0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	18,455,527	18,193,358		4,929,108	13,774,077	12,972,408	20,090,784	429,117	418,922	1,201,380	2,851,317	284,402
19.3 Commercial auto no-fault (personal injury protection)					0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	3,043,802	2,777,934		1,404,988	1,969,824	914,890	1,372,830	33,633	(21,464)	94,161	470,562	46,905
21.1 Private passenger auto physical damage	13,338,364	12,977,237		3,582,560	8,972,169	9,053,962	1,011,727	9,662	(20,275)	27,050	2,060,732	205,546
21.2 Commercial auto physical damage	831,850	757,732		385,432	511,258	522,100	44,936	0	0	0	128,518	12,819
22. Aircraft (all perils)					0	0	0	0	0	0	0	0
23. Fidelity					0	0	0	0	0	0	0	0
24. Surety					0	0	0	0	0	0	0	0
26. Burglary and theft	36,088	34,300		15,654	33,718	14,711	415	0	0	0	5,854	557
27. Boiler and machinery					0	0	0	0	0	0	0	0
28. Credit					0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	59,281,236	56,737,844	0	22,508,962	38,909,199	38,202,542	31,153,115	882,387	886,935	2,470,381	9,393,788	913,532
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,325,094

24.OH



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0207**

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Company Code **26131**

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

NONE

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

24.TN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0207**

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Company Code **26131**

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	1,057,580	1,028,776	0	547,208	322,500	393,260	205,457	0	0	0	164,156	16,919
2.1 Allied lines	462,385	441,204	0	228,841	374,144	398,265	17,360	7,264	23,703	20,337	71,870	7,444
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	17,241,667	16,119,605	0	9,119,614	13,220,332	13,527,453	6,174,745	164,618	236,998	460,874	2,692,933	278,254
5.1 Commercial multiple peril (non-liability portion)	4,200,105	3,752,881	0	2,149,068	1,541,802	1,886,429	851,873	0	0	0	783,817	67,660
5.2 Commercial multiple peril (liability portion)	4,107,010	3,644,890	0	1,993,571	706,588	923,210	1,819,481	253,610	434,579	710,022	767,500	66,566
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	609,302	580,147	0	281,931	135,598	114,161	7,000	0	0	0	99,227	9,694
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	10,442	9,464	0	4,438	0	0	0	0	0	0	1,715	172
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	1,340,481	1,224,184	0	632,838	660,063	514,287	917,418	2,310	(15,624)	6,467	132,912	25,469
17. Other liability	1,620,899	1,440,639	0	849,780	643,184	628,798	672,631	16,958	(133,118)	47,477	280,827	25,791
18. Products liability	78,264	69,359	0	35,610	2,564	(7,435)	5,002	1,559	5,924	4,365	15,222	1,231
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	22,300,188	21,841,042	0	6,134,967	16,026,128	15,875,272	22,637,800	429,117	418,922	1,201,380	3,486,657	357,451
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	3,546,121	3,241,353	0	1,633,001	2,062,176	1,012,887	1,671,042	33,633	(21,464)	94,161	554,124	56,449
21.1 Private passenger auto physical damage	16,584,611	16,026,645	0	4,599,806	10,870,435	10,972,300	1,182,763	9,662	(20,275)	27,050	2,597,184	267,225
21.2 Commercial auto physical damage	999,983	907,262	0	463,232	595,372	605,214	48,436	0	0	0	156,471	16,014
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	40,772	38,275	0	18,336	36,333	16,324	492	0	0	0	6,640	646
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	74,199,810	70,365,726	0	28,692,241	47,197,219	46,860,425	36,211,500	918,731	929,645	2,572,133	11,811,255	1,196,985
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,576,267

24.GT

SCHEDULE A VERIFICATION BETWEEN YEARS

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

NONE

SCHEDULE B VERIFICATION BETWEEN YEARS

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

NONE

SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....		1,162,334
2. Cost of acquisitions during year:		
2.1 Actual cost at time of acquisitions.....	271,933	
2.2 Additional investment made after acquisitions.....		271,933
3. Accrual of discount.....		.0
4. Increase (decrease) by adjustment.....		(247,419)
5. Total profit (loss) on sale.....		.0
6. Amounts paid on account or in full during the year.....		.0
7. Amortization of premium.....		.0
8. Increase (decrease) by foreign exchange adjustment.....		.0
9. Book/adjusted carrying value of long-term invested assets at end of current period.....		1,186,848
10. Total valuation allowance.....		
11. Subtotal (Lines 9 plus 10).....		1,186,848
12. Total nonadmitted amounts.....		.0
13. Statement value of long-term invested assets at end of current period.....		1,186,848

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	27,453,370	22,016,753	1,983,204	182		51,453,509	73.7	47,103,513	78.5	51,453,509	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	27,453,370	22,016,753	1,983,204	182	0	51,453,509	73.7	47,103,513	78.5	51,453,509	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1		1,436,118	2,203,280			3,639,398	5.2	1,573,891	2.6	3,639,398	
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	1,436,118	2,203,280	0	0	3,639,398	5.2	1,573,891	2.6	3,639,398	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	189,207	1,722,792	1,690,867	1,003,290		4,606,156	6.6	1,898,598	3.2	4,606,157	
4.2 Class 2	44,870	388,043	70,000			502,913	0.7	607,184	1.0	502,913	
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	234,077	2,110,835	1,760,867	1,003,290	0	5,109,069	7.3	2,505,782	4.2	5,109,070	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1						0	0.0	0	0.0		
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1						.0	.0.0	.0	.0.0		
6.2 Class 2						.0	.0.0	.0	.0.0		
6.3 Class 3						.0	.0.0	.0	.0.0		
6.4 Class 4						.0	.0.0	.0	.0.0		
6.5 Class 5						.0	.0.0	.0	.0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	500,431	4,797,352	3,199,072			8,496,855	12.2	8,852,102	14.7	8,496,855	
7.2 Class 2		900,626	200,000			1,100,626	1.6	.0	.0.0	1,100,626	
7.3 Class 3						.0	.0.0	.0	.0.0		
7.4 Class 4						.0	.0.0	.0	.0.0		
7.5 Class 5						.0	.0.0	.0	.0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	500,431	5,697,978	3,399,072	0	0	9,597,481	13.8	8,852,102	14.7	9,597,481	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						.0	.0.0	.0	.0.0		
8.2 Class 2						.0	.0.0	.0	.0.0		
8.3 Class 3						.0	.0.0	.0	.0.0		
8.4 Class 4						.0	.0.0	.0	.0.0		
8.5 Class 5						.0	.0.0	.0	.0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1						.0	.0.0	.0	.0.0		
9.2 Class 2						.0	.0.0	.0	.0.0		
9.3 Class 3						.0	.0.0	.0	.0.0		
9.4 Class 4						.0	.0.0	.0	.0.0		
9.5 Class 5						.0	.0.0	.0	.0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	28,143,008	29,973,015	9,076,423	1,003,472	.0	68,195,918	97.7	XXX	XXX	68,195,919	.0
10.2 Class 2	44,870	1,288,669	270,000	.0	.0	1,603,539	2.3	XXX	XXX	1,603,539	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	28,187,878	31,261,684	9,346,423	1,003,472	.0	69,799,457	100.0	XXX	XXX	69,799,458	.0
10.8 Line 10.7 as a % of Col. 6	40.4	44.8	13.4	1.4	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	13,372,000	30,315,033	14,096,945	1,644,126	.0	XXX	XXX	59,428,104	99.0	59,428,104	.0
11.2 Class 2	105,000	382,747	119,437	.0	.0	XXX	XXX	607,184	1.0	607,184	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	13,477,000	30,697,780	14,216,382	1,644,126	.0	XXX	XXX	60,035,288	100.0	60,035,288	.0
11.8 Line 11.7 as a % of Col. 8	22.4	51.1	23.7	2.7	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	28,143,009	29,973,014	9,076,423	1,003,471	.0	68,195,917	97.7	59,428,103	99.0	68,195,917	XXX
12.2 Class 2	44,871	1,288,669	270,000	.0	.0	1,603,540	2.3	607,184	1.0	1,603,540	XXX
12.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	28,187,880	31,261,683	9,346,423	1,003,471	.0	69,799,457	100.0	60,035,287	100.0	69,799,457	XXX
12.8 Line 12.7 as a % of Col. 6	40.4	44.8	13.4	1.4	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	40.4	44.8	13.4	1.4	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 502,914 current year, \$ 657,019 prior year of bonds with Z designations and \$, current year, \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
 (c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year, \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	27,451,558	22,013,254	1,982,157			51,446,969	73.7	47,094,759	78.4	51,446,969	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	1,812	3,498	1,047	182		6,539	0.0	8,754	0.0	6,539	
1.7 Totals	27,453,370	22,016,752	1,983,204	182	0	51,453,508	73.7	47,103,513	78.5	51,453,508	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations		1,436,118	2,203,280			3,639,398	5.2	1,573,891	2.6	3,639,398	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	1,436,118	2,203,280	0	0	3,639,398	5.2	1,573,891	2.6	3,639,398	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	234,078	2,110,835	1,760,867	1,003,290		5,109,070	7.3	2,505,783	4.2	5,109,070	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	234,078	2,110,835	1,760,867	1,003,290	0	5,109,070	7.3	2,505,783	4.2	5,109,070	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations						0	0.0	0	0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
5.3 Defined						0	0.0	0	0.0		
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	500,431	5,697,978	3,399,072			9,597,481	13.8	8,852,102	14.7	9,597,481	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other						0	0.0	0	0.0		
7.7 Totals	500,431	5,697,978	3,399,072	0	0	9,597,481	13.8	8,852,102	14.7	9,597,481	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	28,186,067	31,258,185	9,345,376	1,003,290	0	69,792,918	100.0	XXX	XXX	69,792,918	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	1,812	3,498	1,047	182	0	6,539	0.0	XXX	XXX	6,539	0
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	28,187,879	31,261,683	9,346,423	1,003,472	0	69,799,457	100.0	XXX	XXX	69,799,457	0
10.8 Line 10.7 as a % of Col. 6	40.4	44.8	13.4	1.4	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	13,474,614	30,693,140	14,214,937	1,643,844	0	XXX	XXX	60,026,535	100.0	60,026,535	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	2,385	4,641	1,446	282	0	XXX	XXX	8,754	0.0	8,754	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	13,476,999	30,697,781	14,216,383	1,644,126	0	XXX	XXX	60,035,289	100.0	60,035,289	0
11.8 Line 11.7 as a % of Col. 8	22.4	51.1	23.7	2.7	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	28,186,067	31,258,185	9,345,376	1,003,290	0	69,792,918	100.0	60,026,535	100.0	69,792,918	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	1,812	3,498	1,047	182	0	6,539	0.0	8,754	0.0	6,539	XXX
12.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	28,187,879	31,261,683	9,346,423	1,003,472	0	69,799,457	100.0	60,035,289	100.0	69,799,457	XXX
12.8 Line 12.7 as a % of Col. 6	40.4	44.8	13.4	1.4	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	40.4	44.8	13.4	1.4	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	7,785,147	7,785,147	0	0	0
2. Cost of short-term investments acquired	64,833,287	64,833,287			
3. Increase (decrease) by adjustment	0				
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	58,705,054	58,705,054			
7. Book/adjusted carrying value, current year	13,913,380	13,913,380	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	13,913,380	13,913,380	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	13,913,380	13,913,380	0	0	0
12. Income collected during year	276,131	276,131			
13. Income earned during year	276,131	276,131			

