



ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

Owners Insurance Company

NAIC Group Code 0280 (Current Period) 0280 (Prior Period) NAIC Company Code 32700 Employer's ID Number 34-1172650

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

Country of Domicile United States of America

Incorporated May 13, 1975 Commenced Business December 31, 1975

Statutory Home Office 2325 North Cole Street, Lima, OH 45801
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 6101 Anacapri Boulevard
(Street and Number) Lansing, MI 48917-3999 517-323-1200
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 30660, Lansing, MI 48909-8160
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 6101 Anacapri Boulevard
(Street and Number) Lansing, MI 48917-3999 517-323-1200
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address _____

Statement Contact Eileen Kay Fhaner 517-323-1200
(Name) (Area Code) (Telephone Number) (Extension)
_____ 517-323-8796
(E-mail Address) (Fax Number)

Policyowner Relations Contact _____
(Street and Number) _____
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman of the Board and CEO Herman Joseph Arends President John Walter Fisher
Executive Vice President Roger Lee Looyenga

VICE PRESIDENTS

<u>Thaddeus Joseph Buda, Jr.</u>	<u>Jeffrey Francis Harrold, Sr. Vice President</u>	<u>Gwendoline Ann Maisch, Vice President</u>
<u>Sr. V.P., Secretary, & General Counsel</u>	<u>Douglas Paul Marsh, Sr. Vice President</u>	<u>Mary Elizabeth Massey, Vice President</u>
<u>Stuart Roy Birn</u>	<u>Edgar Adolph Ploor, Sr. Vice President</u>	<u>Richard Stephen McCaghy, Vice President</u>
<u>Sr. V.P. & Associate General Counsel</u>	<u>Rodney Jay Rupp, Sr. Vice President</u>	<u>Kenneth Richard Schroeder, Vice President</u>
<u>Gregg Lynn Cornell</u>	<u>Ronald Herman Simon, Sr. Vice President</u>	<u>Edwin Ray Skinner, Vice President</u>
<u>Sr. Vice President & Treasurer</u>	<u>Robert Irwin Buchanan, Vice President</u>	<u>Franklin Joseph Sweeney, Vice President</u>
_____	<u>Robert Joseph Bursch, Vice President</u>	<u>Daniel Jerome Thelen, Vice President</u>
_____	<u>Eileen Kay Fhaner, Vice President</u>	<u>Ian Robert Ward, Vice President</u>
_____	<u>M. Dawn Hein, Vice President</u>	<u>Alan Robert Welter, Vice President</u>
_____	<u>Gerald Lee Jensen, Vice President</u>	<u>Jonathan Daniel Williams, Vice President</u>

DIRECTORS OR TRUSTEES

<u>Herman Joseph Arends (CHM)</u>	<u>Stuart Roy Birn</u>	<u>James Franklin Anderton, IV</u>
<u>John Walter Fisher</u>	<u>Thaddeus Joseph Buda, Jr.</u>	<u>Phillip Vern Frederickson</u>
<u>Roger Lee Looyenga</u>	<u>Gregg Lynn Cornell</u>	<u>Mark Edward Hooper</u>
<u>Harry Edward Powell</u>	<u>Gloria Pearl Murchison</u>	_____

State of Michigan
County of Eaton } 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.

Herman Joseph Arends John Walter Fisher Roger Lee Looyenga
Chairman of the Board and CEO President Executive Vice President

Subscribed and sworn to before me this 19th day of February, 2003

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2002

NAIC Company Code **32700**

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	112,344	88,180		55,734	34,391	32,318	(901)		(302)	100	19,022	4,594
2.1 Allied lines	112,214	95,216		52,621	9,351	11,831	5,248	5	233	543	19,306	4,776
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	16,405,516	14,866,279		8,110,824	10,603,359	12,471,523	4,799,054	162,022	187,645	777,262	3,360,565	632,775
5.1 Commercial multiple peril (non-liability portion)	5,337,672	4,690,985		2,609,119	3,102,631	3,191,751	2,213,807	53,551	130,950	723,828	929,404	202,095
5.2 Commercial multiple peril (liability portion)	7,161,042	6,329,671		3,276,141	3,316,958	3,397,624	5,100,624	571,069	616,584	1,719,936	1,274,624	270,132
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,667,261	1,528,791		778,469	696,511	711,163	110,182	7,341	4,328	10,013	311,903	65,151
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	75,131	65,591		34,495							15,155	2,887
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	828,316	618,332		367,840	230,194	364,204	178,671	10,596	26,105	20,408	15,375	35,869
17. Other liability	372,095	270,557		200,355	5,361	93,168	178,980		37,753	64,687	62,725	13,618
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	2,469,297	2,031,340		822,120	1,090,991	1,785,989	1,130,383	18,676	117,602	145,335	304,823	94,983
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,632,688	1,281,545		793,488	417,323	649,321	545,795	31,189	63,791	71,621	246,132	61,827
21.1 Private passenger auto physical damage	3,093,394	2,534,473		1,019,159	1,389,502	1,416,347	42,336	19,792	29,649	17,645	386,241	118,407
21.2 Commercial auto physical damage	1,268,614	1,004,989		623,664	365,489	369,492	31,735	5,657	7,678	6,291	187,740	47,487
22. Aircraft (all perils)												
23. Fidelity	12,959	11,438		5,546	(1,200)	(1,147)	165		27	64	2,236	466
24. Surety	(6,888)	1,640		616		(5,649)	316		(2,806)	169	(2,024)	(620)
26. Burglary and theft	10,176	8,353		5,324		40	197		(1)	45	1,789	358
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	40,551,830	35,427,378	0	18,755,515	21,260,863	24,487,974	14,336,591	879,897	1,219,238	3,557,948	7,135,016	1,554,806
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 214,160

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2002

NAIC Company Code **32700**

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	185,995	190,024		98,863	1,850	8,966	852		82	187	26,635	3,847
2.1 Allied lines	295,354	277,333		143,669	254,811	252,483	19,173	1,780	343	2,345	44,249	6,349
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	3,902,440	3,130,402		2,026,603	3,055,946	3,618,721	858,738	117,651	195,333	143,568	727,909	87,591
5.1 Commercial multiple peril (non-liability portion)	5,657,974	4,974,170		2,844,555	2,322,621	2,843,857	3,230,698	92,942	294,820	1,028,430	861,959	123,031
5.2 Commercial multiple peril (liability portion)	13,368,989	12,231,934		6,375,163	10,682,454	7,672,206	43,372,725	4,302,092	2,680,055	15,643,364	2,089,559	285,468
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,243,077	2,175,716		1,076,131	1,314,429	1,243,796	225,946	11,772	(28,438)	20,222	356,355	47,620
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	12,026	11,502		6,713							1,930	260
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	618,197	721,483		279,617	512,131	(66,343)	294,505	56,269	24,049	35,547	34,111	12,474
17. Other liability	427,949	322,078		221,380	7,425	94,944	198,570		41,694	73,530	68,253	9,204
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	1,117,705	769,337		543,812	196,174	807,136	777,281	1,963	82,994	99,226	138,904	24,938
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	11,986,804	11,496,971		5,851,261	10,413,403	12,670,692	10,489,223	431,544	628,709	1,400,620	1,851,421	269,751
21.1 Private passenger auto physical damage	865,140	595,724		414,155	485,065	492,638	24,652	5,740	9,403	6,455	107,525	19,209
21.2 Commercial auto physical damage	5,098,021	4,687,818		2,497,117	2,701,554	2,895,441	207,712	65,525	74,984	44,228	784,447	114,087
22. Aircraft (all perils)												
23. Fidelity	41,319	38,177		19,640	14,228	6,138	(7,597)	1,228	(1,000)	1,204	6,471	888
24. Surety												
26. Burglary and theft	16,175	14,344		8,385	(2,006)	3,572	69		(655)	71	2,545	1,246
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	45,837,165	41,637,012	0	22,407,063	31,960,083	32,544,246	59,692,546	5,088,505	4,002,373	18,498,997	7,102,272	1,005,963
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 167,200

