



**ANNUAL STATEMENT**  
FOR THE YEAR ENDED DECEMBER 31, 2002  
OF THE CONDITION AND AFFAIRS OF THE  
**Ohio Indemnity Company**

NAIC Group Code 0000 (Current Period) NAIC Company Code 26565 (Prior Period) Employer's ID Number 31-0620146

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

Country of Domicile US

Incorporated February 11, 1956 Commenced Business July 24, 1956

Statutory Home Office 250 East Broad Street, 10th Floor, Columbus, Ohio 43215  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 614-228-2800  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 250 East Broad Street, 10th Floor, Columbus, Ohio 43215  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 250 East Broad Street, 10th Floor, Columbus, Ohio 43215  
(Street and Number, City or Town, State and Zip Code)  
614-228-2800 -104  
(Area Code) (Telephone Number)

Internet Website Address www.Ohiolndemnity.com

Statement Contact Sally Jane Cress 614-228-2800 -104  
(Name) (Area Code) (Telephone Number) (Extension)  
SCRESS@Ohiolndemnity.com 614-228-0239  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 614-228-2800 -105  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

**OFFICERS**

President ..... John Scott Sokol  
Secretary ..... Sally Jane Cress  
Treasurer ..... Sally Jane Cress

**VICE PRESIDENTS**

Stephen John Toth  
Daniel John Stephan  
Laurie Bonnelo Turner

**DIRECTORS OR TRUSTEES**

Simon Sokol  
William Scott Sheley  
Daniel Drury Harkins  
John Scott Sokol  
Matthew Douglas Walter  
Sally Jane Cress  
Saul Sokol  
Kenton Robert Bowen

State of Ohio }  
County of Franklin } 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 Scott Sokol  
President

Sally Jane Cress  
Secretary

Sally Jane Cress  
Treasurer

a. Is this an original filing? Yes ( ) No (X)  
b. If no: 1. State the amendment number 1  
2. Date filed February 25, 2003  
3. Number of pages attached 1

Subscribed and sworn to before me this  
25th day of February, 2003



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	390	390									24	43
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	101,935	56,120		107,321	27,465	45,188	20,964				12,270	6,271
34. TOTALS (a)	102,325	56,510		107,321	27,465	45,188	20,964				12,294	6,314
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	101,935	56,120		107,321	27,465	45,188	20,964				12,270	6,271
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	101,935	56,120		107,321	27,465	45,188	20,964				12,270	6,271

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	21,550	21,550									2,170	(1,495)
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	21,550	21,550									2,170	(1,495)
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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		47		60		(7)						1,395
34. TOTALS (a)		47		60		(7)						1,395
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP		47		60		(7)						1,395
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)		47		60		(7)						1,395

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

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

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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	4,729	4,729									3,546	1,976
34. TOTALS (a)	4,729	4,729									3,546	1,976
DETAILS OF WRITE-INS												
3301. Collateral Protection	4,729	4,729									3,546	1,976
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	4,729	4,729									3,546	1,976

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	2,615,512	2,584,404		209,210	316,698	643,210	670,764	1,847	1,462	2	981,368	127,678
34. TOTALS (a)	2,615,512	2,584,404		209,210	316,698	643,210	670,764	1,847	1,462	2	981,368	127,678
DETAILS OF WRITE-INS												
3301. Collateral Protection	4,860	4,860			843	(5,138)	10	1,847	1,462	2	1,458	243
3302. Excess of Loss	2,494,140	2,499,261		2,567	215,247	502,747	610,000				950,752	123,478
3303. GAP	116,038	79,165		203,376	100,265	144,635	59,013				29,158	3,906
3398. Summary of remaining write-ins for Line 33 from overflow page	474	1,118		3,267	343	966	1,741					51
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	2,615,512	2,584,404		209,210	316,698	643,210	670,764	1,847	1,462	2	981,368	127,678

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	15,541	15,541									1,554	570
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	125,163	89,269		95,084	16,469	58,362	47,539		(9)	5	29,974	3,274
34. TOTALS (a)	140,704	104,810		95,084	16,469	58,362	47,539		(9)	5	31,528	3,844
DETAILS OF WRITE-INS												
3301. Collateral Protection	66,426	66,819		25,609	2,207	19,471	21,158		(9)	5	15,290	2,451
3302. Excess of Loss												
3303. GAP	58,737	22,450		69,475	14,262	38,891	26,381				14,684	823
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	125,163	89,269		95,084	16,469	58,362	47,539		(9)	5	29,974	3,274

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	225,100	225,100					15,000				22,510	3,323
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	3,026,300	3,623,908		740,288	2,766,718	3,131,629	538,213	113,233	111,894	77	45,294	53,485
34. TOTALS (a)	3,251,400	3,849,008		740,288	2,766,718	3,131,629	553,213	113,233	111,894	77	67,804	56,808
DETAILS OF WRITE-INS												
3301. Collateral Protection	2,929,540	3,603,663		626,429	2,750,869	3,096,860	517,359	113,233	111,894	77	45,294	53,485
3302. Excess of Loss												
3303. GAP	96,760	20,245		113,859	15,849	34,769	20,854					
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	3,026,300	3,623,908		740,288	2,766,718	3,131,629	538,213	113,233	111,894	77	45,294	53,485

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	20,480	11,159		9,359	2,975	8,988	8,444		364	521	5,760	835
34. TOTALS (a)	20,480	11,159		9,359	2,975	8,988	8,444		364	521	5,760	835
DETAILS OF WRITE-INS												
3301. Collateral Protection	8,435	8,435			2,975	3,618	3,072		364	521	2,864	631
3302. Excess of Loss												
3303. GAP	12,045	2,724		9,359		5,370	5,372				2,896	204
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	20,480	11,159		9,359	2,975	8,988	8,444		364	521	5,760	835

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

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P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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												1,654
34. TOTALS (a)												1,654
DETAILS OF WRITE-INS												
3301. Collateral Protection												1,654
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												1,654

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

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P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	131,082	147,259		13,686	138,495	87,692	14,092	7,029	5,346	2,389	26,643	8,155
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	260	23		237		48	48				39	
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	131,342	147,282		13,923	138,495	87,740	14,140	7,029	5,346	2,389	26,682	8,155
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	29,503	29,504									2,950	2,753
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	11,250	11,250			7,144	7,230	88	2,154	2,170	14	3,376	1,049
34. TOTALS (a)	40,753	40,754			7,144	7,230	88	2,154	2,170	14	6,326	3,802
DETAILS OF WRITE-INS												
3301. Collateral Protection	11,250	11,250			7,144	7,230	88	2,154	2,170	14	3,376	1,049
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	11,250	11,250			7,144	7,230	88	2,154	2,170	14	3,376	1,049

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	56,924	28,304		78,109	78,779	101,980	25,829				14,255	
34. TOTALS (a)	56,924	28,304		78,109	78,779	101,980	25,829				14,255	
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	56,924	28,304		78,109	78,779	101,980	25,829				14,255	
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	56,924	28,304		78,109	78,779	101,980	25,829				14,255	

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	21,899	15,906		36,042	16,013	23,734	11,953				6,160	3,102
34. TOTALS (a)	21,899	15,906		36,042	16,013	23,734	11,953				6,160	3,102
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	21,899	15,906		36,042	16,013	23,734	11,953				6,160	3,102
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	21,899	15,906		36,042	16,013	23,734	11,953				6,160	3,102

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	69,521	69,521			35,467	49,966	18,258	383	3,215	3,075	12,860	969
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	460,000	474,882			51,467	226,467	230,000				232,208	6,620
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	21,853	57,007		112,423	44,978	59,879	23,961				2,500	795
34. TOTALS (a)	551,374	601,410		112,423	131,912	336,312	272,219	383	3,215	3,075	247,568	8,384
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	25,616	7,857		28,926	14,378	27,875	14,349				2,500	110
3398. Summary of remaining write-ins for Line 33 from overflow page	(3,763)	49,150		83,497	30,600	32,004	9,612					685
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	21,853	57,007		112,423	44,978	59,879	23,961				2,500	795