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

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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)	0
2. Cost/Option Premium (Section 2, Column 7)	0
3. Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13)	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	0
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	0
5. Consideration received on terminations (Section 3, Column 12)	0
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13)	0
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized	
7.2 Used to Adjust Basis of Hedged Item	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7)	0

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)	0
2. Consideration received (Section 2, Column 7)	372,589
3. Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13)	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	20,649
4.2 Used to Adjust Basis (Section 3, Column 15)	0
5. Consideration paid on terminations (Section 3, Column 12)	0
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13)	0
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized	
7.2 Used to Adjust Basis	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7)	351,940

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 (Section 4, Line 8, prior year)	0
2. Cost or (Consideration Received) (Section 2, Column 7)	0
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	0
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	0
5. Consideration received (or paid) on terminations (Section 3, Column 12)	0
6. Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13)	0
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized	
7.2 Used to Adjust Basis of Hedged Item	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7)	0

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 (Section 4, Line 8, prior year)	0
2. Change in total Variation Margin on Open Contracts (Difference between years - Section 1, Column 6)	0
3.1 Change in Variation Margin on Open Contracts used to Adjust Basis of Hedged Item (Section 1, Column 11)	0
3.2 Change in variation margin on open contracts recognized (Difference between years - Section 1, Column 10)	0
4.1 Variation Margin on Contracts Terminated During the Year (Section 3, Column 6)	0
4.2 Less:	
4.21 Gain/(Loss) Recognized in Current Year (Section 3, Column 11)	0
4.22 Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12)	0
4.3 Subtotal (Line 4.1 minus Line 4.2)	0
5.1 Net additions to Cash Deposits (Section 2, Column 7)	0
5.2 Less: Net Reductions to Cash Deposits (Section 3, Column 9)	0
6. Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)	0
7. Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:	
7.1 Recognized	
7.2 Used to Adjust Basis of Hedged Item	0
8. Aggregate write-in book value, December 31, Current Year (Lines 6 + 7.1 + 7.2)	0

SCHEDULE DB - PART E - VERIFICATION BETWEEN YEARS

Verification of Statement Value and Fair Value of Open Contracts

	Statement Value
1. Part A, Section 1, Column 10	0
2. Part B, Section 1, Column 10	351,948
3. Part C, Section 1, Column 10	0
4. Part D, Section 1, Column 9 - 12	0
5. Lines (1) - (2) + (3) + (4)	(351,948)
6. Part E, Section 1, Column 4	0
7. Part E, Section 1, Column 5	0
8. Lines (5) - (6) - (7)	(351,948)
	Fair Value
9. Part A, Section 1, Column 11	0
10. Part B, Section 1, Column 11	9,155,104
11. Part C, Section 1, Column 11	0
12. Part D, Section 1, Column 9	0
13. Lines (9) - (10) + (11) + (12)	(9,155,104)
14. Part E, Section 1, Column 7	0
15. Part E, Section 1, Column 8	0
16. Lines (13) - (14) - (15)	(9,155,104)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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	0	0	0	0	0	0	0	0	0	0
2. Add: Opened or Acquired Transactions									0	0
3. Add: Increases in Replicated Asset Statement Value	XXX		XXX		XXX		XXX		XXX	0
4. Less: Closed or Disposed of Transactions									0	0
5. Less: Positions Disposed of For Failing Effectiveness Criteria									0	0
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	0
7. Ending Inventory	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7						
34-0359380	26123	Lightning Rod Mutual Insurance Company	OH				0						
0599998		- Other U.S. Unaffil Insurers - Reins Col 8 < 100,000					0						
0699998		- Pools and Associations - Reins Col 8 < 100,000					0						
35-1701158	29629	NAMIC Insurance Company, Inc	IN			7	7						
0799998		- Pools and Associations - Reins Col 8 < 100,000					0						
0799999		- Total - Pools, Associations - Voluntary Pools				7	7						
0899999		- Total - Pools and Associations				7	7						
0999998		- Other Non-U.S. Insurers - Reins Col 8 < 100,000					0						
9999999 Totals						7	7						

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SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
34-0359380	26123	Lightning Rod Mutual Insurance Company	OH		69,211	196		22,004		11,021					33,221	(185)		33,406	
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling						69,211	196	22,004		11,021					33,221	(185)		33,406	
13-4924125	10224	American Reinsurance Company	DE		231	4		484		516	28	13		1,045	(1)		1,046		
48-0921045	39845	Employers Reinsurance Corporation	MO		2,779	(21)	2	897		958	52	400		2,288	511		1,777		
42-0234980	21415	Employers Mutual Casualty Company	IA		12			2		2	0			4	2		2		
25-6038677	26271	Erie Insurance Exchange	PA		35			12		13	1			26	6		20		
14-1415410	13803	Farm Family Casualty Insurance Company	NY		18			4		4				8	3		5		
42-0245840	13897	Farmers Mutual Hail Insurance Company	IA		18									0	2		(2)		
13-2798872	32190	Gerling Global Reinsurance Corporation of America	NY		7									0	1		(1)		
34-0613930	26131	Western Reserve Mutual Casualty Company	OH											0			0		
AA-1126990	00000	Patriot Re Corporation	NY		33			6		6				12	4		8		
13-1675535	25364	Swiss Reinsurance America Corporation	NY		750	19						11		30	104		(74)		
13-2918573	42439	Toa-Re Insurance Company America	DE		10			4		4				8	2		6		
0399999 - Authorized - Affiliates - Other (Non-U.S.)						3,893	2	2	1,409	1,503	81	424		3,421	634		2,787		
0499999 - Total - Authorized - Affiliates						73,104	198	2	23,413	12,524	81	424		36,642	449		36,193		
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0			0		
AA-9991501	00000	Indiana Mine Subsidense Fund	IN		1									0			0		
AA-9991503	00000	Ohio Mine Subsidense Fund	OH		14									0			0		
0699999 - Authorized - Pools - Mandatory Pools						15													
AA-1460030	00000	Berner Allgemeine Vers. Gess			42			8						8	5		3		
AA-3190757	56014	XL Mid-Ocean Reinsurance Company, Ltd			41			5		5				10	7		3		
AA-1122000	13650	Lloyds Underwriters	EN		887	0		116		124	7			247	129		118		
AA-1121366	12904	Odyssey America Reinsurance Corporation, UK Branch	EN		37			8		9				17	7		10		
AA-1340192	20702	R & V Vallegemeine Versicherung AG			74									0	6		(6)		
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
0899999 - Authorized - Other Non-U.S. Insurers						1,081		137		138	7			282	154		128		
0999999 - Total - Authorized						74,200	198	2	23,550	12,662	88	424		36,924	603		36,321		
1399999 - Total - Unauthorized - Affiliates														0			0		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
1899999 - Total - Unauthorized														0			0		
1999999 - Total - Authorized and Unauthorized						74,200	198	2	23,550	0	12,662	88	424	0	36,924	603	0	36,321	0
2099999 - Total - Protected Cells														0			0		
9999999 Totals						74,200	198	2	23,550	0	12,662	88	424	0	36,924	603	0	36,321	0

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

1 Name of Company	2 Commission Rate	3 Ceded Premium
1. American Reinsurance Company	0.250	350,779
2. Employers Reinsurance Corporation	0.250	1,032,849
3.		
4.		
5.		