24.AZ



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2002

NAIC Company Code **32700**

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	7,392	6,510		4,019	(5,465)		44		(2,361)	9	1,148	201
2.1 Allied lines	18,070	15,499		9,968	(4,800)		1,624		(600)	176	2,789	483
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	2,678,769	1,917,689		1,425,348	1,270,836	912,178	339,720	12,418	(49,008)	56,830	447,876	56,600
5.1 Commercial multiple peril (non-liability portion)	972,922	713,761		471,168	128,603	307,159	683,541	3,140	75,393	223,822	148,242	19,447
5.2 Commercial multiple peril (liability portion)	2,055,515	1,748,968		897,263	469,848	1,047,204	1,493,402	53,753	260,520	515,731	323,877	41,231
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	666,567	586,457		315,041	245,025	253,112	22,334	493	808	2,390	106,285	13,664
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	6,801	5,907		2,828							1,116	126
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	356,619	312,611		148,692	23,086	(39,833)	58,189	568	(4,026)	5,299	20,332	22,813
17. Other liability	191,408	172,182		92,733	28,979	73,809	119,847	7,785	36,684	51,056	30,120	3,727
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	747,619	572,056		308,195	444,982	504,876	117,940	9,722	13,812	7,928	104,919	15,912
19.2 Other private passenger auto liability	1,152,387	853,340		486,804	424,310	479,629	376,290	9,413	18,002	47,810	163,693	24,706
19.3 Commercial auto no-fault (personal injury protection)	494,688	402,083		211,162	405,151	583,376	208,780	9,501	19,678	12,928	74,215	9,817
19.4 Other commercial auto liability	3,400,676	2,702,606		1,445,821	1,209,988	1,632,073	1,413,899	28,893	86,654	192,808	536,646	67,601
21.1 Private passenger auto physical damage	1,725,119	1,287,047		734,020	743,462	817,940	101,737	18,339	27,399	16,474	247,847	37,123
21.2 Commercial auto physical damage	2,251,875	1,795,366		941,811	1,070,589	1,136,996	103,325	18,079	26,992	19,789	350,036	44,973
22. Aircraft (all perils)												
23. Fidelity	5,823	5,360		1,804		15	77		8	30	879	96
24. Surety												
26. Burglary and theft	437	393		147		(1,193)	9		(389)	2	63	8
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	16,732,686	13,097,836	0	7,496,823	6,470,061	7,697,076	5,040,758	172,104	509,565	1,153,082	2,560,082	358,529
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 64,784

24.CO



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2002

NAIC Company Code **32700**

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	353,031	346,660		165,994	37,576	41,664	4,105	50	430	1,139	60,475	11,967
2.1 Allied lines	627,684	628,601		287,214	398,760	494,627	150,333	63,066	68,385	15,882	107,467	21,194
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	7,687,873	7,698,132		3,941,230	2,679,797	2,519,600	1,762,667	98,557	42,030	283,130	1,473,711	253,599
5.1 Commercial multiple peril (non-liability portion)	2,762,496	2,731,234		1,348,520	293,683	(220,397)	1,555,625	89,292	(82,051)	466,177	455,194	85,928
5.2 Commercial multiple peril (liability portion)	3,102,213	2,878,185		1,481,299	1,057,751	689,974	2,895,059	281,821	171,528	1,001,526	521,387	89,927
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,369,883	2,404,685		1,158,098	1,151,154	1,100,070	191,021	9,432	8,811	17,194	416,931	77,201
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	376	400		160							71	19
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	383,587	358,950		157,444	444,470	(257,588)	1,914,901	22,673	(49,270)	160,812	34,245	34,204
17. Other liability	9,522,247	9,625,648		4,172,864	4,614,037	2,289,012	14,667,427	820,435	1,079,084	6,262,887	1,644,744	314,147
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	3,916,244	3,614,823		1,229,060	2,909,258	2,481,062	1,840,369	41,015	12,292	112,722	607,418	156,263
19.2 Other private passenger auto liability	20,311,596	19,266,059		6,199,626	13,614,468	23,129,055	26,111,164	519,557	1,710,691	3,340,791	3,196,124	852,058
19.3 Commercial auto no-fault (personal injury protection)	232,452	195,380		106,024	74,836	41,887	39,649	1,778	(340)	2,447	34,090	8,114
19.4 Other commercial auto liability	3,549,508	3,039,301		1,605,354	929,943	2,556,668	2,866,935	65,651	289,422	392,860	523,470	127,630
21.1 Private passenger auto physical damage	10,605,780	9,971,341		3,228,458	6,837,052	6,927,354	222,897	165,753	188,701	109,491	1,664,434	314,778
21.2 Commercial auto physical damage	997,530	846,890		440,431	525,218	667,517	25,703	12,081	13,733	8,364	146,526	27,526
22. Aircraft (all perils)												
23. Fidelity	26,136	26,682		13,369	44	(357)	922	(2,024)	(4,233)	641	4,458	562
24. Surety												
26. Burglary and theft	17,227	17,864		7,103		(78)	342		(59)	79	2,893	513
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	66,465,862	63,650,835	0	25,542,248	35,568,046	42,460,070	54,249,119	2,189,137	3,449,153	12,176,140	10,893,639	2,375,630
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 466,034

24.FL



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Company Code **32700**

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	105,584	87,694		50,313	673	15,587	576	96	1,475	162	16,466	91,232
2.1 Allied lines	105,286	93,181		47,173	14,137	16,794	8,023	1	(63)	822	16,889	5,653
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	1,430,229	1,096,688		741,096	392,970	695,283	337,216	10,130	55,093	53,284	254,470	78,198
5.1 Commercial multiple peril (non-liability portion)	7,689,075	6,597,633		3,840,765	2,310,698	2,831,798	4,014,075	152,787	368,770	1,227,003	1,246,258	421,072
5.2 Commercial multiple peril (liability portion)	9,926,463	8,971,288		4,536,183	2,701,926	1,932,492	13,369,048	1,058,668	557,321	4,591,258	1,663,157	540,550
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,877,953	1,718,572		853,631	1,187,051	1,040,438	40,946	10,115	(4,472)	6,146	318,101	101,868
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	2,117	2,130		1,092							385	100
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	6,915,368	5,999,210		3,221,544	1,761,883	2,757,649	3,260,453	229,569	329,398	326,034	55,034	580,420
17. Other liability	291,367	221,816		142,385	157,649	307,553	217,841	7,950	83,259	93,939	48,698	16,682
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	1,592,637	1,328,381		568,716	657,474	1,085,563	689,362	14,132	75,962	95,946	210,567	87,831
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,604,560	2,046,054		1,152,912	607,572	962,170	952,654	26,629	78,219	136,092	380,710	145,633
21.1 Private passenger auto physical damage	1,727,728	1,436,120		617,342	789,665	793,079	21,767	12,242	17,408	11,096	229,697	95,531
21.2 Commercial auto physical damage	1,538,031	1,195,822		685,284	709,270	727,289	48,785	10,821	14,918	9,931	225,032	86,517
22. Aircraft (all perils)												
23. Fidelity	12,277	10,937		5,182	3,000	7,806	4,911		2,764	2,801	2,036	661
24. Surety												
26. Burglary and theft	19,699	18,397		8,744		2,620	1,580		594	364	3,336	939
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	35,838,375	30,823,922	0	16,472,362	11,293,967	13,176,121	22,967,238	1,533,141	1,580,648	6,554,878	4,670,836	2,252,886
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 147,103

24.GA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Company Code **32700**

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	137,543	115,831		60,913	9,291	9,311	213		(426)	119	20,446	2,024
2.1 Allied lines	286,229	245,615		132,672	61,820	4,877	14,825	5	(5,781)	1,525	45,902	3,283
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	2,629,417	1,903,787		1,369,930	1,778,222	2,077,269	437,208	8,871	50,554	73,950	467,507	19,896
5.1 Commercial multiple peril (non-liability portion)	5,785,291	5,193,219		2,757,967	2,802,921	2,643,623	3,879,779	66,201	120,253	1,280,094	886,658	77,433
5.2 Commercial multiple peril (liability portion)	5,359,076	4,797,066		2,635,962	1,245,134	2,687,868	6,633,972	447,108	931,749	2,197,685	852,791	61,552
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,564,076	1,397,902		754,302	404,489	516,134	150,326	1,473	15,085	11,889	254,768	19,415
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	332,855	276,115		159,950							55,595	3,815
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	9,752,403	8,615,761		4,390,068	6,700,797	7,272,024	8,706,331	448,335	377,728	714,677	55,803	84,863
17. Other liability	161,793	117,720		81,018	23,566	32,514	67,520		7,544	25,072	25,635	(4,308)
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					16,239	30,709	14,470	0	865	865		
19.2 Other private passenger auto liability	5,409,612	4,225,087		2,059,375	1,321,946	2,718,730	2,249,834	14,841	204,099	305,209	666,701	40,891
19.3 Commercial auto no-fault (personal injury protection)					3,497	9,635	11,715	1	328	689		
19.4 Other commercial auto liability	2,205,038	1,798,288		1,025,128	694,975	1,558,061	1,788,153	17,027	136,001	248,338	306,281	20,640
21.1 Private passenger auto physical damage	5,346,439	4,172,861		2,024,661	3,010,018	3,135,466	184,437	10,672	35,689	42,326	669,892	39,520
21.2 Commercial auto physical damage	1,667,665	1,346,571		774,806	667,703	718,540	77,194	4,067	8,997	13,292	232,194	17,568
22. Aircraft (all perils)												
23. Fidelity	13,781	14,727		5,801	879	221	(475)	10	17	72	2,102	297
24. Surety												
26. Burglary and theft	38,728	37,765		17,491	6,826	5,854	267	5	(737)	175	6,227	610
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	40,689,946	34,258,316	0	18,250,042	18,748,325	23,420,838	24,215,769	1,018,615	1,881,964	4,915,977	4,548,500	387,500
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 148,917