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	322,430	239,580		73,300	190,021	191,049	22,354	5,439	4,137	874	90,482	8,536
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	43,594	(7,999)		59,432		1,712	2,081				2,675	(285)
34. TOTALS (a)	366,024	231,581		132,732	190,021	192,761	24,435	5,439	4,137	874	93,157	8,251
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss	34,854	(12,563)		47,418								(447)
3303. GAP	8,740	4,564		12,014		1,712	2,081				2,675	162
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	43,594	(7,999)		59,432		1,712	2,081				2,675	(285)

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	18,326	15,898		8,645	12,336	14,871	3,027		15	25	1,596	643
34. TOTALS (a)	18,326	15,898		8,645	12,336	14,871	3,027		15	25	1,596	643
DETAILS OF WRITE-INS												
3301. Collateral Protection	11,994	11,994			12,336	12,329	149		15	25		485
3302. Excess of Loss												
3303. GAP	6,332	3,904		8,645		2,542	2,878				1,596	158
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	18,326	15,898		8,645	12,336	14,871	3,027		15	25	1,596	643

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	15,235	4,066		12,242	5,802	11,939	6,229				3,390	312
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	10,717	10,717			8,174	7,840	100	146	135	17	1,674	821
34. TOTALS (a)	25,952	14,783		12,242	13,976	19,779	6,329	146	135	17	5,064	1,133
DETAILS OF WRITE-INS												
3301. Collateral Protection	10,717	10,717			8,174	7,840	100	146	135	17	1,674	821
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	10,717	10,717			8,174	7,840	100	146	135	17	1,674	821

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

24KS

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	22,070	5,074		17,763	5,526	15,323	9,843				5,503	220
33. Aggregate write-ins for other lines of business	966,108	744,617		633,126	444,466	390,645	63,081	31,192	33,034	9,391	244,404	32,091
34. TOTALS (a)	988,178	749,691		650,889	449,992	405,968	72,924	31,192	33,034	9,391	249,907	32,311
DETAILS OF WRITE-INS												
3301. Collateral Protection	966,108	744,617		633,126	444,466	390,645	63,081	31,192	33,034	9,391	244,404	32,091
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	966,108	744,617		633,126	444,466	390,645	63,081	31,192	33,034	9,391	244,404	32,091

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

24KY

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	7,595	7,595									2,279	552
34. TOTALS (a)	7,595	7,595									2,279	552
DETAILS OF WRITE-INS												
3301. Collateral Protection	7,595	7,595									2,279	552
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	7,595	7,595									2,279	552

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	12,912	12,912									1,301	257
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	940,148	992,053		8,858	427,284	297,669	159,254	60,478	63,592	21,767	214,312	19,799
34. TOTALS (a)	953,060	1,004,965		8,858	427,284	297,669	159,254	60,478	63,592	21,767	215,613	20,056
DETAILS OF WRITE-INS												
3301. Collateral Protection	940,148	953,450		8,858	427,284	297,669	159,254	60,478	63,592	21,767	214,312	19,029
3302. Excess of Loss												
3303. GAP		38,603										770
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	940,148	992,053		8,858	427,284	297,669	159,254	60,478	63,592	21,767	214,312	19,799

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

24ME

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	191,711	199,635		6,160	91,809	90,105	4,329	6,457	6,796	728	85,972	5,547
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	98,251	98,251					15,000				11,527	2,729
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	12,979	4,199		9,403	20,168	25,923	5,788				3,203	117
34. TOTALS (a)	302,941	302,085		15,563	111,977	116,028	25,117	6,457	6,796	728	100,702	8,393
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	12,979	4,199		9,403	20,168	25,923	5,788				3,203	117
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	12,979	4,199		9,403	20,168	25,923	5,788				3,203	117

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

24MD

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	1,671,272	2,175,640		83,886	1,221,439	780,329	116,305	93,349	89,482	16,095	569,896	47,256
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	34,577	(15,830)		55,853	35,088	47,383	13,984				3,920	
34. TOTALS (a)	1,705,849	2,159,810		139,739	1,256,527	827,712	130,289	93,349	89,482	16,095	573,816	47,256
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	34,577	(15,830)		55,853	35,088	47,383	13,984				3,920	
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	34,577	(15,830)		55,853	35,088	47,383	13,984				3,920	

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

24MA

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	7,237	7,237									1,365	413
26. Burglary and theft												
27. Boiler and machinery												
28. Credit	598,832	245,959		352,873	123,170	163,446	49,835	3,369	2,894	142	185,217	14,041
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	606,069	253,196		352,873	123,170	163,446	49,835	3,369	2,894	142	186,582	14,454
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

24MI

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	52,274	52,801		948	12,268	8,039	1,685	1,770	1,481	25	4,059	2,390
34. TOTALS (a)	52,274	52,801		948	12,268	8,039	1,685	1,770	1,481	25	4,059	2,390
DETAILS OF WRITE-INS												
3301. Collateral Protection	51,976	51,976			12,268	7,557	148	1,770	1,481	25	4,059	2,390
3302. Excess of Loss												
3303. GAP	100	41		59		45	45					
3398. Summary of remaining write-ins for Line 33 from overflow page	198	784		889		437	1,492					
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	52,274	52,801		948	12,268	8,039	1,685	1,770	1,481	25	4,059	2,390

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

24MN

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	624	624									62	1,206
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business		12				(17)						23
34. TOTALS (a)	624	636				(17)					62	1,229
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP		12				(17)						23
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)		12				(17)						23

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

24MS

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	1,669	1,413		4,706	5,072	6,241	1,986				325	1,334
34. TOTALS (a)	1,669	1,413		4,706	5,072	6,241	1,986				325	1,334
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	1,299	557		2,253	5,072	5,764	793				325	526
3398. Summary of remaining write-ins for Line 33 from overflow page	370	856		2,453		477	1,193					808
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	1,669	1,413		4,706	5,072	6,241	1,986				325	1,334

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

24M0

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	19,448	11,456		27,962	11,492	19,848	9,469				4,852	2,445
34. TOTALS (a)	19,448	11,456		27,962	11,492	19,848	9,469				4,852	2,445
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	19,448	11,456		27,962	11,492	19,848	9,469				4,852	2,445
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	19,448	11,456		27,962	11,492	19,848	9,469				4,852	2,445

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

24MT

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	5,482	555		5,735		3,160	3,281				1,370	229
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	1,110	1,110									320	458
34. TOTALS (a)	6,592	1,665		5,735		3,160	3,281				1,690	687
DETAILS OF WRITE-INS												
3301. Collateral Protection	1,110	1,110									320	458
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	1,110	1,110									320	458

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

24NE

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	14,461	12,481		1,980	4,675	6,310	1,636		10	10	2,569	6,463
34. TOTALS (a)	14,461	12,481		1,980	4,675	6,310	1,636		10	10	2,569	6,463
DETAILS OF WRITE-INS												
3301. Collateral Protection	10,921	10,921			4,675	4,731	57		10	10	1,684	5,655
3302. Excess of Loss												
3303. GAP	3,540	1,560		1,980		1,579	1,579				885	808
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	14,461	12,481		1,980	4,675	6,310	1,636		10	10	2,569	6,463

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

24NV

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	(553,966)	464,117		351,593	156,266	105,098	60,485	15,522	20,608	9,026	158,941	22,464
34. TOTALS (a)	(553,966)	464,117		351,593	156,266	105,098	60,485	15,522	20,608	9,026	158,941	22,464
DETAILS OF WRITE-INS												
3301. Collateral Protection	(571,516)	460,021		338,139	156,266	101,839	57,226	15,522	20,608	9,026	153,684	22,266
3302. Excess of Loss												
3303. GAP	17,550	4,096		13,454		3,259	3,259				5,257	198
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	(553,966)	464,117		351,593	156,266	105,098	60,485	15,522	20,608	9,026	158,941	22,464