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Schedule F - Part 5

NONE

Schedule F - Part 6

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	100,774,997		100,774,997
2. Agents' balances or uncollected premiums (Line 10)	15,082,184		15,082,184
3. Funds held by or deposited with reinsured companies (Line 11)	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	200,463	(200,463)	0
5. Other assets (Lines 12 and 13 and 15 through 25)	891,889		891,889
6. Net amount recoverable from reinsurers			0
7. Totals (Line 28)	116,949,533	(200,463)	116,749,070
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	27,674,587	3,384,000	31,058,587
9. Taxes, expenses, and other obligations (Lines 4 through 8)	2,995,586		2,995,586
10. Unearned premiums (Line 9)	22,027,230	335,749	22,362,979
11. Advance Premiums (Line 10)	487,615	0	487,615
12. Dividends declared and unpaid (Line 11.1 and 11.2)	0	0	0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	603,302	(603,302)	0
14. Funds held by company under reinsurance treaties (Line 13)	0		0
15. Amounts withheld or retained by company for account of others (Line 14)	1,403,724		1,403,724
16. Provision for reinsurance (Line 16)	0		0
17. Other liabilities (Lines 15 and 17 through 23)	1,728,537		1,728,537
18. Total liabilities (Line 26 minus Line 25)	56,920,581	3,116,447	60,037,028
19. Surplus as regards policyholders (Line 35)	60,028,952	X X X	60,028,952
20. Totals (Line 36)	116,949,533	3,116,447	120,065,980

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:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	26	12	2	0	2	0	0	18	XXX	
2. 1993	9,218	2,805	6,413	6,598	2,049	494	99	276	0	135	5,220	442	
3. 1994	9,737	1,441	8,296	7,052	1,028	543	34	274	0	88	6,807	3,689	
4. 1995	10,539	964	9,575	8,266	801	594	14	310	0	63	8,355	3,729	
5. 1996	10,846	761	10,085	10,689	933	865	11	489	0	127	11,099	5,862	
6. 1997	10,506	740	9,766	9,213	830	557	31	507	0	141	9,416	7,993	
7. 1998	10,441	849	9,592	8,711	809	115	4	773	0	72	8,786	8,408	
8. 1999	10,755	1,012	9,743	7,098	562	59	2	447	0	100	7,040	7,374	
9. 2000	11,815	855	10,960	11,041	2,505	106	13	986	4	96	9,611	8,929	
10. 2001	12,722	1,189	11,533	10,120	808	35	1	813	18	107	10,141	8,494	
11. 2002	14,294	1,465	12,829	9,701	553	22	2	800	12	19	9,956	8,078	
12. Totals	XXX	XXX	XXX	88,515	10,890	3,392	211	5,677	34	948	86,449	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	26	0	0	0	0	0	0	0	0	0	0	26	1
2.	0	0	0	0	2	0	1	0	2	0	0	5	0
3.	22	0	0	0	2	0	1	0	2	0	0	27	2
4.	0	0	0	0	2	0	1	0	2	0	0	5	2
5.	56	0	0	0	4	0	2	0	4	0	0	66	13
6.	23	0	0	0	7	0	3	0	5	0	0	38	14
7.	50	0	0	0	8	0	4	0	6	0	0	68	23
8.	225	10	0	0	11	1	6	1	9	0	0	239	53
9.	328	14	101	22	30	1	16	1	25	0	0	462	502
10.	480	49	247	54	66	3	35	3	56	0	0	775	353
11.	1,929	489	1,301	287	211	20	111	10	178	0	0	2,924	273
12.	3,139	562	1,649	363	343	25	180	15	289	0	0	4,635	1,236

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	26	0
2.	7,373	2,148	5,225	80.0	76.6	81.5	0	0	40.0	0	5
3.	7,896	1,062	6,834	81.1	73.7	82.4	0	0	40.0	22	5
4.	9,175	815	8,360	87.1	84.5	87.3	0	0	40.0	0	5
5.	12,109	944	11,165	111.6	124.0	110.7	0	0	40.0	56	10
6.	10,315	861	9,454	98.2	116.4	96.8	0	0	40.0	23	15
7.	9,667	813	8,854	92.6	95.8	92.3	0	0	40.0	50	18
8.	7,855	576	7,279	73.0	56.9	74.7	0	0	40.0	215	24
9.	12,633	2,560	10,073	106.9	299.4	91.9	0	0	40.0	393	69
10.	11,852	936	10,916	93.2	78.7	94.7	0	0	40.0	624	151
11.	14,253	1,373	12,880	99.7	93.7	100.4	0	0	40.0	2,454	470
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,863	772

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	50	20	5	7	4	0	6	32	XXX
2. 1993	15,478	1,813	13,665	13,432	2,368	1,162	63	626	0	355	12,789	877
3. 1994	17,364	1,182	16,182	14,391	1,141	1,291	39	765	0	411	15,267	5,672
4. 1995	21,510	1,465	20,045	15,081	1,114	1,276	29	816	0	574	16,030	6,480
5. 1996	21,105	1,505	19,600	13,843	981	1,132	24	955	0	465	14,925	7,376
6. 1997	18,239	1,263	16,976	11,996	950	769	22	955	0	337	12,748	9,890
7. 1998	16,058	839	15,219	9,869	293	344	4	978	1	297	10,893	7,743
8. 1999	15,045	756	14,289	9,719	350	285	2	603	0	306	10,255	7,472
9. 2000	15,007	665	14,342	10,035	505	197	0	891	1	240	10,617	8,105
10. 2001	16,153	733	15,420	9,022	369	89	0	730	0	203	9,472	7,842
11. 2002	18,174	794	17,380	5,413	42	36	0	446	0	108	5,853	6,068
12. Totals	XXX	XXX	XXX	112,851	8,133	6,586	190	7,769	2	3,302	118,881	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	13	7	61	13	0	0	0	0	0	0	0	54	1
2.	0	0	80	17	0	0	0	0	0	0	0	63	1
3.	0	0	123	26	2	0	1	0	2	0	0	102	4
4.	18	0	135	29	3	0	1	0	2	0	0	130	12
5.	96	0	147	31	5	0	2	0	4	0	0	223	13
6.	179	6	160	34	8	0	4	1	6	0	0	316	48
7.	142	19	166	35	12	1	6	1	10	0	0	280	89
8.	484	10	178	38	32	2	16	3	25	0	0	682	256
9.	1,327	3	276	59	79	4	38	7	62	0	0	1,709	1,059
10.	3,838	323	829	177	129	7	61	12	100	0	0	4,438	1,019
11.	6,506	403	3,986	851	209	11	102	19	165	0	0	9,684	779
12.	12,603	771	6,141	1,310	479	25	231	43	376	0	0	17,681	3,281

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	54	0
2.	15,300	2,448	12,852	98.8	135.0	94.1	0	0	40.0	63	0
3.	16,575	1,206	15,369	95.5	102.0	95.0	0	0	40.0	97	5
4.	17,332	1,172	16,160	80.6	80.0	80.6	0	0	40.0	124	6
5.	16,184	1,036	15,148	76.7	68.8	77.3	0	0	40.0	212	11
6.	14,077	1,013	13,064	77.2	80.2	77.0	0	0	40.0	299	17
7.	11,527	354	11,173	71.8	42.2	73.4	0	0	40.0	254	26
8.	11,342	405	10,937	75.4	53.6	76.5	0	0	40.0	614	68
9.	12,905	579	12,326	86.0	87.1	85.9	0	0	40.0	1,541	168
10.	14,798	888	13,910	91.6	121.1	90.2	0	0	40.0	4,167	271
11.	16,863	1,326	15,537	92.8	167.0	89.4	0	0	40.0	9,238	446
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,663	1,018

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	692	84	608	383	23	33	0	12	0	16	405	26
3. 1994	985	62	923	640	153	38	2	19	0	11	542	173
4. 1995	1,007	57	950	785	70	76	11	23	0	12	803	247
5. 1996	1,083	75	1,008	806	150	60	7	41	0	10	750	238
6. 1997	1,090	76	1,014	648	54	44	2	37	0	11	673	393
7. 1998	1,113	59	1,054	443	0	23	0	53	0	12	519	357
8. 1999	1,267	65	1,202	733	154	41	0	47	0	9	667	420
9. 2000	1,482	66	1,416	693	5	19	0	60	0	16	767	499
10. 2001	1,778	80	1,698	900	337	5	0	74	5	6	637	448
11. 2002	2,209	98	2,111	325	0	0	0	27	0	4	352	368
12. Totals	XXX	XXX	XXX	6,356	946	339	22	393	5	107	6,115	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	1	0	0	0	0	0	0	0	0	1	1
5.	40	26	2	0	0	0	0	0	0	0	0	16	2
6.	14	0	2	0	0	0	0	0	0	0	0	16	6
7.	2	0	3	0	0	0	0	0	0	0	0	5	8
8.	345	236	3	0	6	2	2	0	4	0	0	122	21
9.	127	0	4	0	14	4	5	0	8	0	0	154	85
10.	224	26	93	7	23	7	8	1	14	0	0	321	54
11.	496	105	331	23	32	10	11	1	19	0	0	750	40
12.	1,248	393	439	30	75	23	26	2	45	0	0	1,385	217

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	428	23	405	61.8	27.4	66.6	0	0	40.0	0	0
3.	697	155	542	70.8	250.0	58.7	0	0	40.0	0	0
4.	885	81	804	87.9	142.1	84.6	0	0	40.0	1	0
5.	949	183	766	87.6	244.0	76.0	0	0	40.0	16	0
6.	745	56	689	68.3	73.7	67.9	0	0	40.0	16	0
7.	524	0	524	47.1	0.0	49.7	0	0	40.0	5	0
8.	1,181	392	789	93.2	603.1	65.6	0	0	40.0	112	10
9.	930	9	921	62.8	13.6	65.0	0	0	40.0	131	23
10.	1,341	383	958	75.4	478.7	56.4	0	0	40.0	284	37
11.	1,241	139	1,102	56.2	141.8	52.2	0	0	40.0	699	51
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,264	121

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	121	27	94	32	0	2	0	1	0	0	0	35
3. 1994	168	13	155	122	0	7	0	3	0	0	0	132
4. 1995	199	14	185	130	0	7	0	4	0	0	0	141
5. 1996	200	14	186	56	0	6	0	2	0	0	0	64
6. 1997	166	12	154	122	0	6	0	4	0	0	0	132
7. 1998	173	10	163	147	0	2	0	10	0	18	0	159
8. 1999	219	11	208	132	0	0	0	12	0	0	0	144
9. 2000	283	13	270	578	353	1	0	51	0	0	0	277
10. 2001	356	16	340	142	0	0	0	11	0	0	0	153
11. 2002	490	22	468	92	0	0	0	8	0	0	0	100
12. Totals	XXX	XXX	XXX	1,553	353	31	0	106	0	18	0	1,337