24.1L



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Company Code **32700**

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												703
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												703
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,405
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.IN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2002

NAIC Company Code **32700**

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	75,777	69,828		29,938	606	(155)	206	25	(169)	69	11,018	1,527
2.1 Allied lines	77,724	71,161		30,423	92,868	94,960	253	876	874	220	11,621	1,603
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	6,739,760	5,538,657		3,541,423	4,138,587	4,407,643	1,051,933	19,823	22,076	179,258	1,230,379	136,355
5.1 Commercial multiple peril (non-liability portion)	2,946,268	2,588,931		1,438,238	1,608,135	1,102,400	1,552,092	49,075	(33,593)	508,972	438,825	59,885
5.2 Commercial multiple peril (liability portion)	2,543,504	2,250,688		1,181,137	768,893	313,097	2,516,843	96,887	18,792	831,198	398,379	51,139
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,190,723	1,072,412		551,904	415,667	417,096	58,232	3,452	3,685	5,289	200,695	24,240
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	27,535	24,334		13,860							4,798	556
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	1,792,748	1,632,902		779,328	829,477	721,077	1,664,533	73,176	65,663	134,899	103,210	28,417
17. Other liability	165,042	132,107		76,332	14,392	44,737	52,603	84	14,663	20,550	25,327	(6,285)
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)							11,118		(76)	634		
19.2 Other private passenger auto liability	8,315,523	7,551,663		2,566,892	3,849,651	3,883,286	5,490,914	208,244	239,182	750,542	1,117,524	168,911
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,166,135	961,931		523,518	187,281	1,528,727	1,510,506	5,656	194,606	209,760	166,847	23,270
21.1 Private passenger auto physical damage	8,613,259	7,617,580		2,726,711	5,021,015	5,135,015	166,229	130,546	141,981	56,975	1,171,834	174,351
21.2 Commercial auto physical damage	1,032,315	836,227		517,159	585,709	658,520	36,424	15,349	17,873	6,858	147,910	20,735
22. Aircraft (all perils)												
23. Fidelity	8,231	7,713		3,079	5,422	1,378	(3,956)		13	44	1,290	165
24. Surety												
26. Burglary and theft	7,663	7,584		3,411		219	171		144	39	1,189	158
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	34,702,207	30,363,717	0	13,983,354	17,517,703	18,307,999	14,108,102	603,191	685,716	2,705,309	5,030,845	685,026
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 150,664

24.1A



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2002

NAIC Company Code **32700**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	1,531	1,493		319		(2)	7		1	1	233	(703)
2.1 Allied lines	1,536	1,423		453		10	48		2	4	231	(827)
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												526
5.1 Commercial multiple peril (non-liability portion)	22,465	21,624		8,895	1,490	1,505	9,002	5	164	2,971	3,441	4,336
5.2 Commercial multiple peril (liability portion)	36,260	33,773		8,901		253,419	264,245		83,339	86,666	5,705	(1,285)
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,678	3,445		591		0	111		3	8	573	(106)
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	1	1		0							0	(3)
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	65,471	61,758	0	19,159	1,490	254,933	273,413	5	83,509	89,651	10,182	1,938
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 115

24.KS



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Company Code **32700**

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	62,433	54,106		24,839	6,752	6,513	(27)		2	50	9,604	1,402
2.1 Allied lines	49,676	44,928		23,379	42,706	43,088	2,545	3	57	352	7,998	1,096
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	4,275,284	3,652,162		2,276,621	5,619,162	6,194,021	827,495	18,476	121,489	149,184	807,870	97,158
5.1 Commercial multiple peril (non-liability portion)	1,993,611	1,716,382		983,168	1,111,754	1,290,851	862,237	9,803	(3,449)	280,176	309,759	45,076
5.2 Commercial multiple peril (liability portion)	1,461,836	1,299,819		654,819	417,326	1,022,988	1,301,507	32,758	244,029	428,247	236,603	33,324
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	458,099	418,858		213,095	150,481	163,292	38,427	604	921	3,218	79,792	10,854
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	364,308	319,675		185,429				2,075	2,075		66,857	8,309
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	153,256	100,293		75,356		57,121	79,674		21,131	26,734	25,367	3,270
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	704,928	662,681		217,329	447,179	698,489	475,970	4,050	18,179	28,838	100,973	17,614
19.2 Other private passenger auto liability	4,172,400	3,905,021		1,285,916	2,056,509	3,702,755	5,142,089	98,579	286,466	647,552	604,945	102,502
19.3 Commercial auto no-fault (personal injury protection)	256,070	231,495		110,207	53,552	105,345	106,743	1,140	3,043	6,246	40,847	6,256
19.4 Other commercial auto liability	2,588,950	2,250,792		1,128,479	1,122,461	1,200,512	1,752,188	87,135	126,912	242,919	415,141	62,425
21.1 Private passenger auto physical damage	3,047,701	2,833,604		948,979	2,077,472	2,137,813	82,324	15,093	22,293	25,453	445,520	71,909
21.2 Commercial auto physical damage	1,583,984	1,359,790		670,901	583,290	649,201	83,395	3,560	8,185	13,495	252,721	36,287
22. Aircraft (all perils)												
23. Fidelity	3,891	3,058		2,480		14	54		3	21	316	80
24. Surety												
26. Burglary and theft	1,832	1,932		1,075		(11)	36		(11)	8	174	38
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	21,178,261	18,854,596	0	8,802,069	13,688,643	17,271,991	10,754,655	273,275	851,326	1,852,493	3,404,487	497,597
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 118,596

24.KY



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Company Code **32700**

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												34
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												34
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	68
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.MI



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2002

NAIC Company Code **32700**

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	330,678	262,141		186,979	17,711	6,768	5,120		(2,513)	1,187	50,325	6,593
2.1 Allied lines	253,091	213,738		137,968	15,793	9,018	45,909		(6,499)	2,141	38,856	5,209
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	22,194,677	18,600,692		11,747,660	10,401,934	12,272,578	5,178,918	99,303	370,792	835,507	4,116,476	475,775
5.1 Commercial multiple peril (non-liability portion)	11,742,691	10,208,895		5,874,494	5,486,749	4,974,799	6,241,460	148,505	210,372	1,999,832	1,799,946	261,069
5.2 Commercial multiple peril (liability portion)	13,263,990	11,681,093		6,153,465	4,641,744	6,713,528	13,646,373	1,033,959	1,540,032	4,633,963	2,091,448	294,412
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	5,370,249	4,815,975		2,607,781	2,363,918	2,608,065	454,334	12,541	53,012	39,947	902,526	116,627
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	3,733	6,706		5,363							592	34
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	12,030,481	10,569,059		4,777,912	4,689,618	5,606,800	9,110,295	255,208	314,905	796,646	714,786	904,084
17. Other liability	1,108,373	979,685		520,865	172,349	285,469	285,795	8,930	44,630	71,643	191,227	25,088
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	6,739,504	6,458,154		1,862,605	4,122,015	4,056,581	3,847,707	485,456	435,484	230,726	962,380	194,043
19.2 Other private passenger auto liability	20,103,080	19,237,627		5,558,659	10,176,761	11,408,842	18,325,630	510,392	565,709	2,549,695	2,893,003	443,161
19.3 Commercial auto no-fault (personal injury protection)	480,990	407,193		209,598	135,571	267,391	178,450	16,405	23,765	10,529	66,274	12,708
19.4 Other commercial auto liability	3,293,171	2,745,283		1,441,218	470,974	1,132,995	1,262,425	15,019	96,069	168,087	465,026	72,727
21.1 Private passenger auto physical damage	24,185,143	22,615,193		6,892,705	14,087,746	14,197,078	106,792	148,872	163,373	124,480	3,533,203	531,728
21.2 Commercial auto physical damage	2,640,775	2,134,753		1,197,007	1,358,267	1,589,917	79,702	9,272	14,570	16,423	376,914	57,601
22. Aircraft (all perils)												
23. Fidelity	29,147	28,426		12,315	(19,266)	32	(608)	1,906	1,516	155	4,559	645
24. Surety												
26. Burglary and theft	46,488	46,566		23,211	39,360	45,110	1,598		233	489	7,252	1,027
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	123,816,261	111,011,181	0	49,209,804	58,161,244	65,174,970	58,769,899	2,745,769	3,825,451	11,481,450	18,214,793	3,402,531
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 518,246

24.MN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2002

NAIC Company Code **32700**

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												808
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												250
4. Homeowners multiple peril												808
5.1 Commercial multiple peril (non-liability portion)												250
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												250
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	2,365
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.MS