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

24NH

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	3,047,849	3,619,029		239,091	2,832,957	2,950,655	334,216	87,357	111,364	25,917	280,772	87,365
34. TOTALS (a)	3,047,849	3,619,029		239,091	2,832,957	2,950,655	334,216	87,357	111,364	25,917	280,772	87,365
DETAILS OF WRITE-INS												
3301. Collateral Protection	3,005,075	3,609,671		185,406	2,816,486	2,925,815	323,841	87,316	111,323	25,917	267,781	87,138
3302. Excess of Loss												
3303. GAP	42,774	9,358		53,685	16,471	24,840	10,375	41	41		12,991	227
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	3,047,849	3,619,029		239,091	2,832,957	2,950,655	334,216	87,357	111,364	25,917	280,772	87,365

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

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P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	214,905	214,905			108,385	113,117	19,206	6,263	8,585	3,257	55,138	8,574
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	12,686	12,686									1,279	506
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	4,730	15,421		27,460	13,473	14,187	2,730				1,234	616
34. TOTALS (a)	232,321	243,012		27,460	121,858	127,304	21,936	6,263	8,585	3,257	57,651	9,696
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	4,730	15,421		27,460	13,473	14,187	2,730				1,234	616
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	4,730	15,421		27,460	13,473	14,187	2,730				1,234	616

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

24NM

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	5,923,326	3,901,559		4,835,398	1,943,315	1,678,446	729,226	222,223	270,882	112,864	1,455,991	68,553
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	1,420,983	449,314		1,700,279	397,273	656,201	291,437				432,169	7,897
34. TOTALS (a)	7,344,309	4,350,873		6,535,677	2,340,588	2,334,647	1,020,663	222,223	270,882	112,864	1,888,160	76,450
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	1,420,983	449,314		1,700,279	397,273	656,201	291,437				432,169	7,897
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	1,420,983	449,314		1,700,279	397,273	656,201	291,437				432,169	7,897

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

24NY

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	2,590	2,590				(1,020)		900	834		1,823	2,626
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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												
34. TOTALS (a)	2,590	2,590				(1,020)		900	834		1,823	2,626
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

24NC

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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		152		254		(23)						562
34. TOTALS (a)		152		254		(23)						562
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP		152		254		(23)						562
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)		152		254		(23)						562

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

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P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	18,438	10,528		15,882		(500)	500				10,670	92
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	943,165	943,165									18,686	7,878
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	16,715,576	17,414,151		3,608,540	10,983,478	13,035,693	3,113,749	140,237	137,035	6,237	2,297,386	145,591
34. TOTALS (a)	17,677,179	18,367,844		3,624,422	10,983,478	13,035,193	3,114,249	140,237	137,035	6,237	2,326,742	153,561
DETAILS OF WRITE-INS												
3301. Collateral Protection	16,657,793	17,396,328		3,561,980	10,973,651	13,003,049	3,089,230	140,237	137,035	6,237	2,292,703	145,437
3302. Excess of Loss												
3303. GAP	57,001	16,441		43,736	8,489	30,666	22,358				4,683	139
3398. Summary of remaining write-ins for Line 33 from overflow page	782	1,382		2,824	1,338	1,978	2,161					15
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	16,715,576	17,414,151		3,608,540	10,983,478	13,035,693	3,113,749	140,237	137,035	6,237	2,297,386	145,591

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	11,275	11,275				(25,252)			(1,631)		8,047	(5)
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	660	396		264		294	294				50	
34. TOTALS (a)	11,935	11,671		264		(24,958)	294		(1,631)		8,097	(5)
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	660	396		264		294	294				50	
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	660	396		264		294	294				50	

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

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P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	33,689	33,689			12,275	12,275	18,000				3,369	2,199
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	33,689	33,689			12,275	12,275	18,000				3,369	2,199
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	(213,742)	594,448			89,632	24,580	1,085	1,871	1,930	184	30,009	2,481
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	71,498	71,498									9,971	289
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	92,469	35,428		92,871	26,524	65,562	44,865				23,959	143
34. TOTALS (a)	(49,775)	701,374		92,871	116,156	90,142	45,950	1,871	1,930	184	63,939	2,913
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	92,469	35,428		92,871	26,524	65,562	44,865				23,959	143
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	92,469	35,428		92,871	26,524	65,562	44,865				23,959	143

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	4,162,644	1,399,302		4,308,108	1,124,007	1,357,188	311,808	68,606	68,158	74	114,208	83,831
34. TOTALS (a)	4,162,644	1,399,302		4,308,108	1,124,007	1,357,188	311,808	68,606	68,158	74	114,208	83,831
DETAILS OF WRITE-INS												
3301. Collateral Protection	4,162,194	1,399,056		4,307,564	1,124,007	1,357,103	311,706	68,606	68,158	74	114,070	83,814
3302. Excess of Loss												
3303. GAP	450	246		544		85	102				138	17
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	4,162,644	1,399,302		4,308,108	1,124,007	1,357,188	311,808	68,606	68,158	74	114,208	83,831

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	10,722	8,671		2,507		(14,477)	1,583	600	(433)		2,194	3,045
34. TOTALS (a)	10,722	8,671		2,507		(14,477)	1,583	600	(433)		2,194	3,045
DETAILS OF WRITE-INS												
3301. Collateral Protection	8,022	8,022				(15,999)		600	(433)		2,407	2,816
3302. Excess of Loss												
3303. GAP	2,700	649		2,507		1,522	1,583				(213)	229
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	10,722	8,671		2,507		(14,477)	1,583	600	(433)		2,194	3,045

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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												1,340
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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												
34. TOTALS (a)												1,340
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

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P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	83,570	70,987		28,638	48,243	54,285	35,392	3,278	5,349	3,842	63,560	16,276
34. TOTALS (a)	83,570	70,987		28,638	48,243	54,285	35,392	3,278	5,349	3,842	63,560	16,276
DETAILS OF WRITE-INS												
3301. Collateral Protection	55,795	55,795			29,635	23,877	22,656	3,278	5,349	3,842	56,579	12,793
3302. Excess of Loss												
3303. GAP	27,775	15,192		28,638	18,608	30,408	12,736				6,981	3,483
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	83,570	70,987		28,638	48,243	54,285	35,392	3,278	5,349	3,842	63,560	16,276

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

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P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	435,867	435,867			171,125	141,698	27,154	10,524	11,474	4,604	175,145	
34. TOTALS (a)	435,867	435,867			171,125	141,698	27,154	10,524	11,474	4,604	175,145	
DETAILS OF WRITE-INS												
3301. Collateral Protection	435,867	435,867			171,125	141,698	27,154	10,524	11,474	4,604	175,145	
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	435,867	435,867			171,125	141,698	27,154	10,524	11,474	4,604	175,145	

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

24TX

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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												841
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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												
34. TOTALS (a)												841
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

24UT

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	130,740	192,822		225,541	70,707	6,919	1,902	10,479	6,507	270	39,222	5,673
34. TOTALS (a)	130,740	192,822		225,541	70,707	6,919	1,902	10,479	6,507	270	39,222	5,673
DETAILS OF WRITE-INS												
3301. Collateral Protection	130,740	192,822		225,541	70,707	6,919	1,902	10,479	6,507	270	39,222	5,673
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	130,740	192,822		225,541	70,707	6,919	1,902	10,479	6,507	270	39,222	5,673

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

24VT

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	297,876	234,074		243,676	107,235	107,207	29,130	8,463	11,315	4,735	141,107	8,423
34. TOTALS (a)	297,876	234,074		243,676	107,235	107,207	29,130	8,463	11,315	4,735	141,107	8,423
DETAILS OF WRITE-INS												
3301. Collateral Protection	297,876	234,074		243,676	107,235	107,207	29,130	8,463	11,315	4,735	141,107	8,423
3302. Excess of Loss												
3303. GAP												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	297,876	234,074		243,676	107,235	107,207	29,130	8,463	11,315	4,735	141,107	8,423