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	5	2	0	0	0	0	0	0	0	3	0
3.	0	0	8	2	0	0	0	0	0	0	0	6	0
4.	0	0	8	3	0	0	0	0	0	0	0	5	0
5.	0	0	9	3	0	0	0	0	0	0	0	6	0
6.	0	0	10	3	0	0	0	0	0	0	0	7	0
7.	0	0	10	3	0	0	0	0	0	0	0	7	2
8.	0	0	12	4	0	0	0	0	0	0	0	8	1
9.	74	74	19	6	0	0	1	0	1	0	0	15	12
10.	13	0	56	18	1	0	1	0	1	0	0	54	10
11.	45	0	99	31	14	0	25	0	23	0	0	175	11
12.	132	74	236	75	15	0	27	0	25	0	0	286	36

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	40	2	38	33.1	7.4	40.4	0	0	40.0	3	0
3.	140	2	138	83.3	15.4	89.0	0	0	40.0	6	0
4.	149	3	146	74.9	21.4	78.9	0	0	40.0	5	0
5.	73	3	70	36.5	21.4	37.6	0	0	40.0	6	0
6.	142	3	139	85.5	25.0	90.3	0	0	40.0	7	0
7.	169	3	166	97.7	30.0	101.8	0	0	40.0	7	0
8.	156	4	152	71.2	36.4	73.1	0	0	40.0	8	0
9.	725	433	292	256.2	3,330.8	108.1	0	0	40.0	13	2
10.	225	18	207	63.2	112.5	60.9	0	0	40.0	51	3
11.	306	31	275	62.4	140.9	58.8	0	0	40.0	113	62
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	219	67

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	1,545	582	963	379	100	73	3	18	0	4	367	20
3. 1994	1,580	261	1,319	636	111	125	3	37	0	15	684	298
4. 1995	1,880	195	1,685	533	4	111	0	25	0	9	665	290
5. 1996	2,073	170	1,903	1,321	408	156	16	80	0	9	1,133	224
6. 1997	2,098	177	1,921	1,126	212	86	2	71	0	10	1,069	354
7. 1998	2,172	149	2,023	971	28	81	0	116	0	7	1,140	354
8. 1999	2,322	255	2,067	970	61	83	1	68	1	19	1,058	339
9. 2000	2,870	270	2,600	1,233	68	110	1	118	0	11	1,392	460
10. 2001	3,625	402	3,223	1,500	190	35	2	121	3	27	1,461	494
11. 2002	4,536	476	4,060	912	17	15	0	75	0	3	985	371
12. Totals	XXX	XXX	XXX	9,581	1,199	875	28	729	4	114	9,954	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	3	0	0	0	0	0	0	0	0	3	0
3.	0	0	4	0	0	0	0	0	0	0	0	4	0
4.	0	0	5	0	0	0	0	0	0	0	0	5	1
5.	0	0	8	0	0	0	0	0	0	0	0	8	2
6.	20	0	10	0	1	0	0	0	1	0	0	32	2
7.	10	0	13	0	2	0	1	0	2	0	0	28	10
8.	119	0	15	0	6	0	2	0	4	0	0	146	14
9.	186	0	17	0	40	1	15	0	32	0	0	289	74
10.	154	20	75	0	60	2	23	0	48	0	0	338	60
11.	556	82	255	0	132	4	51	0	105	0	0	1,013	38
12.	1,045	102	405	0	241	7	92	0	192	0	0	1,866	201

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	473	103	370	30.6	17.7	38.4	0	0	40.0	3	0
3.	802	114	688	50.8	43.7	52.2	0	0	40.0	4	0
4.	674	4	670	35.9	2.1	39.8	0	0	40.0	5	0
5.	1,565	424	1,141	75.5	249.4	60.0	0	0	40.0	8	0
6.	1,315	214	1,101	62.7	120.9	57.3	0	0	40.0	30	2
7.	1,196	28	1,168	55.1	18.8	57.7	0	0	40.0	23	5
8.	1,267	63	1,204	54.6	24.7	58.2	0	0	40.0	134	12
9.	1,751	70	1,681	61.0	25.9	64.7	0	0	40.0	203	86
10.	2,016	217	1,799	55.6	54.0	55.8	0	0	40.0	209	129
11.	2,101	103	1,998	46.3	21.6	49.2	0	0	40.0	729	284
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,348	518

Schedule P - Part 1F - Medical Mal Occur

NONE

Schedule P - Part 1F - Medical Mal Claim

NONE

Schedule P - Part 1G - Special Liability

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	9	0	0	0	0	10	XXX
2. 1993	1,119	439	680	638	276	112	3	24	0	0	495	67
3. 1994	976	266	710	431	0	129	0	21	0	0	581	251
4. 1995	728	220	508	245	0	61	0	22	0	0	328	189
5. 1996	652	267	385	250	98	39	0	14	0	0	205	164
6. 1997	576	278	298	222	82	38	6	16	0	0	188	241
7. 1998	523	214	309	370	237	16	0	46	0	0	195	275
8. 1999	803	338	465	132	0	11	0	10	0	1	153	288
9. 2000	472	301	171	272	195	6	0	31	0	0	114	204
10. 2001	529	390	139	171	118	4	0	14	0	0	71	183
11. 2002	685	538	147	27	0	0	0	2	0	0	29	147
12. Totals	XXX	XXX	XXX	2,759	1,006	425	9	200	0	1	2,369	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	33	0	54	43	0	0	0	0	0	0	0	44	4
2.	88	40	57	46	2	0	4	0	4	0	0	69	4
3.	6	0	59	47	3	0	4	0	4	0	0	29	2
4.	21	0	62	50	3	0	4	0	4	0	0	44	8
5.	4	0	63	51	3	0	5	0	5	0	0	29	4
6.	0	0	65	53	3	0	5	0	5	0	0	25	5
7.	0	0	70	57	3	0	5	0	5	0	0	26	9
8.	12	0	73	59	3	0	5	0	5	0	0	39	22
9.	413	392	89	72	4	0	6	0	6	0	0	54	40
10.	32	0	143	116	4	0	6	0	6	0	0	75	39
11.	13	0	226	182	4	0	6	0	6	0	0	73	17
12.	622	432	961	776	32	0	50	0	50	0	0	507	154

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	44	0
2.	929	365	564	83.0	83.1	82.9	0	0	40.0	59	10
3.	657	47	610	67.3	17.7	85.9	0	0	40.0	18	11
4.	422	50	372	58.0	22.7	73.2	0	0	40.0	33	11
5.	383	149	234	58.7	55.8	60.8	0	0	40.0	16	13
6.	354	141	213	61.5	50.7	71.5	0	0	40.0	12	13
7.	515	294	221	98.5	137.4	71.5	0	0	40.0	13	13
8.	251	59	192	31.3	17.5	41.3	0	0	40.0	26	13
9.	827	659	168	175.2	218.9	98.2	0	0	40.0	38	16
10.	380	234	146	71.8	60.0	105.0	0	0	40.0	59	16
11.	284	182	102	41.5	33.8	69.4	0	0	40.0	57	16
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	375	132

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

(\$000 Omitted)

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

NONE

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

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	1,014	95	919	517	2	0	0	41	0	2	556	XXX
3. 2002	1,081	109	972	392	0	3	0	32	0	0	427	XXX
4. Totals	XXX	XXX	XXX	909	2	3	0	73	0	2	983	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	21
2.	1	0	0	0	1	0	0	0	1	0	0	3	13
3.	87	0	18	1	6	0	1	0	4	0	0	115	12
4.	88	0	18	1	7	0	1	0	5	0	0	118	46

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	561	2	559	55.3	2.1	60.8	0	0	40.0	1	2
3.	543	1	542	50.2	0.9	55.8	0	0	40.0	104	11
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	105	13

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	12,836	256	12,580	8,826	82	3	0	705	0	823	9,452	15,079
3. 2002	14,939	309	14,630	9,266	23	2	0	764	0	472	10,009	13,870
4. Totals	XXX	XXX	XXX	18,092	105	5	0	1,469	0	1,295	19,461	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1	0	0	0	0	0	0	0	0	0	0	1	485
2.	13	1	25	0	75	0	25	0	59	0	0	196	399
3.	726	72	220	0	54	0	18	0	43	0	0	989	404
4.	740	73	245	0	129	0	43	0	102	0	0	1,186	1,288

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	9,731	83	9,648	75.8	32.4	76.7	0	0	40.0	37	159
3.	11,093	95	10,998	74.3	30.7	75.2	0	0	40.0	874	115
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	912	274

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 1993	260	94	166	150	17	.0	.0	.0	.0	.0	.0	133
3. 1994	122	70	52	65	22	.0	.0	.0	.0	.0	.0	43
4. 1995	87	43	44	33	10	.0	.0	.0	.0	.0	.0	23
5. 1996	294	233	61	307	249	.0	.0	.0	.0	.0	.0	58
6. 1997	171	136	35	61	112	.0	.0	.0	.0	.0	.0	(51)
7. 1998	(1)	.0	(1)	.0	.0	.0	.0	.0	.0	.0	.0	XXX
8. 1999	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
9. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
10. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
11. 2002	0	0	0	1	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	617	410	0	0	0	0	0	0	207

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	150	17	133	57.7	18.1	80.1	.0	.0	40.0	.0	.0
3.	65	22	43	53.3	31.4	82.7	.0	.0	40.0	.0	.0
4.	33	10	23	37.9	23.3	52.3	.0	.0	40.0	.0	.0
5.	307	249	58	104.4	106.9	95.1	.0	.0	40.0	.0	.0
6.	61	112	(51)	35.7	82.4	(145.7)	.0	.0	40.0	.0	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
8.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
9.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
10.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
11.	7	0	7	0.0	0.0	0.0	0	0	40.0	6	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	0