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2002

NAIC Company Code **32700**

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	83,251	91,742		50,296	4,995	8,058	183		(39)	78	11,771	1,203
2.1 Allied lines	102,951	141,188		56,918	14,582	(5,022)	2,984	5	(3,108)	324	15,782	1,640
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	501,326	408,598		257,709	286,088	120,614	84,570	555	(29,851)	13,969	88,054	7,770
5.1 Commercial multiple peril (non-liability portion)	3,007,768	2,606,868		1,554,765	1,407,342	1,642,511	1,626,170	39,783	150,276	524,907	473,093	46,977
5.2 Commercial multiple peril (liability portion)	3,183,527	2,783,210		1,536,916	1,006,648	1,615,339	4,820,132	187,826	393,649	1,601,552	519,820	51,186
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	722,243	652,604		331,188	349,259	256,681	27,645	2,738	(14,898)	3,007	119,124	11,875
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	208,294	191,296		115,490							34,275	3,161
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	2,279,000	2,058,462		969,946	905,680	1,043,169	1,110,543	56,431	69,159	94,413	135,379	53,974
17. Other liability	59,913	37,859		34,832		16,829	26,465		6,878	9,642	9,573	987
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	752,084	615,752		291,369	206,580	819,470	1,002,873	5,166	91,451	129,844	89,516	11,967
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,192,618	948,716		550,875	263,949	314,758	296,619	3,532	9,536	38,034	170,510	19,378
21.1 Private passenger auto physical damage	749,173	610,241		287,821	338,679	360,978	19,757	6,862	9,702	4,976	89,992	11,960
21.2 Commercial auto physical damage	889,118	698,577		412,018	289,995	315,114	35,728	6,538	10,086	5,874	130,634	14,000
22. Aircraft (all perils)												
23. Fidelity	1,616	1,405		598	(875)	(872)	22		2	9	264	24
24. Surety												
26. Burglary and theft	3,431	4,307		1,475		(45)	60		(24)	14	523	57
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	13,736,314	11,850,825	0	6,452,216	5,072,923	6,507,581	9,053,752	309,436	692,817	2,426,643	1,888,311	236,161
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 49,477

24.MO



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2002

NAIC Company Code **32700**

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	20,938	19,231		13,086		(20)	90		(7)	18	2,974	277
2.1 Allied lines	34,052	31,690		19,620	8,434	119,408	111,298	526	11,730	11,312	5,039	471
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	3,874,957	3,353,585		1,987,361	5,849,870	6,205,700	952,378	14,739	15,201	169,860	742,562	62,882
5.1 Commercial multiple peril (non-liability portion)	1,313,103	1,242,628		597,298	1,188,189	851,462	519,732	6,589	(100,660)	187,497	188,883	21,157
5.2 Commercial multiple peril (liability portion)	1,053,106	976,030		467,183	879,523	531,635	2,309,063	95,193	26,111	772,216	164,175	16,465
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	479,860	479,484		230,415	152,579	137,156	15,186	1,412	1,326	1,561	81,426	7,915
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	9,023	8,479		4,612							1,719	143
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	718,530	738,400		310,124	356,418	253,057	388,717	21,582	13,094	36,033	44,876	10,296
17. Other liability	51,587	40,673		20,755		8,586	14,052		2,482	3,848	7,934	839
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)						822	(1)		1,481			
19.2 Other private passenger auto liability	3,237,736	2,898,368		992,467	2,378,550	2,132,180	2,367,409	72,186	62,933	328,571	437,389	51,422
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	434,899	369,947		181,978	130,272	378,677	367,336	2,248	35,855	51,105	60,469	6,893
21.1 Private passenger auto physical damage	4,048,447	3,648,159		1,225,853	2,066,803	2,083,539	(4,475)	59,753	59,280	15,358	565,772	64,419
21.2 Commercial auto physical damage	473,293	398,578		207,943	274,022	283,902	2,374	15,662	15,790	2,353	65,959	7,466
22. Aircraft (all perils)												
23. Fidelity	4,928	7,898		2,089		4,592	64		(14)	25	658	75
24. Surety												
26. Burglary and theft	9,190	9,062		4,954	7,028	8,098	200	15	247	378	1,365	155
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	15,763,649	14,222,213	0	6,265,740	13,291,689	12,998,795	7,043,424	289,905	144,851	1,580,133	2,371,201	250,875
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 76,619

24.NE



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2002

NAIC Company Code **32700**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												1,275
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												1,275
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												468
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	3,018
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.NV



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2002

NAIC Company Code **32700**

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												750
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												750
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,500
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.NM



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2002

NAIC Company Code **32700**

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	58,312	49,297		29,833	2,056	1,444	155		(218)	48	9,321	1,557
2.1 Allied lines	47,632	42,095		23,448	16,766	6,900	975		(1,404)	130	7,671	1,203
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	16,789,774	15,685,332		8,844,111	14,428,400	17,278,996	6,692,061	270,930	750,347	1,074,449	3,213,333	457,433
5.1 Commercial multiple peril (non-liability portion)	5,610,272	4,751,456		2,500,986	1,579,030	2,051,242	2,361,449	32,863	254,454	775,211	882,073	145,172
5.2 Commercial multiple peril (liability portion)	4,374,181	3,946,233		1,874,504	949,769	571,319	2,533,629	312,715	150,525	858,281	707,511	113,975
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,547,205	1,493,301		735,736	997,498	665,825	72,252	8,989	(24,157)	8,108	275,754	40,278
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	35,763	35,261		15,888							6,507	908
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	3,004,900	2,365,988		1,270,152	893,916	1,555,238	1,181,404	170,044	220,242	104,503	8,335	103,658
17. Other liability	151,359	107,871		73,761	19,438	54,447	64,902		17,094	25,773	24,064	3,798
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	4,273,476	3,776,227		1,601,586	1,409,195	1,615,750	1,267,387	21,096	52,782	167,529	610,676	116,703
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,006,683	1,576,367		880,997	430,699	622,341	406,875	7,729	34,325	55,089	276,594	54,975
21.1 Private passenger auto physical damage	3,863,905	3,316,116		1,464,960	1,552,979	1,644,188	160,129	20,717	36,533	29,968	513,586	104,842
21.2 Commercial auto physical damage	917,214	692,833		420,041	433,229	452,964	33,259	4,930	9,111	7,318	120,530	25,177
22. Aircraft (all perils)												
23. Fidelity	12,017	11,633		5,244	(3,200)	(215)	2,700		1,012	1,056	1,937	288
24. Surety												
26. Burglary and theft	10,187	7,644		9,357	13,562	14,395	580		643	360	1,595	(5)
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	42,702,880	37,857,652	0	19,750,604	22,723,336	26,534,834	14,777,757	850,014	1,501,289	3,107,823	6,659,490	1,169,962
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 216,279

24.NC



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2002

NAIC Company Code **32700**

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	4,971	4,908		3,135		(5)	29		(2)	6	745	96
2.1 Allied lines	7,168	7,028		3,636		50	299		(2)	24	1,110	142
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	351,534	215,193		184,387	67,300	96,913	33,560	(7)	4,504	5,384	60,766	6,512
5.1 Commercial multiple peril (non-liability portion)	727,741	557,560		373,434	296,693	302,632	411,269	3,224	(14,919)	133,343	109,204	13,028
5.2 Commercial multiple peril (liability portion)	449,869	356,738		213,242	179,535	(19,877)	390,635	50,694	(10,514)	129,981	70,831	8,103
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	180,422	156,251		81,737	43,436	34,343	10,946		(682)	917	28,564	3,381
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	30,015	24,627		13,977	5,542	6,736	6,588		375	1,914	4,573	557
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	461,370	426,013		137,772	240,770	408,991	373,362	31,842	41,403	22,024	63,061	8,445
19.2 Other private passenger auto liability	2,109,895	1,902,414		640,163	810,274	1,262,143	1,643,970	25,380	88,364	229,224	292,059	38,643
19.3 Commercial auto no-fault (personal injury protection)	10,831	8,210		4,780	993	330	(46)	60	(16)		1,593	196
19.4 Other commercial auto liability	102,936	79,174		45,158	8,494	28,388	26,506	7	3,058	3,695	15,035	1,922
21.1 Private passenger auto physical damage	3,718,052	3,292,721		1,172,843	1,627,477	1,735,128	84,393	1,154	6,720	19,182	528,952	68,064
21.2 Commercial auto physical damage	164,344	119,820		76,444	81,167	93,846	3,717		295	712	24,473	2,961
22. Aircraft (all perils)												
23. Fidelity	773	892		395	(600)	(602)	11	83	83	4	121	11
24. Surety												
26. Burglary and theft	4,022	3,719		2,351		1,188	1,279		265	295	629	74
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	8,323,945	7,155,268	0	2,953,455	3,361,080	3,950,204	2,986,517	112,436	118,933	546,707	1,201,715	152,134
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 38,067