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

24VA

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	6,141	6,141									1,228	(959)
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	68,559	39,701		105,525	36,357	64,843	34,606				17,633	(6,201)
34. TOTALS (a)	74,700	45,842		105,525	36,357	64,843	34,606				18,861	(7,160)
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	68,559	39,701		105,525	36,357	64,843	34,606				17,633	(6,201)
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	68,559	39,701		105,525	36,357	64,843	34,606				17,633	(6,201)

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

24WA

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	114,996	114,996			35,306	39,021	3,715	955	1,585	630	34,297	6,178
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	55,005	15,665		53,565	30,616	40,719	10,807				6,445	842
34. TOTALS (a)	170,001	130,661		53,565	65,922	79,740	14,522	955	1,585	630	40,742	7,020
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	55,005	15,665		53,565	30,616	40,719	10,807				6,445	842
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	55,005	15,665		53,565	30,616	40,719	10,807				6,445	842

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

24WV

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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	24,477	24,477			13,793	13,622	167	932	939	28	11,043	1,152
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	18,703	18,703									2,474	880
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	1,100	590		1,242		529	580				(50)	28
34. TOTALS (a)	44,280	43,770		1,242	13,793	14,151	747	932	939	28	13,467	2,060
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	1,100	590		1,242		529	580				(50)	28
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	1,100	590		1,242		529	580				(50)	28

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

24WI

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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 and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	219,312	44,762		174,551		40,535	40,535				182,788	6,946
34. TOTALS (a)	219,312	44,762		174,551		40,535	40,535				182,788	6,946
DETAILS OF WRITE-INS												
3301. Collateral Protection												
3302. Excess of Loss												
3303. GAP	219,312	44,762		174,551		40,535	40,535				182,788	6,946
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	219,312	44,762		174,551		40,535	40,535				182,788	6,946

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

24WV

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
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	8,482,281	7,706,413		5,028,312	3,867,662	3,041,155	929,237	345,801	392,100	140,124	2,392,871	162,295
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
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	20,717	4,621		17,977	5,802	15,099	9,510				4,760	541
22. Aircraft (all perils)												
23. Fidelity												
24. Surety	1,956,990	1,971,873			63,742	238,742	278,000				312,678	27,212
26. Burglary and theft												
27. Boiler and machinery												
28. Credit	621,162	251,056		370,873	128,696	178,817	59,726	3,369	2,894	142	190,759	14,261
33. Aggregate write-ins for other lines of business	34,322,747	32,753,075		13,362,515	20,256,523	23,533,770	5,951,119	555,886	585,525	86,559	5,527,454	651,866
34. TOTALS (a)	45,403,897	42,687,038		18,779,677	24,322,425	27,007,583	7,227,592	905,056	980,519	226,825	8,428,522	856,175
DETAILS OF WRITE-INS												
3301. Collateral Protection	29,207,655	29,283,792		10,156,328	19,122,353	21,494,320	4,627,321	555,845	585,484	86,559	3,783,258	491,330
3302. Excess of Loss	2,528,994	2,486,698		49,985	215,247	502,747	610,000				950,752	123,031
3303. GAP	2,588,037	929,295		3,063,272	886,642	1,500,841	697,599	41	41		793,444	35,946
3398. Summary of remaining write-ins for Line 33 from overflow page	(1,939)	53,290		92,930	32,281	35,862	16,199				16,199	1,559
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)	34,322,747	32,753,075		13,362,515	20,256,523	23,533,770	5,951,119	555,886	585,525	86,559	5,527,454	651,866

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

24GT

P/C

**Page 25**

Schedule A, Verification Between Years  
**NONE**

Schedule B, Verification Between Years  
**NONE**

Schedule BA, Verification Between Years  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U. S. Governments, Schedules D and DA (Group 1)</b>											
1.1 Class 1	4,002,465	135,915				4,138,380	13.3	4,308,470	20.1	4,138,380	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	4,002,465	135,915				4,138,380	13.3	4,308,470	20.1	4,138,380	
<b>2. All Other Governments, Schedules D and DA (Group 2)</b>											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)</b>											
3.1 Class 1		618,262	711,005	30,000		1,359,267	4.4	2,066,509	9.6	1,359,267	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		618,262	711,005	30,000		1,359,267	4.4	2,066,509	9.6	1,359,267	
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)</b>											
4.1 Class 1	35,724	1,446,055	1,309,172	234,379	39,302	3,064,632	9.9	3,470,360	16.2	3,064,632	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	35,724	1,446,055	1,309,172	234,379	39,302	3,064,632	9.9	3,470,360	16.2	3,064,632	
<b>5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)</b>											
5.1 Class 1	1,044,030	4,465,133	3,598,862	2,146,344	1,885,637	13,140,006	42.3	10,339,566	48.1	13,140,006	
5.2 Class 2		257,258	157,687			414,945	1.3	158,233	0.7	414,945	
5.3 Class 3											
5.4 Class 4											
5.5 Class 5								332,222	1.5		
5.6 Class 6											
5.7 Totals	1,044,030	4,722,391	3,756,549	2,146,344	1,885,637	13,554,951	43.6	10,830,021	50.4	13,554,951	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company  
**SCHEDULE D - PART 1A - SECTION 1 (continued)**

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Class 1	2,957,289		1,790,000	3,860,000	335,000	8,942,289	28.8	711,166	3.3	8,942,289	
7.2 Class 2											
7.3 Class 3											
7.4 Class 4								93,000	0.4		
7.5 Class 5											
7.6 Class 6		27,500				27,500	0.1			27,500	
7.7 Totals	2,957,289	27,500	1,790,000	3,860,000	335,000	8,969,789	28.9	804,166	3.7	8,969,789	
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company  
**SCHEDULE D - PART 1A - SECTION 1 (continued)**