Schedule P - Part 1O - Reinsurance B

NONE

Schedule P - Part 1P - Reinsurance C

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	127	29	98	4	0	4	0	1	0	0	0	9
3. 1994	106	16	90	8	0	6	0	0	0	0	0	14
4. 1995	116	40	76	2	0	1	0	0	0	0	0	3
5. 1996	83	6	77	8	0	1	0	0	0	0	0	9
6. 1997	59	4	55	12	0	1	0	1	0	0	0	14
7. 1998	222	78	144	1	0	0	0	0	0	0	0	1
8. 1999	133	11	122	9	0	0	0	0	0	0	0	9
9. 2000	124	12	112	1	0	0	0	0	0	0	0	1
10. 2001	31	1	30	0	0	1	0	0	0	0	0	1
11. 2002	35	2	33	1	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	46	0	14	0	2	0	0	0	62

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	9	0	9	7.1	0.0	9.2	0	0	40.0	0	0
3.	14	0	14	13.2	0.0	15.6	0	0	40.0	0	0
4.	3	0	3	2.6	0.0	3.9	0	0	40.0	0	0
5.	9	0	9	10.8	0.0	11.7	0	0	40.0	0	0
6.	14	0	14	23.7	0.0	25.5	0	0	40.0	0	0
7.	1	0	1	0.5	0.0	0.7	0	0	40.0	0	0
8.	9	0	9	6.8	0.0	7.4	0	0	40.0	0	0
9.	1	0	1	0.8	0.0	0.9	0	0	40.0	0	0
10.	5	0	5	16.1	0.0	16.7	0	0	40.0	4	0
11.	1	0	1	2.9	0.0	3.0	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	0

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

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	422	489	549	550	513	516	603	577	606	608	2	31
2. 1993	5,244	5,048	4,887	4,962	4,984	4,963	4,996	4,954	4,947	4,947	0	(7)
3. 1994	XXX	6,960	6,538	6,340	6,418	6,514	6,556	6,563	6,558	6,558	0	(5)
4. 1995	XXX	XXX	8,400	7,987	7,836	8,033	8,075	8,080	8,053	8,048	(5)	(32)
5. 1996	XXX	XXX	XXX	11,020	10,655	10,467	10,692	10,750	10,682	10,672	(10)	(78)
6. 1997	XXX	XXX	XXX	XXX	9,980	8,966	9,045	9,179	8,997	8,942	(55)	(237)
7. 1998	XXX	XXX	XXX	XXX	XXX	8,973	8,128	8,174	8,140	8,075	(65)	(99)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,178	7,065	6,955	6,823	(132)	(242)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,088	9,025	9,066	41	(22)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,238	10,065	(173)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,914	XXX	XXX
12. Totals											(397)	(691)

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

1. Prior	5,387	5,537	5,745	5,696	5,475	5,476	5,461	5,566	5,575	5,548	(27)	(18)
2. 1993	14,654	11,538	12,044	12,258	12,219	12,165	12,185	12,224	12,223	12,226	3	2
3. 1994	XXX	15,663	14,878	14,585	14,568	14,514	14,519	14,606	14,584	14,602	18	(4)
4. 1995	XXX	XXX	16,284	16,098	15,915	15,618	15,450	15,411	15,359	15,342	(17)	(69)
5. 1996	XXX	XXX	XXX	15,887	15,104	14,687	14,420	14,306	14,159	14,189	30	(117)
6. 1997	XXX	XXX	XXX	XXX	14,952	13,204	12,584	12,335	12,116	12,103	(13)	(232)
7. 1998	XXX	XXX	XXX	XXX	XXX	12,634	10,989	10,613	10,168	10,186	18	(427)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12,652	10,953	10,472	10,309	(163)	(644)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,475	12,221	11,374	(847)	(1,101)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,231	13,080	(1,151)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,926	XXX	XXX
12. Totals											(2,149)	(2,610)

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

1. Prior	167	186	222	205	205	205	204	207	207	207	0	0
2. 1993	366	320	406	399	397	393	395	395	395	393	(2)	(2)
3. 1994	XXX	420	470	502	518	525	527	526	526	523	(3)	(3)
4. 1995	XXX	XXX	474	651	709	787	800	784	783	781	(2)	(3)
5. 1996	XXX	XXX	XXX	496	614	677	723	709	726	725	(1)	16
6. 1997	XXX	XXX	XXX	XXX	518	642	680	650	645	652	7	2
7. 1998	XXX	XXX	XXX	XXX	XXX	392	596	531	462	471	9	(60)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	845	723	713	738	25	15
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	874	813	853	40	(21)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	951	875	(76)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,056	XXX	XXX
12. Totals											(3)	(56)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	6	(3)	(3)	(3)	(2)	(2)	1	2	0	0	0	(2)
2. 1993	121	98	60	36	34	34	39	36	38	37	(1)	1
3. 1994	XXX	203	163	126	129	129	147	140	135	135	0	(5)
4. 1995	XXX	XXX	263	197	137	135	159	149	144	142	(2)	(7)
5. 1996	XXX	XXX	XXX	201	119	140	84	75	75	68	(7)	(7)
6. 1997	XXX	XXX	XXX	XXX	215	175	147	140	141	135	(6)	(5)
7. 1998	XXX	XXX	XXX	XXX	XXX	104	233	197	196	156	(40)	(41)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	181	166	152	140	(12)	(26)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	298	258	240	(18)	(58)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	251	195	(56)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244	XXX	XXX
12. Totals											(142)	(150)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	376	298	289	283	314	316	321	321	321	321	0	0
2. 1993	375	405	370	340	339	348	366	349	351	352	1	3
3. 1994	XXX	627	617	661	616	585	624	632	635	651	16	19
4. 1995	XXX	XXX	694	712	754	667	682	647	643	645	2	(2)
5. 1996	XXX	XXX	XXX	1,140	1,159	1,100	1,121	1,088	1,063	1,061	(2)	(27)
6. 1997	XXX	XXX	XXX	XXX	1,295	1,210	1,147	1,069	1,025	1,029	4	(40)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,175	1,093	1,110	1,058	1,050	(8)	(60)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,090	1,138	1,103	1,133	30	(5)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,761	1,508	1,531	23	(230)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,778	1,633	(145)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,818	XXX	XXX
12. Totals											(79)	(342)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

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

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

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

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

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

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

1. Prior	780	573	513	474	483	624	489	513	558	562	4	49
2. 1993	842	429	502	516	490	480	497	518	533	536	3	18
3. 1994	.XXX	748	619	604	643	588	599	570	577	585	8	15
4. 1995	.XXX	.XXX	516	358	344	359	321	347	334	346	12	(1)
5. 1996	.XXX	.XXX	.XXX	317	302	266	211	228	219	215	(4)	(13)
6. 1997	.XXX	.XXX	.XXX	.XXX	197	198	185	199	190	192	2	(7)
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	256	241	222	172	170	(2)	(52)
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	471	306	198	177	(21)	(129)
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	137	154	131	(23)	(6)
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	221	126	(95)	.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	94	.XXX	.XXX
	12. Totals										(116)	(126)

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

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

SCHEDULE P - PART 2I - 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	93	88	85	(3)	(8)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558	517	(41)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	506	XXX	XXX
4. Totals											(41)	(8)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	301	(74)	(266)	8	(637)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,461	8,884	(577)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,191	XXX	XXX
4. Totals											(565)	(637)

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	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				XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

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

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	129	129	129	129	128	128	128	128	128	0	(128)	(128)
2. 1993	203	133	133	133	133	133	133	133	133	133	0	0
3. 1994	XXX	80	43	43	43	43	43	43	43	43	0	0
4. 1995	XXX	XXX	63	23	23	23	23	23	23	23	0	0
5. 1996	XXX	XXX	XXX	93	58	58	58	58	58	58	0	0
6. 1997	XXX	XXX	XXX	XXX	(24)	(51)	(51)	(51)	(51)	(51)	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	0	(6)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	XXX	XXX
12. Totals											(134)	(128)

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

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

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

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

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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	3	1	0	0	1	2	5	6	6	6	0	0
2. 1993	4	4	10	9	9	13	12	20	8	8	0	(12)
3. 1994	XXX	8	8	11	11	12	12	12	14	14	0	2
4. 1995	XXX	XXX	2	3	2	1	2	2	4	3	(1)	1
5. 1996	XXX	XXX	XXX	11	11	10	9	9	9	9	0	0
6. 1997	XXX	XXX	XXX	XXX	12	14	13	13	13	13	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	3	1	1	2	1	(1)	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	29	15	15	9	(6)	(6)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	5	5	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
12. Totals											(3)	(15)

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

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

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	XXX
4. Totals												

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	249	433	458	452	497	523	525	566	582	2	1
2. 1993	3,896	4,583	4,735	4,859	4,916	4,924	4,944	4,944	4,944	4,944	417	24
3. 1994	XXX	4,821	6,010	6,193	6,342	6,438	6,478	6,528	6,532	6,533	3,533	154
4. 1995	XXX	XXX	5,643	7,456	7,650	7,886	7,948	8,003	8,044	8,045	3,596	130
5. 1996	XXX	XXX	XXX	8,369	10,020	10,198	10,410	10,546	10,589	10,610	5,648	202
6. 1997	XXX	XXX	XXX	XXX	6,989	8,355	8,631	8,891	8,904	8,909	7,844	135
7. 1998	XXX	XXX	XXX	XXX	XXX	6,619	7,553	7,731	7,938	8,013	8,289	96
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,290	6,336	6,525	6,593	7,237	84
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,877	8,385	8,629	8,295	132
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,697	9,346	8,052	89
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,168	7,672	134