24.ND



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Company Code **32700**

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	165,713	141,119		82,904	137,656	(7,962)	(3,893)	1,241	(35,618)	341	38,005	3,064
2.1 Allied lines	164,806	153,866		81,651	19,057	21,354	7,794	756	(123)	688	25,647	2,866
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	707,311	658,823		292,397	555,381	452,687	204,385	6,331	(15,192)	56,357	114,478	11,098
4. Homeowners multiple peril	15,987,081	14,930,785		7,970,700	13,663,529	14,346,495	5,537,887	239,175	360,704	900,865	3,117,678	252,305
5.1 Commercial multiple peril (non-liability portion)	10,428,042	9,469,027		5,340,198	6,357,802	7,809,893	7,738,703	194,075	776,160	2,500,056	1,577,881	168,999
5.2 Commercial multiple peril (liability portion)	9,454,017	8,836,261		4,628,822	3,617,988	4,592,831	14,252,588	946,236	1,561,289	4,700,757	1,493,999	145,430
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	3,374,620	3,193,572		1,623,766	1,881,855	2,222,040	643,524	20,782	39,054	51,813	578,732	54,434
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	250,229	238,528		116,807							44,583	3,431
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	268,788	212,620		134,317	14,652	63,078	121,838	77	22,295	43,762	42,129	4,386
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					209,612	322,398	409,002	13,732	17,320	23,879		
19.2 Other private passenger auto liability	33,312,489	32,473,782		9,419,810	20,862,934	20,526,352	30,893,982	1,139,442	1,055,180	4,069,726	4,916,092	533,282
19.3 Commercial auto no-fault (personal injury protection)					4,074	10,561	5,738		332	338		
19.4 Other commercial auto liability	3,271,976	2,671,117		1,545,516	806,490	2,687,815	2,583,008	26,539	247,438	317,554	461,979	48,748
21.1 Private passenger auto physical damage	25,866,041	25,197,469		7,257,747	14,390,247	14,279,467	794,679	214,196	168,908	236,578	3,883,657	415,141
21.2 Commercial auto physical damage	2,049,526	1,597,690		980,188	899,414	1,090,483	73,978	8,615	15,546	15,387	293,207	32,328
22. Aircraft (all perils)												
23. Fidelity	35,984	38,501		19,096	24,725	(9,362)	(14,437)	691	(1,878)	1,690	5,711	569
24. Surety												
26. Burglary and theft	62,235	65,837		31,265	21,618	13,180	(277)	1	(5,147)	4	9,913	980
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	105,398,858	99,878,995	0	39,525,183	63,467,036	68,421,312	63,248,500	2,811,889	4,206,268	12,919,793	16,603,690	1,677,062
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 720,045

24.OH



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2002

NAIC Company Code **32700**

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												755
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												755
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,510
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24. OR



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Company Code **32700**

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												.115
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												.115
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	230
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.PA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2002

NAIC Company Code **32700**

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	73,561	64,792		32,575	59,979	4,479	(2,121)	618	(11,354)	63	11,344	2,607
2.1 Allied lines	68,382	63,559		30,282	5,841	3,704	1,945		(534)	201	10,438	2,574
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	3,279,613	2,667,623		1,650,849	1,134,110	1,970,962	1,036,034	15,698	150,038	162,345	569,817	141,898
5.1 Commercial multiple peril (non-liability portion)	7,459,864	6,598,452		3,534,113	3,197,988	4,812,574	5,486,422	100,605	606,912	1,620,575	1,168,985	350,744
5.2 Commercial multiple peril (liability portion)	6,659,280	5,922,467		3,091,155	4,792,441	8,163,688	14,107,871	1,440,599	2,323,263	4,977,538	1,061,739	293,830
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,338,882	1,240,648		637,664	519,991	559,712	111,327	5,385	5,287	9,566	217,002	63,078
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	349,569	323,269		166,629							57,284	13,983
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	5,085,717	4,411,441		2,290,490	1,972,979	2,920,417	3,692,930	136,004	197,768	280,022	308,709	219,356
17. Other liability	168,405	127,405		76,616	12,067	253,195	353,501	34,068	107,747	105,842	26,951	(4,590)
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	6,896,941	6,258,023		2,318,391	3,290,529	3,364,629	3,085,153	61,114	87,275	409,681	911,811	316,480
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability						4,300						
21.1 Private passenger auto physical damage	5,441,887	4,898,884		1,801,512	3,102,969	2,992,314	115,772	30,403	24,625	38,523	720,901	235,707
21.2 Commercial auto physical damage						9,679						
22. Aircraft (all perils)												
23. Fidelity	25,184	22,588		10,010		13,166	5,324		2,235	2,082	3,991	903
24. Surety												
26. Burglary and theft	25,948	24,822		13,146	2,107	2,664	185		(53)	115	4,144	1,196
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	36,873,233	32,623,971	0	15,653,433	18,091,001	25,075,480	27,994,344	1,824,495	3,493,208	7,606,554	5,073,117	1,637,764
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 166,994

24.SC



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2002

NAIC Company Code **32700**

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	19,042	14,844		10,797	60,800	58,342	(2,377)		8	18	2,829	707
2.1 Allied lines	17,652	15,935		8,892		166	592		109	51	2,708	713
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	415,767	274,474		209,943	250,455	351,440	118,967	46	15,006	18,754	75,842	15,042
5.1 Commercial multiple peril (non-liability portion)	914,446	789,851		414,953	351,373	385,669	483,439	4,393	21,617	158,639	137,527	30,085
5.2 Commercial multiple peril (liability portion)	839,873	713,272		347,826	238,989	340,870	444,073	24,154	58,159	150,398	131,702	31,549
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	277,770	239,114		122,918	105,882	106,819	6,334	1,965	1,963	719	44,629	11,024
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	97	96		20							17	5
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	873,290	688,042		386,205	230,515	374,430	374,731	13,511	30,253	38,901	(9,951)	25,857
17. Other liability	81,501	51,051		37,717	356	10,178	16,349		1,709	3,561	10,747	2,790
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	387,845	257,033		150,991	66,451	204,347	146,145	503	19,314	19,675	48,827	13,754
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	282,719	220,607		112,124	99,244	131,019	129,824	76	3,681	17,608	41,325	8,476
21.1 Private passenger auto physical damage	514,190	338,094		206,670	243,498	256,905	18,486	440	3,083	3,182	66,264	18,010
21.2 Commercial auto physical damage	352,786	281,849		141,628	96,869	110,942	18,018	24	1,396	2,314	52,408	9,578
22. Aircraft (all perils)												
23. Fidelity	2,409	2,004		803		15	29		8	11	388	87
24. Surety												
26. Burglary and theft	1,647	2,603		721	10,765	7,877	(416)	2,566	1,846	84	260	353
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	4,981,033	3,888,870	0	2,152,207	1,755,197	2,339,018	1,754,195	47,679	158,152	413,912	605,523	168,029
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 14,128

24.SD



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Company Code **32700**

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	120,653	103,857		58,487	9,768	36,984	157		(1,154)	112	17,924	2,633
2.1 Allied lines	70,214	65,159		32,973	23,113	13,387	2,051	(3,522)	(6,018)	221	11,021	1,563
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)	4,302,150	3,686,149		2,114,554	987,503	1,576,845	2,257,829	53,040	239,931	727,146	676,587	101,236
5.2 Commercial multiple peril (liability portion)	3,674,879	3,178,252		1,729,931	480,369	971,316	3,119,665	222,360	339,751	1,065,670	596,207	85,855
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	716,694	665,163		331,184	202,932	101,777	95,428	1,838	(5,410)	7,467	117,174	16,307
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	116,604	107,118		56,773							17,912	2,600
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	2,107,980	1,793,641		938,254	669,739	1,036,368	2,262,369	30,435	48,319	183,619	128,762	47,417
17. Other liability	136,060	112,251		67,851	4,301	8,572	76,865	1,055	3,591	27,598	21,946	3,289
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	(1,017)	(1,017)									(168)	(16)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	1,996,985	1,718,414		900,074	1,019,114	1,459,634	1,753,025	81,771	136,994	243,441	324,023	46,394
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	1,350,452	1,148,072		608,499	675,836	697,235	43,809	14,450	15,560	9,322	218,574	31,046
22. Aircraft (all perils)												
23. Fidelity	8,478	8,767		4,214	3,750	2,216	(1,417)	5	512	546	1,372	176
24. Surety												
26. Burglary and theft	13,062	13,583		6,249	4,272	18,905	14,936		3,410	3,516	2,103	302
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	14,613,194	12,599,408	0	6,849,042	4,080,697	5,923,241	9,624,716	401,430	775,487	2,268,658	2,133,437	338,801
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 58,382