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	8,039,508	6,665,365	7,409,039	6,270,723	2,259,939	30,644,574	98.6	XXX	XXX	30,644,574	
10.2 Class 2		257,258	157,687			414,945	1.3	XXX	XXX	414,945	
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c)		XXX	XXX		
10.6 Class 6		27,500				27,500	0.1	XXX	XXX	27,500	
10.7 Totals	8,039,508	6,950,123	7,566,726	6,270,723	2,259,939	(b) 31,087,019	100.0	XXX	XXX	31,087,019	
10.8 Line 10.7 as a % of Column 6	25.9	22.4	24.3	20.2	7.3	100.0	XXX	XXX	XXX	100.0	
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	5,578,433	6,071,762	4,942,031	2,893,406	1,410,439	XXX	XXX	20,896,071	97.3	20,896,072	
11.2 Class 2				158,233		XXX	XXX	158,233	0.7	158,233	
11.3 Class 3						XXX	XXX				
11.4 Class 4				93,000		XXX	XXX	93,000	0.4	93,000	
11.5 Class 5			332,222			XXX	XXX	(c) 332,222	1.5	332,222	
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	5,578,433	6,071,762	5,274,253	3,144,639	1,410,439	XXX	XXX	(b) 21,479,526	100.0	21,479,527	
11.8 Line 11.7 as a % of Column 8	26.0	28.3	24.6	14.6	6.6	XXX	XXX	100.0	XXX	100.0	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	8,039,509	6,665,365	7,409,039	6,270,722	2,259,939	30,644,574	98.6	20,896,071	97.3	30,644,574	XXX
12.2 Class 2		257,258	157,687			414,945	1.3	158,233	0.7	414,945	XXX
12.3 Class 3											XXX
12.4 Class 4								93,000	0.4		XXX
12.5 Class 5								332,222	1.5		XXX
12.6 Class 6		27,500				27,500	0.1			27,500	XXX
12.7 Totals	8,039,509	6,950,123	7,566,726	6,270,722	2,259,939	31,087,019	100.0	21,479,526	100.0	31,087,019	XXX
12.8 Line 12.7 as a % of Column 6	25.9	22.4	24.3	20.2	7.3	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	25.9	22.4	24.3	20.2	7.3	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	4,002,465	135,915				4,138,380	13.3	4,308,470	17.8	4,138,380	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals	4,002,465	135,915				4,138,380	13.3	4,308,470	17.8	4,138,380	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations		618,262	711,005	30,000		1,359,267	4.4	2,066,509	9.6	1,359,267	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals		618,262	711,005	30,000		1,359,267	4.4	2,066,509	9.6	1,359,267	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations	35,724	1,446,055	1,309,172	234,379	39,302	3,064,632	9.9	3,470,360	16.2	3,064,632	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals	35,724	1,446,055	1,309,172	234,379	39,302	3,064,632	9.9	3,470,360	16.2	3,064,632	
5. Special Revenue and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations	1,044,030	4,722,391	3,756,548	2,146,344	1,885,637	13,554,950	43.6	10,830,022	50.4	13,554,951	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined											
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	1,044,030	4,722,391	3,756,548	2,146,344	1,885,637	13,554,950	43.6	10,830,022	50.4	13,554,951	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Issuer Obligations											
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals											
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Issuer Obligations	2,957,290	27,500	1,790,000	3,860,000	335,000	8,969,790	28.9	804,166	3.7	8,969,789	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals	2,957,290	27,500	1,790,000	3,860,000	335,000	8,969,790	28.9	804,166	3.7	8,969,789	
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	8,039,509	6,950,123	7,566,725	6,270,723	2,259,939	31,087,019	100.0	XXX	XXX	31,087,019	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds								XXX	XXX		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								XXX	XXX		
10.4 Other								XXX	XXX		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								XXX	XXX		
10.6 Other								XXX	XXX		
10.7 Totals	8,039,509	6,950,123	7,566,725	6,270,723	2,259,939	31,087,019	100.0	XXX	XXX	31,087,019	
10.8 Line 10.7 as a % of Column 6	25.9	22.4	24.3	20.2	7.3	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	5,578,433	6,071,762	5,274,253	3,144,640	1,410,439	XXX	XXX	21,479,527	100.0	21,479,527	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						XXX	XXX				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						XXX	XXX				
11.4 Other						XXX	XXX				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						XXX	XXX				
11.6 Other						XXX	XXX				
11.7 Totals	5,578,433	6,071,762	5,274,253	3,144,640	1,410,439	XXX	XXX	21,479,527	100.0	21,479,527	
11.8 Line 11.7 as a % of Column 8	26.0	28.3	24.6	14.6	6.6	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	8,039,509	6,950,123	7,566,726	6,270,722	2,259,939	31,087,019	100.0	21,479,527	100.0	31,087,019	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds											XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											XXX
12.4 Other											XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											XXX
12.6 Other											XXX
12.7 Totals	8,039,509	6,950,123	7,566,726	6,270,722	2,259,939	31,087,019	100.0	21,479,527	100.0	31,087,019	XXX
12.8 Line 12.7 as a % of Column 6	25.9	22.4	24.3	20.2	7.3	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	25.9	22.4	24.3	20.2	7.3	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										XXX	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										XXX	
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										XXX	
13.6 Other										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

**SCHEDULE DA - PART 2**

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	5,377,937	2,073,378		3,304,559	
2. Cost of short-term investments acquired .....	163,795,584	17,661,893		146,133,691	
3. Increase (decrease) by adjustment .....	2,477	2,477			
4. Increase (decrease) by foreign exchange adjustment .....					
5. Total profit (loss) on disposal of short-term investments .....	3,548	3,548			
6. Consideration received on disposal of short-term investments .....	144,140,859	9,155,000		134,985,859	
7. Book/adjusted carrying value, current year .....	25,038,687	10,586,296		14,452,391	
8. Total valuation allowance .....					
9. Subtotal (Line 7 plus Line 8) .....	25,038,687	10,586,296		14,452,391	
10. Total nonadmitted amounts .....					
11. Statement value (Line 9 minus Line 10) .....	25,038,687	10,586,296		14,452,391	
12. Income collected during year .....	100,084	(29,935)		130,019	
13. Income earned during year .....	111,477	(18,186)		129,663	

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

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Schedule DB, Part A, Verification Between Years  
**NONE**

Schedule DB, Part B, Verification Between Years  
**NONE**

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Schedule DB, Part C, Verification Between Years  
**NONE**

Schedule DB, Part D, Verification Between Years  
**NONE**

Schedule DB, Part E, Verification of Statement and Fair Values  
**NONE**

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Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open  
**NONE**

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Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Columns 6 plus 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
Other U.S. Unaffiliated Insurers													
74-1296673	22489	Highlands Insurance Company	NJ	286					37		35		
23-2035821	33898	Aegis Security Insurance Group	PA	152					81		112		
13-2930697	35408	Sirius America Insurance Company	NY	58					76		94		
0599999	- Subtotal - Other U.S. Unaffiliated Insurers			496					194		241		
9999999	- TOTAL - Schedule F, Part 1			496					194		241		

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Sch. F, Pt. 2, Premium Portfolio Reinsurance Effected or Canceled

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other U.S. Unaffiliated Insurers																			
13-1675535	25364	Swiss Reinsurance America Co.	NY		(8)														
0599999 - Subtotal - Authorized - Other U.S. Unaffiliated Insurers						(8)													
0999999 - Subtotal - Authorized						(8)													
Unauthorized - Other U.S. Unaffiliated Insurers																			
16-1571323	11111	HSBC Reinsurance (USA) Inc.	HI	2	843					255	29	1,229		1,513			1,513	1,513	
1499999 - Subtotal - Unauthorized - Other U.S. Unaffiliated Insurers						843				255	29	1,229		1,513			1,513	1,513	
1899999 - Subtotal - Unauthorized						843				255	29	1,229		1,513			1,513	1,513	
1999999 - Subtotal - Authorized and Unauthorized						835				255	29	1,229		1,513			1,513	1,513	
9999999 - TOTAL - Schedule F, Part 3						835				255	29	1,229		1,513			1,513	1,513	

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) HSBC Reinsurance (USA) Inc.	16.000	835
2) .....	.....	.....
3) .....	.....	.....
4) .....	.....	.....
5) .....	.....	.....

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Sch. F, Pt. 4, Aging of Ceded Reinsurance

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount in Dispute Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16
Other U. S. Unaffiliated Insurers																
16-1571323	11111	HSBC Reinsurance (USA), Inc.	HI	1,513	1,513					1,513						
0599999 - Subtotal Other U. S. Unaffiliated Insurers				1,513	1,513					1,513						
0999999 - Subtotal Affiliates and Others				1,513	1,513					1,513						
9999999 - TOTAL - Schedule F, Part 5				1,513	1,513					1,513						

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

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Sch. F, Pt. 6, Provision for Overdue Authorized Reinsurance

**NONE**

**Page 44**

Sch. F, Pt. 7, Provision for Overdue Reinsurance

**NONE**

**SCHEDULE F - PART 8**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS</b> (Page 2, Column 3)			
1. Cash and invested assets (Line 9) .....	55,925,610	131,095	56,056,705
2. Agents' balances or uncollected premiums (Line 10) .....	5,825,707		5,825,707
3. Funds held by or deposited with reinsured companies (Line 11) .....			
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14) .....			
5. Other assets (Lines 12 and 13 and 15 through 25) .....	1,128,232		1,128,232
6. Net amount recoverable from reinsurers .....			
7. Totals (Line 28) .....	62,879,549	131,095	63,010,644
<b>LIABILITIES</b> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	7,276,086	283,416	7,559,502
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	2,538,340	132,344	2,670,684
10. Unearned premiums (Line 9) .....	17,792,364	1,228,632	19,020,996
11. Advance premiums (Line 10) .....			
12. Dividends declared and unpaid (Line 11.1 and Line 11.2) .....			
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12) .....			
14. Funds held by company under reinsurance treaties (Line 13) .....	1,513,297	(1,513,297)	
15. Amounts withheld or retained by company for account of others (Line 14) .....	1,317,663		1,317,663
16. Provision for reinsurance (Line 16) .....			
17. Other liabilities (Line 15 and Line 17 through Line 23) .....	88,581		88,581
18. Total liabilities (Line 26 minus Line 25) .....	30,526,331	131,095	30,657,426
19. Surplus as regards policyholders (Line 35) .....	32,353,218	X X X	32,353,218
20. Totals (Line 36) .....	62,879,549	131,095	63,010,644

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:

.....