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

1. Prior	000	2,852	4,357	4,955	5,277	5,419	5,415	5,446	5,466	5,494	5	0
2. 1993	4,622	7,714	9,986	11,292	11,860	12,095	12,142	12,147	12,147	12,163	770	105
3. 1994	XXX	5,393	9,727	12,258	13,566	14,125	14,377	14,474	14,475	14,502	5,408	260
4. 1995	XXX	XXX	6,213	10,377	12,929	14,557	15,008	15,154	15,193	15,214	6,217	252
5. 1996	XXX	XXX	XXX	6,039	9,873	12,331	13,605	13,921	13,972	13,970	7,128	235
6. 1997	XXX	XXX	XXX	XXX	5,153	8,493	10,576	11,422	11,699	11,793	9,617	224
7. 1998	XXX	XXX	XXX	XXX	XXX	3,909	6,931	8,739	9,476	9,916	7,474	180
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,493	7,202	8,827	9,652	7,064	153
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,747	8,189	9,727	6,891	155
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,097	8,740	6,670	153
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,407	5,214	75

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

1. Prior	000	134	187	205	19	207	207	207	207	207	0	0
2. 1993	121	227	314	370	387	393	393	393	393	393	16	1
3. 1994	XXX	228	331	448	505	525	524	523	523	523	262	11
4. 1995	XXX	XXX	243	348	602	715	780	780	780	780	241	5
5. 1996	XXX	XXX	XXX	221	370	575	603	671	709	709	230	6
6. 1997	XXX	XXX	XXX	XXX	245	487	582	590	594	636	380	7
7. 1998	XXX	XXX	XXX	XXX	XXX	230	344	431	448	466	340	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	288	418	581	620	391	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	522	707	406	8
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271	568	385	8
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	325	321	8

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1993	11	24	25	25	34	34	34	34	34	34	7	0
3. 1994	XXX	52	96	126	129	129	129	129	129	129	64	2
4. 1995	XXX	XXX	110	134	135	135	137	137	137	137	54	3
5. 1996	XXX	XXX	XXX	42	61	62	62	62	62	62	57	2
6. 1997	XXX	XXX	XXX	XXX	81	120	125	126	128	128	74	2
7. 1998	XXX	XXX	XXX	XXX	XXX	42	141	160	166	149	62	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	57	119	132	132	77	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125	219	226	80	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	142	88	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	135	1

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	95	200	269	314	316	319	321	321	321	0	0
2. 1993	151	238	279	301	336	344	349	349	349	349	17	3
3. 1994	XXX	327	451	537	568	573	583	631	633	647	292	6
4. 1995	XXX	XXX	386	515	570	614	640	640	640	640	281	9
5. 1996	XXX	XXX	XXX	624	852	893	1,008	1,043	1,048	1,053	218	4
6. 1997	XXX	XXX	XXX	XXX	670	879	968	996	998	998	350	2
7. 1998	XXX	XXX	XXX	XXX	XXX	520	786	943	1,006	1,024	336	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	568	779	944	991	318	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	816	1,199	1,274	377	8
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,037	1,343	426	7
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	910	328	6

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

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

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

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

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

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

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

1. Prior	.000	.207	.310	.382	.452	.475	.481	.495	.508	.508	.1	.0
2. 1993	.108	.239	.326	.404	.433	.459	.459	.465	.470	.471	.61	.2
3. 1994	.XXX	.146	.258	.447	.505	.554	.559	.559	.559	.560	.240	.9
4. 1995	.XXX	.XXX	.84	.162	.185	.226	.288	.303	.305	.306	.170	.11
5. 1996	.XXX	.XXX	.XXX	.54	.122	.172	.186	.188	.190	.191	.154	.6
6. 1997	.XXX	.XXX	.XXX	.XXX	.38	.108	.113	.161	.168	.172	.231	.5
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.48	.126	.140	.145	.149	.260	.6
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.124	.132	.136	.143	.262	.4
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.72	.83	.160	.4
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.21	.57	.140	.4
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.27	.128	.2

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.85	.85	XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	466	515	XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	395	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	(267)	(267)	.0	.0
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	8,382	8,747	14,283	.397
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	9,245	13,159	.306

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

NONE

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

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

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1993	133	133	133	133	133	133	133	133	133	133	XXX	XXX
3. 1994	XXX	43	43	43	43	43	43	43	43	43	XXX	XXX
4. 1995	XXX	XXX	23	23	23	23	23	23	23	23	XXX	XXX
5. 1996	XXX	XXX	XXX	58	58	58	58	58	58	58	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	(51)	(51)	(51)	(51)	(51)	(51)	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.3	.4	.4	.5	.6	.6	.6	.6	.6	.0	.0
2. 1993	.2	.2	.5	.9	.9	.11	.12	.12	.8	.8	.0	.0
3. 1994	.XXX	.4	.5	.7	.10	.12	.12	.12	.14	.14	.0	.0
4. 1995	.XXX	.XXX	.0	.1	.1	.1	.2	.2	.4	.3	.2	.0
5. 1996	.XXX	.XXX	.XXX	.6	.9	.9	.9	.9	.9	.9	.4	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.5	.13	.13	.13	.13	.13	.3	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.1	.1	.2	.1	.5	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.9	.9	.9	.14	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.1	.1	.19	.1
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.1	.27	.0
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.7	.0

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

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

NONE

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

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	52	0	0	0	0	0	57	1	1	0
2. 1993	432	208	0	0	0	0	42	8	1	1
3. 1994	XXX	812	221	0	0	0	45	10	2	1
4. 1995	XXX	XXX	850	223	0	0	59	41	6	1
5. 1996	XXX	XXX	XXX	872	236	0	101	65	13	2
6. 1997	XXX	XXX	XXX	XXX	1,108	236	139	135	37	3
7. 1998	XXX	XXX	XXX	XXX	XXX	1,108	298	197	81	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	795	249	173	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	730	217	94
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	877	225
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,115

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

1. Prior	1,357	582	305	79	0	0	7	54	47	48
2. 1993	5,965	925	613	236	84	0	20	46	55	63
3. 1994	XXX	5,576	1,918	632	246	84	20	75	71	98
4. 1995	XXX	XXX	4,850	1,978	668	246	136	79	83	107
5. 1996	XXX	XXX	XXX	4,999	2,086	668	313	203	129	118
6. 1997	XXX	XXX	XXX	XXX	5,270	2,086	590	217	137	129
7. 1998	XXX	XXX	XXX	XXX	XXX	4,950	1,549	788	193	136
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,157	1,504	364	153
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,108	1,278	248
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,648	701
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,218

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

1. Prior	35	10	0	0	0	0	1	0	0	0
2. 1993	152	(23)	10	0	0	0	2	2	2	0
3. 1994	XXX	96	21	10	0	0	2	3	3	0
4. 1995	XXX	XXX	52	21	3	0	12	3	3	1
5. 1996	XXX	XXX	XXX	52	5	3	25	5	3	2
6. 1997	XXX	XXX	XXX	XXX	12	5	48	12	4	2
7. 1998	XXX	XXX	XXX	XXX	XXX	12	127	63	6	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	339	73	9	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281	71	9
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	93
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	9	0	0	0	0	0	2	2	0	0
2. 1993	105	63	24	0	0	0	4	2	4	3
3. 1994	XXX	127	63	0	0	0	14	7	5	6
4. 1995	XXX	XXX	103	63	0	0	18	8	6	5
5. 1996	XXX	XXX	XXX	127	57	78	18	9	10	6
6. 1997	XXX	XXX	XXX	XXX	110	53	18	9	10	7
7. 1998	XXX	XXX	XXX	XXX	XXX	36	53	17	14	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	74	18	16	8
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	25	14
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90	39
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	129	68	25	0	0	0	0	0	0	0
2. 1993	139	117	43	29	0	0	0	0	2	3
3. 1994	XXX	196	117	51	42	0	0	1	2	4
4. 1995	XXX	XXX	196	138	85	42	35	6	3	5
5. 1996	XXX	XXX	XXX	231	222	85	61	29	4	8
6. 1997	XXX	XXX	XXX	XXX	366	222	123	51	4	10
7. 1998	XXX	XXX	XXX	XXX	XXX	366	123	86	8	14
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	313	145	12	17
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	421	33	32
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259	98
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306

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

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

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

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

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

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

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

1. Prior	288	121	59	0	0	0	8	0	14	11
2. 1993	607	103	88	41	0	0	4	6	13	15
3. 1994	XXX	454	198	60	33	0	5	5	15	16
4. 1995	XXX	XXX	293	136	114	33	5	20	15	16
5. 1996	XXX	XXX	XXX	201	111	66	9	21	17	17
6. 1997	XXX	XXX	XXX	XXX	99	61	24	18	18	17
7. 1998	XXX	XXX	XXX	XXX	XXX	198	52	63	20	18
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	241	136	40	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	48	23
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	33
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50

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

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

**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	2	3	4	5	5	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	2	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213	42	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	339	50
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

NONE

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

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

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 4N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE
Nonproportional Assumed Liability

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

SCHEDULE P - PART 4P - REINSURANCE
Nonproportional Assumed Financial Lines

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

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	4	2	0	0	0	0	0	0	0	0
2. 1993	2	2	2	0	0	0	0	0	0	0
3. 1994	XXX	2	2	2	0	0	0	0	0	0
4. 1995	XXX	XXX	2	2	1	0	0	0	0	0
5. 1996	XXX	XXX	XXX	2	1	1	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	1	1	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

NONE

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

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

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	25	16	6	12	16	14	0	3	0
2. 1993	0	354	378	391	403	414	417	417	417	417
3. 1994	XXX	3,034	3,463	3,489	3,510	3,524	3,527	3,530	3,532	3,533
4. 1995	XXX	XXX	2,842	3,466	3,544	3,570	3,582	3,588	3,594	3,596
5. 1996	XXX	XXX	XXX	4,289	5,523	5,598	5,622	5,638	5,644	5,648
6. 1997	XXX	XXX	XXX	XXX	6,989	7,739	7,807	7,826	7,842	7,844
7. 1998	XXX	XXX	XXX	XXX	XXX	7,496	8,207	8,268	8,284	8,289
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,496	7,174	7,220	7,237
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,036	8,232	8,295
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,096	8,052
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,672