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2002

NAIC Company Code **32700**

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	120,901	97,906		60,508		72	514		3	104	16,914	2,627
2.1 Allied lines	116,893	97,306		55,459	38,332	40,996	4,652	20	196	558	17,151	2,665
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	2,646,548	2,405,547		1,342,297	1,508,135	2,137,299	868,017	53,125	142,546	138,132	446,203	61,193
5.1 Commercial multiple peril (non-liability portion)	1,616,096	1,316,947		828,237	638,886	800,879	707,749	6,034	54,774	221,854	247,340	37,239
5.2 Commercial multiple peril (liability portion)	4,190,895	3,720,067		2,035,970	659,849	877,820	3,666,501	229,392	246,523	1,238,114	667,208	96,028
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	969,567	897,960		466,925	384,406	415,089	57,037	169	1,822	5,072	155,809	21,679
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	108,540	109,369		50,499							18,120	2,660
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	194,008	106,992		123,336	28,441	71,003	74,097	203	7,185	7,606	12,031	4,282
17. Other liability	567,428	419,662		285,981	20,256	158,572	262,483	10,627	84,906	113,314	92,464	13,106
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	304,612	294,212		91,599	132,793	156,552	63,557	3,266	3,879	4,114	41,907	7,162
19.2 Other private passenger auto liability	2,356,338	2,246,443		714,054	1,165,310	1,112,132	684,410	31,160	42,314	94,987	327,233	55,460
19.3 Commercial auto no-fault (personal injury protection)	224,588	214,455		105,138	86,492	82,458	52,763	2,405	1,229	3,305	35,856	5,231
19.4 Other commercial auto liability	5,838,179	5,335,038		2,756,247	2,421,190	5,204,175	5,625,030	67,681	419,977	760,136	936,965	134,007
21.1 Private passenger auto physical damage	1,673,910	1,574,818		513,381	1,193,536	1,225,628	22,437	4,405	7,619	14,411	237,786	39,334
21.2 Commercial auto physical damage	2,603,143	2,347,915		1,227,704	1,791,774	1,821,251	26,737	18,172	20,605	20,504	417,540	59,009
22. Aircraft (all perils)												
23. Fidelity	6,441	6,110		3,295		12	90	5	13	35	1,016	152
24. Surety												
26. Burglary and theft	3,472	2,506		2,341		333	66		1	15	502	79
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	23,541,560	21,193,253	0	10,662,971	10,069,400	14,104,272	12,116,138	426,664	1,033,593	2,622,261	3,672,045	541,912
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 138,649

24. UT



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2002

NAIC Company Code **32700**

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	52,667	49,385		27,152	6,374	5,254	(2)		(352)	52	8,465	1,863
2.1 Allied lines	15,028	14,641		9,696		73	450		(11)	55	2,379	606
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	415,451	233,885		227,806	78,379	106,760	31,052	1,168	5,765	5,041	72,565	13,285
5.1 Commercial multiple peril (non-liability portion)	1,257,553	1,016,655		566,458	756,926	821,465	714,671	125,797	145,480	229,980	195,630	44,230
5.2 Commercial multiple peril (liability portion)	1,220,564	1,038,148		540,235	421,638	635,440	842,435	119,067	200,283	282,601	198,233	44,005
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	280,678	234,301		129,579	126,569	144,495	9,163	70	278	998	46,452	9,953
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	1,654	1,370		989							287	49
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	1,013,225	837,519		460,824	437,868	512,157	296,919	36,762	47,139	30,875	64,420	44,591
17. Other liability	59,543	42,148		35,236	4,952	20,977	32,090	2,754	11,436	13,448	9,576	1,770
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	793,614	601,944		332,626	214,037	314,999	210,984	5,560	19,373	26,282	97,279	27,397
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	589,550	433,478		255,634	380,025	388,598	18,578	3,215	6,469	5,036	72,539	20,104
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	2,430	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	5,701,958	4,503,474	0	2,586,235	2,426,768	2,950,218	2,156,340	294,393	435,859	594,368	767,825	207,851
DETAILS OF WRITE-INS												
3301. Virginia uninsured motorist's fund	2,430											
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	2,430	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 29,244

24.VA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2002

NAIC Company Code **32700**

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												523
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												523
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,045
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.WA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

NAIC Company Code **32700**

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	25,039	24,899		11,307	563	557	105		(1)	26	3,758	394
2.1 Allied lines	19,073	18,809		10,928	339	(2,399)	725	1	(649)	56	2,842	271
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	815,598	677,802		417,052	462,287	542,817	130,187	15,440	30,760	22,114	147,301	11,956
5.1 Commercial multiple peril (non-liability portion)	3,306,232	2,779,131		1,622,697	1,675,476	1,887,165	1,444,178	59,105	212,535	454,732	512,494	41,537
5.2 Commercial multiple peril (liability portion)	2,715,447	2,343,631		1,310,705	925,650	1,436,521	2,133,847	126,382	248,584	709,220	425,633	36,730
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	624,179	561,364		292,882	138,559	135,636	23,891	2,231	(298)	2,130	100,633	9,708
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	554	523		191							88	14
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	532,163	497,004		207,304	80,780	106,783	230,005	3,981	(3,343)	20,710	20,395	9,696
17. Other liability	156,114	121,357		83,308	16,104	37,458	49,150	97	8,212	16,571	24,412	(5,416)
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					777	(1,126)	1,824	163	20	106		
19.2 Other private passenger auto liability	1,940,082	1,710,616		652,207	638,596	781,323	741,885	5,226	28,357	101,919	241,773	27,147
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	451,043	356,536		193,583	76,167	404,991	392,486	675	47,190	54,616	62,306	6,700
21.1 Private passenger auto physical damage	2,035,178	1,755,137		697,638	1,014,640	1,027,887	24,163	5,977	20,565	11,004	257,611	28,088
21.2 Commercial auto physical damage	417,354	326,735		179,106	223,557	247,442	10,445	2,235	3,732	2,718	58,695	5,633
22. Aircraft (all perils)												
23. Fidelity	3,606	3,736		1,687		(2)	50		2	20	562	9
24. Surety												
26. Burglary and theft	8,372	9,040		3,762	(2,561)	(2,319)	165		(30)	38	1,298	108
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	13,050,035	11,186,320	0	5,684,358	5,250,934	6,602,736	5,183,106	221,513	595,637	1,395,981	1,859,802	172,574
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 51,643

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0280**

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Company Code **32700**

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	2,117,356	1,884,448	0	1,057,991	391,042	222,708	3,036	2,031	(52,514)	3,887	339,424	144,671
2.1 Allied lines	2,490,716	2,337,971	0	1,199,041	1,021,910	1,121,504	381,749	63,522	57,137	37,631	397,095	63,530
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	707,311	658,823	0	292,397	555,381	452,687	204,385	6,331	(15,192)	56,357	114,478	11,348
4. Homeowners multiple peril	113,021,615	99,257,312	0	58,272,948	77,669,367	88,326,812	31,077,661	1,158,119	2,441,024	5,062,884	21,420,882	2,873,711
5.1 Commercial multiple peril (non-liability portion)	84,853,733	74,251,558	0	41,624,581	37,606,493	41,909,684	47,993,926	1,290,809	3,428,189	15,275,244	13,249,382	2,300,023
5.2 Commercial multiple peril (liability portion)	96,094,525	86,036,793	0	44,976,824	39,454,432	45,447,304	139,214,237	11,632,732	12,641,572	48,135,903	15,494,586	2,589,603
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	27,923,686	25,936,573	0	13,293,037	12,831,692	12,832,740	2,364,591	102,801	58,025	207,675	4,713,228	726,167
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	1,905,211	1,727,671	0	937,787	0	0	0	2,075	2,075	0	327,293	43,056
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	48,486,532	42,325,795	0	21,079,078	20,767,992	24,230,609	34,799,593	1,565,347	1,714,369	2,991,005	1,745,852	2,222,523
17. Other liability	14,124,243	13,239,611	0	6,447,639	5,121,428	3,916,955	16,892,540	893,863	1,633,167	7,055,372	2,396,466	396,658
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	12,874,277	12,027,940	0	3,846,560	8,523,625	8,659,354	7,155,318	589,246	544,659	431,836	1,880,658	399,440
19.2 Other private passenger auto liability	120,703,721	111,907,439	0	37,205,584	64,430,740	81,134,311	102,337,143	2,762,630	4,848,050	13,559,546	17,268,771	3,032,220
19.3 Commercial auto no-fault (personal injury protection)	1,699,620	1,458,816	0	746,909	764,166	1,100,984	603,791	31,290	48,020	36,480	252,874	42,322
19.4 Other commercial auto liability	48,005,565	41,598,685	0	22,133,733	21,309,538	35,127,317	34,162,490	899,000	2,638,438	4,604,382	7,240,879	1,178,996
21.1 Private passenger auto physical damage	107,710,036	98,129,059	0	33,490,248	60,351,850	61,047,362	2,207,089	874,171	979,401	788,612	15,393,252	2,408,224
21.2 Commercial auto physical damage	27,296,040	22,820,294	0	12,601,752	13,332,951	14,535,770	942,041	215,035	280,051	205,172	4,085,542	639,979
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	255,000	250,050	0	116,646	26,906	23,048	(14,071)	1,903	1,092	10,510	40,367	6,154
24. Surety	(6,888)	1,640	0	616	0	(5,649)	316	0	(2,806)	169	(2,024)	(620)
26. Burglary and theft	299,991	296,320	0	150,512	100,972	120,409	21,045	2,587	279	6,092	47,802	8,664
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	2,430	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	710,564,721	636,146,797	0	299,473,883	364,260,484	420,203,909	420,346,881	22,093,493	31,245,036	98,468,758	106,406,809	19,086,670
DETAILS OF WRITE-INS												
3301. Virginia uninsured motorist's fund	2,430	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	2,430	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 3,555,345