.....

.....

.....

.....

.....

**Page 46**

Sch. H, Accident and Health Exhibit, Part 1  
**NONE**

**Page 47**

Sch. H, Accident and Health Exhibit, Part 2  
**NONE**

Sch. H, Accident and Health Exhibit, Part 3  
**NONE**

Sch. H, Accident and Health Exhibit, Part 4  
**NONE**

**Page 48**

Sch. H, Pt. 5, Health Claims  
**NONE**

**Page 51**

Sch. P, Pt. 1A, Homeowners/Farmowners  
**NONE**

**Page 52**

Sch. P, Pt. 1B, Private Passenger Auto Liability/Medical  
**NONE**

**Page 53**

Sch. P, Pt. 1C, Commercial Auto/Truck Liability/Medical  
**NONE**

**Page 54**

Sch. P, Pt. 1D, Workers' Compensation  
**NONE**

**Page 55**

Sch. P, Pt. 1E, Commercial Multiple Peril  
**NONE**

**Page 56**

Sch. P, Pt. 1F, Sn. 1, Medical Malpractice, Occurrence  
**NONE**

**Page 57**

Sch. P, Pt. 1F, Sn. 2, Medical Malpractice, Claims Made  
**NONE**

**Page 58**

Sch. P, Pt. 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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	1,575		1,575	465		7		27		11	499	
3. 1994	1,461		1,461	307		8		2		2	317	
4. 1995	2,371		2,371	526		9		4		1	539	
5. 1996	3,888		3,888	2,479		29		153		44	2,661	
6. 1997	6,584	57	6,527	3,650		53		276		145	3,979	
7. 1998	16,071	82	15,989	9,815	6	142		464		419	10,415	
8. 1999	18,965	127	18,838	11,776	8	391	1	220		596	12,378	1
9. 2000	18,201	217	17,984	12,816	169	378	4	304		443	13,325	
10. 2001	21,548	13	21,535	15,941	61	496		341		446	16,717	1,173
11. 2002	32,753	(8)	32,761	17,137		435		440		293	18,012	7,642
12. Totals	XXX	XXX	XXX	74,912	244	1,948	5	2,231		2,400	78,842	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.			(2)								2	(2)	
8.			(10)								10	(10)	
9.			(29)								29	(29)	
10.	667		5,275				87		99		4	6,128	147
11.	667		5,234				87		99		45	6,087	147

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	499		499	31.7		31.7					
3.	317		317	21.7		21.7					
4.	539		539	22.7		22.7					
5.	2,661		2,661	68.4		68.4					
6.	3,979		3,979	60.4		61.0					
7.	10,419	6	10,413	64.8	7.3	65.1				(2)	
8.	12,387	9	12,378	65.3	7.1	65.7					
9.	13,488	173	13,315	74.1	79.7	74.0				(10)	
10.	16,749	61	16,688	77.7	469.2	77.5				(29)	
11.	24,140		24,140	73.7		73.7				5,942	186
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,901	186

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Sch. P, Pt. 1H, Sn. 2, Other Liability, Claims Made

**NONE**

**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior .....	XXX	XXX	XXX	(39)		7				38	(32)	XXX
2. 2001 .....	8,638	241	8,397	4,184	12	382	2	143		96	4,695	XXX
3. 2002 .....	7,706	516	7,190	3,162	21	267	6	99		42	3,501	XXX
4. Totals .....	XXX	XXX	XXX	7,307	33	656	8	242		176	8,164	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....			(34)								34	(34)	
2. ....			(70)								70	(70)	
3. ....	790		243	255		140	29	23			38	912	145
4. ....	790		139	255		140	29	23			142	808	145

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(34)	
2. ....	4,639	14	4,625	53.7	5.8	55.1				(70)	
3. ....	4,724	311	4,413	61.3	60.3	61.4				778	134
4. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	674	134

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 Omitted)

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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. ....			10									10	
4. ....			10									10	

	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. ....	16		16	320.0		320.0				10	
4. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	10	

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	45							45	XXX
2. 2001	1,842		1,842	739					28	68	767	XXX
3. 2002	2,383		2,383						30		30	XXX
4. Totals	XXX	XXX	XXX	784					58	68	842	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.			(25)								487	(25)	
3.			278						7			285	18
4.			253						7		487	260	18

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	742		742	40.3		40.3				(25)	
3.	315		315	13.2		13.2				278	7
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	253	7

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior .....	XXX	XXX	XXX									XXX
2. 2001 .....	59		59	40							40	XXX
3. 2002 .....	251		251	120		3		4		3	127	XXX
4. Totals .....	XXX	XXX	XXX	160		3		4		3	167	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....													
2. ....													
3. ....			109									109	5
4. ....			109									109	5

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. ....	40		40	67.8		67.8					
3. ....	236		236	94.0		94.0				109	
4. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	109	

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Sch. P, Pt. 1M, International  
**NONE**

**Page 66**

Sch. P, Pt. 1N, Reinsurance  
**NONE**

**Page 67**

Sch. P, Pt. 1O, Reinsurance  
**NONE**

**Page 68**

Sch. P, Pt. 1P, Reinsurance  
**NONE**

**Page 69**

Sch. P, Pt. 1R, Sn. 1, Products Liability, Occurrence  
**NONE**

**Page 70**

Sch. P, Pt. 1R, Sn. 2, Products Liability, Claims Made  
**NONE**

**Page 71**

Sch. P, Pt. 1S, Financial Guaranty/Mortgage Guaranty  
**NONE**

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Sch. P, Pt. 2A, Homeowners/Farmowners  
**NONE**

Sch. P, Pt. 2B, Private Passenger Auto Liability/Medical  
**NONE**

Sch. P, Pt. 2C, Commercial Auto/Truck Liability/Medical  
**NONE**

Sch. P, Pt. 2D, Workers' Compensation  
**NONE**

Sch. P, Pt. 2E, Commercial Multiple Peril  
**NONE**

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

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

**NONE**

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

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

**NONE**

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

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

**NONE**

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

1. Prior												
2. 1993	545	453	472	473	472	472	472	472	472	472	472	
3. 1994	XXX	497	313	315	315	315	315	315	315	315	315	
4. 1995	XXX	XXX	545	519	534	534	535	535	535	535	535	
5. 1996	XXX	XXX	XXX	2,189	2,491	2,499	2,504	2,508	2,508	2,508	2,508	
6. 1997	XXX	XXX	XXX	XXX	3,702	3,695	3,692	3,696	3,700	3,703	3,703	3
7. 1998	XXX	XXX	XXX	XXX	XXX	11,281	9,926	9,929	9,942	9,949	9,949	7
8. 1999	XXX	XXX	XXX	XXX	XXX	15,034	15,034	12,079	12,128	12,158	12,158	30
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,029	12,952	13,011	13,011	59
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,964	16,347	16,347	383
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,601	23,601	XXX
12. Totals												482

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

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

**NONE**

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,758	2,753	2,700	(53)	(58)
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,567	4,482	(1,085)	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,291	XXX	XXX
4. Totals											(1,138)	(58)

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	38	38		
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
4. Totals												

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195	242	287	45	92
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	714	430	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278	XXX	XXX
4. Totals											475	92

**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	41	40	(1)	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	XXX	XXX
4. Totals											(1)	

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

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

**NONE**

**Page 75**

Sch. P, Pt. 2N, Reinsurance  
**NONE**

Sch. P, Pt. 2O, Reinsurance  
**NONE**

Sch. P, Pt. 2P, Reinsurance  
**NONE**

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Sch. P, Pt. 2R, Sn. 1, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 2R, Sn. 2, Products Liability, Claims Made  
**NONE**

Sch. P, Pt. 2S, Financial Guaranty/Mortgage Guaranty  
**NONE**

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Sch. P, Pt. 3A, Homeowners/Farmowners  
**NONE**

Sch. P, Pt. 3B, Private Passenger Auto Liability/Medical  
**NONE**

Sch. P, Pt. 3C, Commercial Auto/Truck Liability/Medical  
**NONE**

Sch. P, Pt. 3D, Workers' Compensation  
**NONE**

Sch. P, Pt. 3E, Commercial Multiple Peril  
**NONE**

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

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

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

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

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

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

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

1. Prior	0 0 0				(21)	(21)	(22)	(22)	(9)	9		
2. 1993	401	453	453	473	472	472	472	472	472	472	472	472
3. 1994	XXX	261	313	315	315	315	315	315	315	315	315	315
4. 1995	XXX	XXX	241	519	535	535	535	535	535	535	535	535
5. 1996	XXX	XXX	XXX	1,533	2,491	2,499	2,504	2,508	2,508	2,508	2,508	2,508
6. 1997	XXX	XXX	XXX	XXX	2,828	3,702	3,699	3,701	3,701	3,702	3,703	3,703
7. 1998	XXX	XXX	XXX	XXX	XXX	8,639	9,928	9,936	9,944	9,944	9,951	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	10,741	12,092	12,125	12,125	12,158	14
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,698	12,966	13,021	13,021	29
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,218	16,376	16,376	1,245
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,572	17,572	6,628

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	2,821	2,789	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,747	4,552	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,402	XXX	XXX

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000		36		
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	2	

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	242	45	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	739	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	40	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	XXX	XXX

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

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

**NONE**

**Page 80**

Sch. P, Pt. 3N, Reinsurance  
**NONE**

Sch. P, Pt. 3O, Reinsurance  
**NONE**

Sch. P, Pt. 3P, Reinsurance  
**NONE**

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Sch. P, Pt. 3R, Sn. 1, Product Liability, Occurrence  
**NONE**

Sch. P, Pt. 3R, Sn. 2, Product Liability, Claims Made  
**NONE**

Sch. P, Pt. 3S, Financial Guaranty/Mortgage Guaranty  
**NONE**

**Page 82**

Sch. P, Pt. 4A, Homeowners/Farmowners  
**NONE**

Sch. P, Pt. 4B, Private Passenger Auto Liability/Medical  
**NONE**

Sch. P, Pt. 4C, Commercial Auto/Truck Liability/Medical  
**NONE**

Sch. P, Pt. 4D, Workers' Compensation  
**NONE**

Sch. P, Pt. 4E, Commercial Multiple Peril  
**NONE**

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

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

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

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

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

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

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

1. Prior										
2. 1993						(1)				
3. 1994	XXX	158								
4. 1995	XXX	XXX	275							
5. 1996	XXX	XXX	XXX	436						
6. 1997	XXX	XXX	XXX	XXX	614					
7. 1998	XXX	XXX	XXX	XXX	XXX	2,341	(7)	(7)	(5)	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	(3)	(7)	(15)	(2)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	3,449	2,931	(20)	(10)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,744	(29)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,362

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

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279	(57)	(34)
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	487	(70)
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99

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

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	10

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195		
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207	(25)
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278

**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	4	
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109

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

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

**NONE**

**Page 85**

Sch. P, Pt. 4N, Reinsurance

**NONE**

Sch. P, Pt. 4O, Reinsurance

**NONE**

Sch. P, Pt. 4P, Reinsurance

**NONE**

**Page 86**

Sch. P, Pt. 4R, Sn. 1, Products Liability, Occurrence

**NONE**

Sch. P, Pt. 4R, Sn. 2, Products Liability, Claims Made

**NONE**

Sch. P, Pt. 4S, Financial Guaranty/Mortgage Guaranty

**NONE**

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Sch. P, Pt. 5A, Sn. 1, Homeowners/Farmowners

**NONE**

Sch. P, Pt. 5A, Sn. 2, Homeowners/Farmowners

**NONE**

Sch. P, Pt. 5A, Sn. 3, Homeowners/Farmowners

**NONE**

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Sch. P, Pt. 5B, Sn. 1, Private Passenger Auto Liability/Medical

**NONE**

Sch. P, Pt. 5B, Sn. 2, Private Passenger Auto Liability/Medical

**NONE**

Sch. P, Pt. 5B, Sn. 3, Private Passenger Auto Liability/Medical

**NONE**

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Sch. P, Pt. 5C, Sn. 1, Commercial Auto/Truck Liability/Medical

**NONE**

Sch. P, Pt. 5C, Sn. 2, Commercial Auto/Truck Liability/Medical

**NONE**

Sch. P, Pt. 5C, Sn. 3, Commercial Auto/Truck Liability/Medical

**NONE**

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Sch. P, Pt. 5D, Sn. 1, Workers' Compensation  
**NONE**

Sch. P, Pt. 5D, Sn. 2, Workers' Compensation  
**NONE**

Sch. P, Pt. 5D, Sn. 3, Workers' Compensation  
**NONE**

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Sch. P, Pt. 5E, Sn. 1, Commercial Multiple Peril  
**NONE**

Sch. P, Pt. 5E, Sn. 2, Commercial Multiple Peril  
**NONE**

Sch. P, Pt. 5E, Sn. 3, Commercial Multiple Peril  
**NONE**

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Sch. P, Pt. 5F, Sn. 1A, Medical Malpractice, Occurrence  
**NONE**

Sch. P, Pt. 5F, Sn. 2A, Medical Malpractice, Occurrence  
**NONE**

Sch. P, Pt. 5F, Sn. 3A, Medical Malpractice, Occurrence  
**NONE**

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Sch. P, Pt. 5F, Sn. 1B, Medical Malpractice, Claims Made  
**NONE**

Sch. P, Pt. 5F, Sn. 2B, Medical Malpractice, Claims Made  
**NONE**

Sch. P, Pt. 5F, Sn. 3B, Medical Malpractice, Claims Made  
**NONE**

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

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX	853	1,118	1,118	1,120	1,121	1,121	1,121
6. 1997	XXX	XXX	XXX	XXX	1,721	2,287	2,295	2,296	2,296	2,296
7. 1998	XXX	XXX	XXX	XXX	XXX	3,788	4,478	4,482	4,486	4,488
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,946	5,361	5,379	5,393
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,509	4,030	4,059
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,920	6,165
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,628

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX	69	69	69	69	69	69	69
6. 1997	XXX	XXX	XXX	XXX	84	84	84	84	84	84
7. 1998	XXX	XXX	XXX	XXX	XXX	60	60	60	60	60
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	164	165	165	165
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	87	87
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186	186
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX	1,314	1,655	1,655	1,657	1,659	1,659	1,659
6. 1997	XXX	XXX	XXX	XXX	1,464	2,077	2,088	2,089	2,089	2,089
7. 1998	XXX	XXX	XXX	XXX	XXX	4,106	4,913	4,971	4,917	4,918
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,783	6,267	6,267	6,267
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,171	5,200	5,204
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,521	6,697
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,379

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Sch. P, Pt. 5H, Sn. 1B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 5H, Sn. 2B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 5H, Sn. 3B, Other Liability, Claims Made  
**NONE**

**Page 96**

Sch. P, Pt. 5R, Sn. 1A, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 5R, Sn. 2A, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 5R, Sn. 3A, Products Liability, Occurrence  
**NONE**

**Page 97**

Sch. P, Pt. 5R, Sn. 1B, Products Liability, Claims Made  
**NONE**

Sch. P, Pt. 5R, Sn. 2B, Products Liability, Claims Made  
**NONE**

Sch. P, Pt. 5R, Sn. 3B, Products Liability, Claims Made  
**NONE**

**Page 98**

Sch. P, Pt. 6C, Sn. 1, Commercial Auto/Truck Liability/Medical  
**NONE**

Sch. P, Pt. 6C, Sn. 2, Commercial Auto/Truck Liability/Medical  
**NONE**

Sch. P, Pt. 6D, Sn. 1, Workers' Compensation  
**NONE**

Sch. P, Pt. 6D, Sn. 2, Workers' Compensation  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company  
**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

SECTION 1

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

SECTION 2

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

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX	3,888	3,888	3,888	3,888	3,888	3,888	3,888	
6. 1997	XXX	XXX	XXX	XXX	6,584	6,584	6,584	6,584	6,584	6,584	
7. 1998	XXX	XXX	XXX	XXX	XXX	16,071	16,071	16,071	16,071	16,071	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	18,965	18,965	18,965	18,965	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,201	18,201	18,201	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,548	21,548	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,753	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX	57	57	57	57	57	57	
7. 1998	XXX	XXX	XXX	XXX	XXX	82	82	82	82	82	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	127	127	127	127	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217	217	217	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	13	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(8)	(8)
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

**Page 100**

Sch. P, Pt. 6H, Sn. 1B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 6H, Sn. 2B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 6M, Sn. 1, International  
**NONE**

Sch. P, Pt. 6M, Sn. 2, International  
**NONE**

**Page 101**

Sch. P, Pt. 6N, Sn. 1, Reinsurance  
**NONE**

Sch. P, Pt. 6N, Sn. 2, Reinsurance  
**NONE**

Sch. P, Pt. 6O, Sn. 1, Reinsurance  
**NONE**

Sch. P, Pt. 6O, Sn. 2, Reinsurance  
**NONE**

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Sch. P, Pt. 6R, Sn. 1A, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 6R, Sn. 2A, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 6R, Sn. 1B, Products Liability, Claims Made  
**NONE**

Sch. P, Pt. 6R, Sn. 2B, Products Liability, Claims Made  
**NONE**

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

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril						
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability						
9. Other Liability - Occurrence	185			34,330		
10. Other Liabilities - Claims-made						
11. Special Property						
12. Auto Physical Damage				21		
13. Fidelity/Surety	7			2,453		
14. Other	136			8,261		
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	328			45,065		

SECTION 2

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

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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Sch. P, Pt. 7A, Sn. 4, Net Earned Premiums Reported

**NONE**

Sch. P, Pt. 7A, Sn. 5, Net Reserve for Premium Adjustments

**NONE**

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

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril						
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability						
9. Other Liability - Occurrence	185			34,330		
10. Other Liabilities - Claims-made						
11. Special Property						
12. Auto Physical Damage				21		
13. Fidelity/Surety	7			2,453		
14. Other	136			8,261		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	328			45,065		

SECTION 2

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

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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Sch. P, Pt. 7B, Sn. 4, Net Earned Premiums Reported at Year End  
**NONE**

Sch. P, Pt. 7B, Sn. 5, Net Reserve for Premium Adjustments  
**NONE**

Sch. P, Pt. 7B, Sn. 6, Incurred Adjustable Commissions  
**NONE**

Sch. P, Pt. 7B, Sn. 7, Reserves for Commission Adjustments  
**NONE**

**SCHEDULE P INTERROGATORIES**

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

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

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

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

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 10? Yes ( ) No (X)

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

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

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

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$ .....  
 (in thousands of dollars) 5.2 Surety \$ ..... 244

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

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

7.2 (An extended statement may be attached)

.....  
 .....  
 .....

**SCHEDULE Y (Continued)**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
.....	31-0790882	Banclnsurance Corporation .....	1,290,000	(1,500,000)	.....	.....	(569,432)	.....	.....	.....	(779,432)	.....
26565	31-0620146	Ohio Indemnity Company .....	(1,290,000)	1,500,000	.....	.....	569,432	.....	.....	.....	779,432	.....
9999999	- CONTROL TOTALS .....											

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

.....  
 .....  
 .....

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

MARCH FILING	RESPONSE
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 450:	2 6 5 6 5 2 0 0 2 4 5 0 0 0 0 0 0 
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 420:	2 6 5 6 5 2 0 0 2 4 2 0 0 0 0 0 0 
3. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 240:	2 6 5 6 5 2 0 0 2 2 4 0 0 0 0 0 0 
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 360:	2 6 5 6 5 2 0 0 2 3 6 0 0 0 0 0 0 
5. Will an actuarial opinion be filed by March 1?	Yes
EXPLANATION: ..... .....	
BARCODE: Document Identifier 440:	
6. Will the SVO Compliance Certification be filed by March 1?	Yes
EXPLANATION: ..... .....	
BARCODE: Document Identifier 470:	
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 490:	2 6 5 6 5 2 0 0 2 4 9 0 0 0 0 0 0 

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

RESPONSE

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

EXPLANATION:

.....

BARCODE:

Document Identifier 460:

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

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

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

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? No

EXPLANATION:

.....

BARCODE:

Document Identifier 385:



APRIL FILING

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

EXPLANATION:

.....

BARCODE:

Document Identifier 270:

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

EXPLANATION:

.....

BARCODE:

Document Identifier 350:

14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 210:



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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

#### MAY FILING

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 201:



#### JUNE FILING

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220:

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 6, Part 1

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 2	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Column 1 plus 2 minus 3)
AGGREGATED AT LINE 33, Other Lines of Business				
Mechanical Breakdown	(1,939)	148,159	92,930	53,290
3398. LINE 33, Other Lines of Business	(1,939)	148,159	92,930	53,290

OVERFLOW WRITE-INS FOR Page 7, Part 1A

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
AGGREGATED AT LINE 33, Other Lines of Business					
Mechanical Breakdown	21,400	71,530			92,930
3398. LINE 33, Other Lines of Business	21,400	71,530			92,930

OVERFLOW WRITE-INS FOR Page 8, Part 1B

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
AGGREGATED AT LINE 33, Other Lines of Business						
Mechanical Breakdown	(1,939)					(1,939)
3398. LINE 33, Other Lines of Business	(1,939)					(1,939)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Indemnity Company

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 9, Part 2

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Column 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
AGGREGATED AT LINE 33, Other Lines of Business								
Mechanical Breakdown	32,280			32,280	16,199	12,618	35,861	67.2
3398. LINE 33, Other Lines of Business	32,280			32,280	16,199	12,618	35,861	

OVERFLOW WRITE-INS FOR Page 10, Part 2A

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred But Not Reported (Columns 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Columns 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
AGGREGATED AT LINE 33, Other Lines of Business									
Mechanical Breakdown	3,500			3,500	12,699			16,199	160
3398. LINE 33, Other Lines of Business	3,500			3,500	12,699			16,199	160

OVERFLOW WRITE-INS FOR Page 24, Exhibit of Premiums and Losses

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
AGGREGATED AT LINE 33, Other Lines of Business, CALIFORNIA												
Mechanical Breakdown	474	1,118		3,267	343	966	1,741					51
3398. LINE 33, Other Lines of Business, CALIFORNIA	474	1,118		3,267	343	966	1,741					51
AGGREGATED AT LINE 33, Other Lines of Business, ILLINOIS												
Mechanical Breakdown	(3,763)	49,150		83,497	30,600	32,004	9,612					685
3398. LINE 33, Other Lines of Business, ILLINOIS	(3,763)	49,150		83,497	30,600	32,004	9,612					685
AGGREGATED AT LINE 33, Other Lines of Business, MINNESOTA												
Mechanical Breakdown	198	784		889		437	1,492					35
3398. LINE 33, Other Lines of Business, MINNESOTA	198	784		889		437	1,492					35
AGGREGATED AT LINE 33, Other Lines of Business, MISSOURI												
Mechanical Breakdown	370	856		2,453		477	1,193					808
3398. LINE 33, Other Lines of Business, MISSOURI	370	856		2,453		477	1,193					808
AGGREGATED AT LINE 33, Other Lines of Business, OHIO												
Mechanical Breakdown	782	1,382		2,824	1,338	1,978	2,161					15
3398. LINE 33, Other Lines of Business, OHIO	782	1,382		2,824	1,338	1,978	2,161					15

112.1