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	54	18	7	7	5	4	1	2	2	1
2. 1993	253	25	15	9	6	2	0	0	0	0
3. 1994	XXX	297	25	13	5	3	1	1	1	2
4. 1995	XXX	XXX	373	33	17	8	4	2	0	2
5. 1996	XXX	XXX	XXX	391	31	19	10	5	5	13
6. 1997	XXX	XXX	XXX	XXX	285	28	13	10	3	14
7. 1998	XXX	XXX	XXX	XXX	XXX	242	24	14	6	23
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	246	28	15	53
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	461	28	502
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	328	353
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	62	39	16	(22)	(19)	14	2	1	0
2. 1993	0	516	573	599	478	439	441	442	442	442
3. 1994	XXX	3,961	4,540	4,591	4,002	3,679	3,681	3,684	3,688	3,689
4. 1995	XXX	XXX	3,907	4,741	1,090	3,702	3,712	3,720	3,727	3,729
5. 1996	XXX	XXX	XXX	5,586	6,131	5,805	5,822	5,843	5,854	5,862
6. 1997	XXX	XXX	XXX	XXX	7,351	7,889	7,947	7,967	7,990	7,993
7. 1998	XXX	XXX	XXX	XXX	XXX	7,808	8,320	8,372	8,398	8,408
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,802	7,280	7,345	7,374
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,586	8,844	8,929
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,483	8,494
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,078

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	305	109	40	(233)	28	16	0	1	0
2. 1993	0	1,166	1,407	1,487	734	764	767	770	770	770
3. 1994	XXX	3,582	4,818	5,086	5,305	5,383	5,404	5,405	5,406	5,408
4. 1995	XXX	XXX	3,793	5,221	5,848	6,108	6,178	6,209	6,212	6,217
5. 1996	XXX	XXX	XXX	3,618	6,313	6,892	7,082	7,116	7,127	7,128
6. 1997	XXX	XXX	XXX	XXX	6,832	9,005	9,464	9,567	9,609	9,617
7. 1998	XXX	XXX	XXX	XXX	XXX	5,401	7,052	7,384	7,447	7,474
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,183	6,688	6,977	7,064
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,036	6,524	6,891
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,095	6,670
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,214

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	392	167	71	36	11	4	2	2	2	1
2. 1993	1,023	337	135	48	16	4	1	1	0	1
3. 1994	XXX	1,282	357	153	55	17	6	2	2	4
4. 1995	XXX	XXX	1,434	395	159	52	18	6	4	12
5. 1996	XXX	XXX	XXX	1,252	309	119	31	9	2	13
6. 1997	XXX	XXX	XXX	XXX	1,038	242	82	33	10	48
7. 1998	XXX	XXX	XXX	XXX	XXX	841	188	60	23	89
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	807	184	52	256
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	816	184	1,059
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	823	1,019
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	779

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	649	236	98	(441)	(234)	18	3	1	0
2. 1993	0	2,079	2,571	2,727	1,367	871	873	876	876	877
3. 1994	XXX	5,854	8,035	8,570	7,388	5,641	5,659	5,665	5,670	5,672
4. 1995	XXX	XXX	6,266	8,665	8,050	6,392	6,438	6,462	6,472	6,480
5. 1996	XXX	XXX	XXX	5,908	8,055	7,227	7,340	7,358	7,371	7,376
6. 1997	XXX	XXX	XXX	XXX	7,962	9,413	9,748	9,812	9,873	9,890
7. 1998	XXX	XXX	XXX	XXX	XXX	6,322	7,382	7,606	7,704	7,743
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,064	6,992	7,358	7,472
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,932	7,661	8,105
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,015	7,842
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,068

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	7	12	2	(9)	0	0	0	0	0
2. 1993	0	9	47	51	25	26	26	26	26	26
3. 1994	XXX	96	223	235	154	157	158	162	162	162
4. 1995	XXX	XXX	178	229	212	226	239	240	240	241
5. 1996	XXX	XXX	XXX	132	197	222	227	229	230	230
6. 1997	XXX	XXX	XXX	XXX	260	358	376	377	378	380
7. 1998	XXX	XXX	XXX	XXX	XXX	239	322	334	340	340
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	305	369	385	391
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	383	406
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	286	385
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	321

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	0	0	0	0	0	0	0
2. 1993	29	12	5	1	1	0	0	0	0	0
3. 1994	XXX	37	13	5	1	1	0	0	0	0
4. 1995	XXX	XXX	47	21	10	5	0	1	0	1
5. 1996	XXX	XXX	XXX	39	14	4	2	1	0	2
6. 1997	XXX	XXX	XXX	XXX	48	9	2	1	2	6
7. 1998	XXX	XXX	XXX	XXX	XXX	34	9	6	2	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	42	12	7	21
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	14	85
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	54
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	14	6	2	(4)	(6)	0	0	0	0
2. 1993	0	25	46	51	45	26	26	26	26	26
3. 1994	XXX	157	226	244	219	166	167	173	173	173
4. 1995	XXX	XXX	202	286	295	236	244	246	247	247
5. 1996	XXX	XXX	XXX	206	256	232	234	236	238	238
6. 1997	XXX	XXX	XXX	XXX	314	374	385	385	388	393
7. 1998	XXX	XXX	XXX	XXX	XXX	276	338	347	355	357
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	350	387	410	420
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	368	468	499
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	448
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	368

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	2	3	3	7	7	7	7	7	7
3. 1994	XXX	37	56	62	64	64	64	64	64	64
4. 1995	XXX	XXX	33	51	53	53	54	54	54	54
5. 1996	XXX	XXX	XXX	26	54	56	56	56	56	57
6. 1997	XXX	XXX	XXX	XXX	47	70	72	72	72	74
7. 1998	XXX	XXX	XXX	XXX	XXX	38	58	62	62	62
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	56	74	77	77
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	78	80
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	88
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135

SECTION 2

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

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	0	0	0	(1)	0	0	0	0
2. 1993	0	3	5	6	10	7	7	7	7	7
3. 1994	XXX	54	79	86	76	66	66	66	66	66
4. 1995	XXX	XXX	58	79	68	56	56	56	56	56
5. 1996	XXX	XXX	XXX	42	63	58	58	58	58	59
6. 1997	XXX	XXX	XXX	XXX	52	72	74	74	74	77
7. 1998	XXX	XXX	XXX	XXX	XXX	41	62	64	64	64
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	66	76	79	79
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73	90	92
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	98
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	2	4	0	0	0	0	0
2. 1993	0	8	10	12	15	16	17	17	17	17
3. 1994	XXX	244	272	277	286	288	288	291	292	292
4. 1995	XXX	XXX	223	255	274	279	280	281	281	281
5. 1996	XXX	XXX	XXX	106	194	21	214	216	218	218
6. 1997	XXX	XXX	XXX	XXX	270	330	344	348	350	350
7. 1998	XXX	XXX	XXX	XXX	XXX	263	320	327	333	336
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	244	294	310	318
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290	369	377
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336	426
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	328

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	17	11	5	1	0	1	0	0	0	0
2. 1993	26	7	5	3	1	2	0	0	0	0
3. 1994	XXX	40	13	6	1	1	0	0	0	0
4. 1995	XXX	XXX	45	13	4	3	0	0	0	1
5. 1996	XXX	XXX	XXX	55	14	7	2	1	0	2
6. 1997	XXX	XXX	XXX	XXX	50	10	4	2	0	2
7. 1998	XXX	XXX	XXX	XXX	XXX	46	8	5	4	10
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	32	8	4	14
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	12	74
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	60
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	10	5	4	3	(13)	(1)	0	0	0
2. 1993	0	18	25	31	33	20	20	20	20	20
3. 1994	XXX	334	387	405	350	293	294	296	297	298
4. 1995	XXX	XXX	320	386	344	290	289	290	290	290
5. 1996	XXX	XXX	XXX	194	266	222	220	221	224	224
6. 1997	XXX	XXX	XXX	XXX	320	342	350	352	354	354
7. 1998	XXX	XXX	XXX	XXX	XXX	314	335	340	349	354
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	279	308	328	339
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	348	441	460
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	393	494
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	371

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	13	9	4	11	6	6	3	1	0
2. 1993	0	23	39	45	49	56	57	58	58	61
3. 1994	XXX	142	197	214	228	233	235	238	238	240
4. 1995	XXX	XXX	101	132	151	164	170	170	170	170
5. 1996	XXX	XXX	XXX	64	128	141	150	152	153	154
6. 1997	XXX	XXX	XXX	XXX	138	198	218	223	227	231
7. 1998	XXX	XXX	XXX	XXX	XXX	158	235	252	258	260
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	204	251	260	262
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	145	160
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100	140
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128

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	40	15	11	7	2	4	2	3	3	4
2. 1993	49	17	11	3	2	1	2	1	2	4
3. 1994	XXX	49	19	9	5	4	2	0	1	2
4. 1995	XXX	XXX	22	7	4	4	2	2	5	8
5. 1996	XXX	XXX	XXX	15	4	4	2	1	2	4
6. 1997	XXX	XXX	XXX	XXX	7	4	3	3	1	5
7. 1998	XXX	XXX	XXX	XXX	XXX	12	12	5	2	9
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	34	9	7	22
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	13	40
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	39
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	39	26	16	(24)	(4)	7	3	2	0
2. 1993	0	53	91	104	68	60	61	61	63	67
3. 1994	XXX	260	376	410	268	242	246	247	248	251
4. 1995	XXX	XXX	187	246	194	179	182	183	188	189
5. 1996	XXX	XXX	XXX	111	150	148	159	160	162	164
6. 1997	XXX	XXX	XXX	XXX	150	206	226	231	236	241
7. 1998	XXX	XXX	XXX	XXX	XXX	174	252	262	271	275
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	241	264	280	288
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	182	204
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	183
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147

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

SECTION 1B

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

SECTION 3B

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

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	1	0	1	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1	1	1	1	2	2	2	2
5. 1996	XXX	XXX	XXX	2	2	2	3	3	3	4
6. 1997	XXX	XXX	XXX	XXX	1	1	3	3	3	3
7. 1998	XXX	XXX	XXX	XXX	XXX	0	4	4	4	5
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	9	12	14
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	16	19
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	27
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

SECTION 2A

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

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	1	0	1	1	1	0	0	0
2. 1993	0	2	4	5	4	0	0	0	1	0
3. 1994	XXX	11	14	15	8	1	0	0	0	0
4. 1995	XXX	XXX	5	6	5	1	2	2	2	0
5. 1996	XXX	XXX	XXX	6	6	2	3	3	3	0
6. 1997	XXX	XXX	XXX	XXX	6	2	3	3	3	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1	4	4	4	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	10	13	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	17	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 2B

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

SECTION 3B

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	3,144	521	521	521	521	521	521	521	0	0	0
2. 1993	692	692	692	692	692	692	692	692	692	692	0
3. 1994	XXX	985	985	985	985	985	985	985	985	985	0
4. 1995	XXX	XXX	1,007	1,007	1,007	1,007	1,007	1,007	1,007	1,007	0
5. 1996	XXX	XXX	XXX	1,083	1,083	1,083	1,083	1,083	1,083	1,083	0
6. 1997	XXX	XXX	XXX	XXX	1,090	1,090	1,090	1,090	1,090	1,090	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,113	1,113	1,113	1,113	1,113	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,267	1,267	1,267	1,267	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,482	1,482	1,482	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,778	1,778	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,209	2,209
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,209
13. Earned Premiums (Sch P, Part 1)	692	985	1,007	1,083	1,090	1,113	1,267	1,482	1,778	2,209	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	475	130	130	130	130	130	130	130	0	0	0
2. 1993	84	84	84	84	84	84	84	84	84	84	0
3. 1994	XXX	62	62	62	62	62	62	62	62	62	0
4. 1995	XXX	XXX	57	57	57	57	57	57	57	57	0
5. 1996	XXX	XXX	XXX	75	75	75	75	75	75	75	0
6. 1997	XXX	XXX	XXX	XXX	76	76	76	76	76	76	0
7. 1998	XXX	XXX	XXX	XXX	XXX	59	59	59	59	59	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	65	65	65	65	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	66	66	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	80	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	98
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98
13. Earned Premiums (Sch P, Part 1)	84	62	57	75	76	59	65	66	80	98	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	118	1	1	1	1	1	1	1	0	0	0
2. 1993	121	121	121	121	121	121	121	121	121	121	0
3. 1994	XXX	168	168	168	168	168	168	168	168	168	0
4. 1995	XXX	XXX	199	199	199	199	199	199	199	199	0
5. 1996	XXX	XXX	XXX	200	200	199	198	198	198	198	0
6. 1997	XXX	XXX	XXX	XXX	166	203	204	204	204	204	0
7. 1998	XXX	XXX	XXX	XXX	XXX	137	190	218	218	218	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	166	266	292	292	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	271	271	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213	213	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	490	490
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	490
13. Earned Premiums (Sch P, Part 1)	121	168	199	200	166	173	219	283	356	490	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	22	0	0	0	0	0	0	0	0	0	0
2. 1993	27	27	27	27	27	27	27	27	27	27	0
3. 1994	XXX	13	13	13	13	13	13	13	13	13	0
4. 1995	XXX	XXX	14	14	14	14	14	14	14	14	0
5. 1996	XXX	XXX	XXX	14	14	14	14	14	14	14	0
6. 1997	XXX	XXX	XXX	XXX	12	12	12	12	12	12	0
7. 1998	XXX	XXX	XXX	XXX	XXX	10	10	10	10	10	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	13	13	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	16	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22
13. Earned Premiums (Sch P, Part 1)	27	13	14	14	12	10	11	13	16	22	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	6,590	1,089	1,089	1,089	1,089	1,089	1,089	0	0	0	0
2. 1993	1,545	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	0
3. 1994	XXX	1,579	1,583	1,585	1,585	1,585	1,585	1,585	1,585	1,585	0
4. 1995	XXX	XXX	1,876	1,889	1,894	1,894	1,894	1,894	1,894	1,894	0
5. 1996	XXX	XXX	XXX	2,058	2,077	2,084	2,084	2,084	2,084	2,084	0
6. 1997	XXX	XXX	XXX	XXX	2,074	2,092	2,091	2,091	2,091	2,091	0
7. 1998	XXX	XXX	XXX	XXX	XXX	2,147	2,153	2,157	2,157	2,157	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,317	2,320	2,322	2,322	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,863	2,880	2,880	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,606	3,606	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,536	4,536
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,536
13. Earned Premiums (Sch P, Part 1)	1,545	1,580	1,880	2,073	2,098	2,172	2,322	2,870	3,625	4,536	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	3,079	586	586	586	586	586	586	0	0	0	0
2. 1993	582	582	582	582	582	582	582	582	582	582	0
3. 1994	XXX	261	261	261	261	261	261	261	261	261	0
4. 1995	XXX	XXX	195	195	195	195	195	195	195	195	0
5. 1996	XXX	XXX	XXX	170	170	170	170	170	170	170	0
6. 1997	XXX	XXX	XXX	XXX	177	177	177	177	177	177	0
7. 1998	XXX	XXX	XXX	XXX	XXX	149	149	149	149	149	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	254	254	254	254	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	270	270	270	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	402	402	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	476	476
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	476
13. Earned Premiums (Sch P, Part 1)	582	261	195	170	177	149	254	270	402	476	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	5,445	1,002	1,002	1,002	1,002	1,002	1,002	0	0	0	0
2. 1993	1,119	1,122	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	0
3. 1994	XXX	973	981	980	980	980	980	980	980	980	0
4. 1995	XXX	XXX	716	730	731	731	731	731	731	731	0
5. 1996	XXX	XXX	XXX	639	647	647	647	647	647	647	0
6. 1997	XXX	XXX	XXX	XXX	567	572	574	574	574	574	0
7. 1998	XXX	XXX	XXX	XXX	XXX	518	522	523	523	523	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	797	803	805	805	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465	468	468	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	524	524	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	685	685
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	685
13. Earned Premiums (Sch P, Part 1)	1,119	976	728	652	576	523	803	472	529	685	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	1,558	192	192	192	192	492	192	0	0	0	0
2. 1993	439	439	439	439	439	439	439	439	439	439	0
3. 1994	XXX	266	266	266	266	266	266	266	266	266	0
4. 1995	XXX	XXX	220	220	220	220	220	220	220	220	0
5. 1996	XXX	XXX	XXX	267	267	267	267	267	267	267	0
6. 1997	XXX	XXX	XXX	XXX	278	278	278	278	278	278	0
7. 1998	XXX	XXX	XXX	XXX	XXX	214	214	214	214	214	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	338	338	338	338	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	301	301	301	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390	390	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	538	538
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	538
13. Earned Premiums (Sch P, Part 1)	439	266	220	267	278	214	338	301	390	538	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2B

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

SECTION 2

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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	1,872	508	508	508	508	508	508	0	0	0	0
2. 1993	260	260	260	260	260	260	260	260	260	260	0
3. 1994	XXX	122	122	122	122	122	122	122	122	122	0
4. 1995	XXX	XXX	87	87	87	87	87	87	87	87	0
5. 1996	XXX	XXX	XXX	294	294	294	294	294	294	294	0
6. 1997	XXX	XXX	XXX	XXX	171	171	171	171	171	171	0
7. 1998	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	(1)	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	122	87	294	171	(1)	(1)	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	261	0	0	0	0	0	0	0	0	0	0
2. 1993	94	94	94	94	94	94	94	94	94	94	0
3. 1994	XXX	70	70	70	70	70	70	70	70	70	0
4. 1995	XXX	XXX	43	43	43	43	43	43	43	43	0
5. 1996	XXX	XXX	XXX	233	233	233	233	233	233	233	0
6. 1997	XXX	XXX	XXX	XXX	136	136	136	136	136	136	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	94	70	43	233	136	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

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

SECTION 2

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	.607	.86	.86	.86	.86	.86	.86	.0	.0	.0	.0
2. 1993	127	130	130	130	130	130	130	130	130	130	.0
3. 1994	XXX	103	114	114	114	114	114	114	114	114	.0
4. 1995	XXX	XXX	105	123	123	123	123	123	123	123	.0
5. 1996	XXX	XXX	XXX	.65	.68	.72	.72	.72	.72	.72	.0
6. 1997	XXX	XXX	XXX	XXX	.56	.59	.62	.62	.62	.62	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	215	214	220	220	220	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	131	137	140	140	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	118	118	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	35
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35
13. Earned Premiums (Sch P, Part 1)	127	106	116	83	59	222	133	124	31	35	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	.80	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	29	29	29	29	29	29	29	29	29	29	.0
3. 1994	XXX	16	16	16	16	16	16	16	16	16	.0
4. 1995	XXX	XXX	40	40	40	40	40	40	40	40	.0
5. 1996	XXX	XXX	XXX	.6	.6	.6	.6	.6	.6	.6	.0
6. 1997	XXX	XXX	XXX	XXX	.4	.4	.4	.4	.4	.4	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	78	78	78	78	78	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2
13. Earned Premiums (Sch P, Part 1)	29	16	40	6	4	78	11	12	1	2	XXX

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

SECTION 1B

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

SECTION 2B

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

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

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

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

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

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

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

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

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

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

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

5.1 Fidelity0
5.2 Surety0

6. Claim count information is reported Per Claim

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

7.2 An extended statement may be attached.
.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY







SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanations:

Bar Codes:

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

16. 
2 6 1 3 1 2 0 0 2 2 1 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS