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SCHEDULE A VERIFICATION BETWEEN YEARS

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

NONE

SCHEDULE B VERIFICATION BETWEEN YEARS

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

NONE

SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	11,512,418
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	
4. Increase (decrease) by adjustment.....	(11,512,418)
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	0
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	0
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	8,236,463	16,558,582	15,486,804			40,281,850	5.4	38,255,013	6.1	40,281,850	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	8,236,463	16,558,582	15,486,804	0	0	40,281,850	5.4	38,255,013	6.1	40,281,850	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	476,711	9,506,142	11,573,138	33,840,935		55,396,925	7.4	37,429,970	5.9	55,396,925	
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	476,711	9,506,142	11,573,138	33,840,935	0	55,396,925	7.4	37,429,970	5.9	55,396,925	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	2,801,322	45,136,478	29,380,754	107,455,145		184,773,698	24.6	154,635,947	24.6	184,773,698	
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	2,801,322	45,136,478	29,380,754	107,455,145	0	184,773,698	24.6	154,635,947	24.6	184,773,698	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	5,171,945	36,272,911	43,667,516	105,570,700	4,915,333	195,598,406	26.1	130,239,276	20.7	195,598,406	
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	5,171,945	36,272,911	43,667,516	105,570,700	4,915,333	195,598,406	26.1	130,239,276	20.7	195,598,406	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	6,058,904	6,027,674	20,637,588			32,724,167	4.4	46,021,135	7.3	32,724,167	
6.2 Class 2	4,810,758	3,008,300	3,215,828			11,034,886	1.5	8,812,018	1.4	11,034,886	
6.3 Class 3		1,639,315	660,000			2,299,315	0.3	0	0.0	2,299,315	
6.4 Class 4		1,696,920				1,696,920	0.2	0	0.0	1,696,920	
6.5 Class 5						0	0.0	0	0.0	0	
6.6 Class 6						0	0.0	0	0.0	0	
6.7 Totals	10,869,662	12,372,210	24,513,416	0	0	47,755,288	6.4	54,833,153	8.7	47,755,288	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	28,350,845	76,644,532	86,312,821	710,197		192,018,395	25.6	182,995,698	29.1	191,205,386	813,009
7.2 Class 2	1,249,366	14,923,174	16,272,478			32,445,019	4.3	28,629,837	4.5	32,445,019	
7.3 Class 3		767,753	652,500			1,420,253	0.2	2,495,723	0.4	1,420,253	
7.4 Class 4						0	0.0	0	0.0	0	
7.5 Class 5			750,000			750,000	0.1	0	0.0	750,000	
7.6 Class 6						0	0.0	0	0.0	0	
7.7 Totals	29,600,211	92,335,460	103,987,799	710,197	0	226,633,667	30.2	214,121,258	34.0	225,820,657	813,009
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						0	0.0	0	0.0	0	
8.2 Class 2						0	0.0	0	0.0	0	
8.3 Class 3						0	0.0	0	0.0	0	
8.4 Class 4						0	0.0	0	0.0	0	
8.5 Class 5						0	0.0	0	0.0	0	
8.6 Class 6						0	0.0	0	0.0	0	
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1						0	0.0	0	0.0	0	
9.2 Class 2						0	0.0	0	0.0	0	
9.3 Class 3						0	0.0	0	0.0	0	
9.4 Class 4						0	0.0	0	0.0	0	
9.5 Class 5						0	0.0	0	0.0	0	
9.6 Class 6						0	0.0	0	0.0	0	
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	51,096,190	190,146,319	207,058,621	247,576,977	4,915,333	700,793,441	93.4	XXX	XXX	699,980,432	813,009
10.2 Class 2	6,060,124	17,931,475	19,488,306	0	0	43,479,905	5.8	XXX	XXX	43,479,905	0
10.3 Class 3	0	2,407,068	1,312,500	0	0	3,719,568	0.5	XXX	XXX	3,719,568	0
10.4 Class 4	0	1,696,920	0	0	0	1,696,920	0.2	XXX	XXX	1,696,920	0
10.5 Class 5	0	0	750,000	0	0	750,000	0.1	XXX	XXX	750,000	0
10.6 Class 6	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	57,156,314	212,181,782	228,609,427	247,576,977	4,915,333	750,439,834	100.0	XXX	XXX	749,626,825	813,009
10.8 Line 10.7 as a % of Col. 6	7.6	28.3	30.5	33.0	0.7	100.0	XXX	XXX	XXX	99.9	0.1
11. Total Bonds Prior Year											
11.1 Class 1	33,776,111	203,250,338	223,297,763	127,268,600	1,984,226	XXX	XXX	589,577,039	93.7	589,434,710	142,329
11.2 Class 2	1,260,655	13,242,926	22,938,274	0	0	XXX	XXX	37,441,855	5.9	37,441,855	0
11.3 Class 3	0	0	2,495,723	0	0	XXX	XXX	2,495,723	0.4	2,495,723	0
11.4 Class 4	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Class 5	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Class 6	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	35,036,766	216,493,264	248,731,760	127,268,600	1,984,226	XXX	XXX	629,514,617	100.0	629,372,288	142,329
11.8 Line 11.7 as a % of Col. 8	5.6	34.4	39.5	20.2	0.3	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	51,096,190	190,146,319	206,955,809	246,866,780	4,915,333	699,980,432	93.3	589,434,710	93.6	699,980,432	XXX
12.2 Class 2	6,060,124	17,931,475	19,488,306	0	0	43,479,905	5.8	37,441,855	5.9	43,479,905	XXX
12.3 Class 3	0	2,407,068	1,312,500	0	0	3,719,568	0.5	2,495,723	0.4	3,719,568	XXX
12.4 Class 4	0	1,696,920	0	0	0	1,696,920	0.2	0	0.0	1,696,920	XXX
12.5 Class 5	0	0	750,000	0	0	750,000	0.1	0	0.0	750,000	XXX
12.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	57,156,314	212,181,782	228,506,615	246,866,780	4,915,333	749,626,825	99.9	629,372,288	100.0	749,626,825	XXX
12.8 Line 12.7 as a % of Col. 6	7.6	28.3	30.5	32.9	0.7	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.6	28.3	30.4	32.9	0.7	99.9	XXX	XXX	XXX	99.9	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	0	0	102,812	710,197	0	813,009	0.1	142,329	0.0	XXX	813,009
13.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	102,812	710,197	0	813,009	0.1	142,329	0.0	XXX	813,009
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	12.6	87.4	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.1	0.0	0.1	XXX	XXX	XXX	XXX	0.1

(a) Includes \$ 17,122,758 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 OWNERS INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	8,236,463	16,554,306	15,486,804			40,277,573	5.4	38,245,517	6.1	40,277,573	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities		4,276				4,276	0.0	9,496	0.0	4,276	
1.7 Totals	8,236,463	16,558,582	15,486,804	0	0	40,281,850	5.4	38,255,013	6.1	40,281,850	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	476,711	9,506,142	11,573,138	33,840,935		55,396,925	7.4	37,429,970	5.9	55,396,925	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	476,711	9,506,142	11,573,138	33,840,935	0	55,396,925	7.4	37,429,970	5.9	55,396,925	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	2,801,322	45,136,478	29,380,754	107,455,145		184,773,698	24.6	154,635,947	24.6	184,773,698	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	2,801,322	45,136,478	29,380,754	107,455,145	0	184,773,698	24.6	154,635,947	24.6	184,773,698	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	5,102,138	34,922,182	25,393,582	89,549,863		154,967,765	20.7	109,582,812	17.4	154,967,765	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
5.3 Defined	69,807	1,350,730	18,273,934	16,020,838	4,915,333	40,630,642	5.4	20,656,464	3.3	40,630,642	
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	5,171,945	36,272,911	43,667,516	105,570,700	4,915,333	195,598,406	26.1	130,239,276	20.7	195,598,406	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	10,869,662	12,372,210	24,513,416			47,755,288	6.4	54,833,153	8.7	47,755,288	
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	10,869,662	12,372,210	24,513,416	0	0	47,755,288	6.4	54,833,153	8.7	47,755,288	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	29,600,211	86,336,617	101,988,206	710,197		218,635,231	29.1	210,123,181	33.4	217,822,222	813,009
7.2 Single Class Mortgage-Backed/Asset-Based Securities		5,998,843	1,999,593			7,998,436	1.1	3,998,077	0.6	7,998,436	
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other						0	0.0	0	0.0		
7.7 Totals	29,600,211	92,335,460	103,987,799	710,197	0	226,633,667	30.2	214,121,258	34.0	225,820,657	813,009
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	57,086,507	204,827,933	208,335,900	231,556,139	0	701,806,480	93.5	XXX	XXX	700,993,470	813,009
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	6,003,119	1,999,593	0	0	8,002,712	1.1	XXX	XXX	8,002,712	0
10.3 Defined	69,807	1,350,730	18,273,934	16,020,838	4,915,333	40,630,642	5.4	XXX	XXX	40,630,642	0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	57,156,314	212,181,782	228,609,427	247,576,977	4,915,333	750,439,834	100.0	XXX	XXX	749,626,825	813,009
10.8 Line 10.7 as a % of Col. 6	7.6	28.3	30.5	33.0	0.7	100.0	XXX	XXX	XXX	99.9	0.1
11. Total Bonds Prior Year											
11.1 Issuer Obligations	34,728,782	210,639,939	238,275,052	121,206,806	0	XXX	XXX	604,850,579	96.1	604,708,250	142,329
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	3,007,840	999,733	0	0	XXX	XXX	4,007,573	0.6	4,007,573	0
11.3 Defined	307,984	2,845,485	9,456,975	6,061,793	1,984,226	XXX	XXX	20,656,464	3.3	20,656,464	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	35,036,766	216,493,264	248,731,760	127,268,600	1,984,226	XXX	XXX	629,514,617	100.0	629,372,288	142,329
11.8 Line 11.7 as a % of Col. 8	5.6	34.4	39.5	20.2	0.3	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	57,086,507	204,827,933	208,233,088	230,845,942	0	700,993,470	93.4	604,708,250	96.1	700,993,470	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	6,003,119	1,999,593	0	0	8,002,712	1.1	4,007,573	0.6	8,002,712	XXX
12.3 Defined	69,807	1,350,730	18,273,934	16,020,838	4,915,333	40,630,642	5.4	20,656,464	3.3	40,630,642	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	57,156,314	212,181,782	228,506,615	246,866,780	4,915,333	749,626,825	99.9	629,372,288	100.0	749,626,825	XXX
12.8 Line 12.7 as a % of Col. 6	7.6	28.3	30.5	32.9	0.7	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.6	28.3	30.4	32.9	0.7	99.9	XXX	XXX	XXX	99.9	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	0	0	102,812	710,197	0	813,009	0.1	142,329	0.0	XXX	813,009
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	102,812	710,197	0	813,009	0.1	142,329	0.0	XXX	813,009
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	12.6	87.4	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.1	0.0	0.1	XXX	XXX	XXX	XXX	0.1

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	200,000	200,000	0	0	0
2. Cost of short-term investments acquired	326,820,000	326,820,000			
3. Increase (decrease) by adjustment	0				
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	318,620,000	318,620,000			
7. Book/adjusted carrying value, current year	8,400,000	8,400,000	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	8,400,000	8,400,000	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	8,400,000	8,400,000	0	0	0
12. Income collected during year	166,719	166,719			
13. Income earned during year	167,044	167,044			

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

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Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7						
38-0315280	18988	Auto-Owners Insurance Company	MI	569,323	0	313,311	313,311	0	0	244,776	0	0	0
0299999 - Total - Affiliates - U.S. Non-Pool				569,323		313,311	313,311			244,776			
0499999 - Total - Affiliates				569,323		313,311	313,311			244,776			
0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000							0						
0699998 - Pools and Associations - Reins Col 8 < 100,000				183	0	59	59	0	321	110	0	0	0
0699999 - Total - Pools, Associations - Mandatory Pools				183		59	59		321	110			
0799998 - Pools and Associations - Reins Col 8 < 100,000							0						
0899999 - Total - Pools and Associations				183		59	59		321	110			
0999998 - Other Non-U.S. Insurers - Reins Col 8 < 100,000							0						
9999999 Totals				569,505		313,370	313,370		321	244,887			

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
38-0315280	18988	Auto-Owners Insurance Company	MI		741,358	7,845	331	358,910	114,758	120,477	0	299,584	0	901,905	20,478	0	881,427	0	
0299999 - Authorized - Affiliates - U.S. Non-Pool					741,358	7,845	331	358,910	114,758	120,477		299,584		901,905	20,478		881,427		
0499999 - Total - Authorized - Affiliates					741,358	7,845	331	358,910	114,758	120,477		299,584		901,905	20,478		881,427		
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0			0		
AA-9991310		Florida Hurricane Catastrophe Fund	FL		1,066	0	0	0	0	0	0	0	0	0	0	0	0	0	
0699999 - Authorized - Pools - Mandatory Pools					1,066														
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
0999999 - Total - Authorized					742,424	7,845	331	358,910	114,758	120,477		299,584		901,905	20,478		881,427		
1399999 - Total - Unauthorized - Affiliates														0			0		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
1899999 - Total - Unauthorized														0			0		
1999999 - Total - Authorized and Unauthorized					742,424	7,845	331	358,910	114,758	120,477	0	299,584	0	901,905	20,478	0	881,427	0	
2099999 - Total - Protected Cells														0			0		
9999999 Totals					742,424	7,845	331	358,910	114,758	120,477	0	299,584	0	901,905	20,478	0	881,427	0	

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

	1 Name of Company	2 Commission Rate	3 Ceded Premium
1.	Auto-Owners Insurance Company	35.000	741,358
2.			
3.			
4.			
5.			

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
38-0315280	18988	Auto-Owners Insurance Company	MI	8,177	0	0	0	0	0	8,177	0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool				8,177						8,177	0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0
0499999 - Total - Authorized - Affiliates				8,177					0	8,177	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers											0.0	0.0
0699999 - Authorized - Pools - Mandatory Pools											0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers											0.0	0.0
0999999 - Total - Authorized				8,177					0	8,177	0.0	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers											0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers											0.0	0.0
1899999 - Total - Unauthorized									0	0	0.0	0.0
1999999 - Total - Authorized and Unauthorized				8,177					0	8,177	0.0	0.0
2099999 -									0	0	0.0	0.0
9999999 Totals				8,177					0	8,177	0.0	0.0

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Schedule F - Part 5

NONE

Schedule F - Part 6

NONE

Schedule F - Part 7

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	813,211,963		813,211,963
2. Agents' balances or uncollected premiums (Line 10)	144,080,925		144,080,925
3. Funds held by or deposited with reinsured companies (Line 11)	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	8,176,504	(8,176,504)	0
5. Other assets (Lines 12 and 13 and 15 through 25)	49,896,214		49,896,214
6. Net amount recoverable from reinsurers		881,427,107	881,427,107
7. Totals (Line 28)	1,015,365,606	873,250,604	1,888,616,210
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	352,881,304	594,144,580	947,025,884
9. Taxes, expenses, and other obligations (Lines 4 through 8)	33,258,476		33,258,476
10. Unearned premiums (Line 9)	244,776,322	299,584,171	544,360,493
11. Advance Premiums (Line 10)	4,294,722		4,294,722
12. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	20,478,148	(20,478,148)	0
14. Funds held by company under reinsurance treaties (Line 13)	0		0
15. Amounts withheld or retained by company for account of others (Line 14)	14,675,444		14,675,444
16. Provision for reinsurance (Line 16)	0		0
17. Other liabilities (Lines 15 and 17 through 23)	43,828,200		43,828,200
18. Total liabilities (Line 26 minus Line 25)	714,192,616	873,250,604	1,587,443,220
19. Surplus as regards policyholders (Line 35)	301,172,990	X X X	301,172,990
20. Totals (Line 36)	1,015,365,606	873,250,604	1,888,616,210

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [X] No []

If yes, give full explanation:

All lines of business were ceded to Auto-Owners Insurance Company. Auto-Owners then retroceded 70% of Automobile lines and 100% of all other lines except Worker's Compensation, Umbrella, Systems Breakdown, and Liquor Liability.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	9	4	12	6	0	0	3	11	XXX
2. 1993	22,888	2,289	20,599	17,796	3,423	1,097	312	910	0	(85)	16,068	8,179
3. 1994	25,830	4,241	21,589	16,749	588	1,161	244	838	0	(117)	17,916	8,431
4. 1995	29,945	3,557	26,388	26,456	6,589	1,739	609	938	4	(204)	21,931	10,299
5. 1996	52,624	21,915	30,709	49,505	24,752	2,761	1,381	1,002	15	(224)	27,120	13,222
6. 1997	79,835	44,973	34,862	51,994	26,001	2,774	1,387	1,511	146	(262)	28,745	14,490
7. 1998	94,437	51,790	42,647	94,097	54,621	1,570	1,108	4,914	1,551	(204)	43,301	19,750
8. 1999	108,435	58,458	49,977	75,732	39,296	1,244	779	4,607	1,412	(386)	40,096	18,841
9. 2000	129,487	69,552	59,935	110,143	57,686	1,615	976	4,871	1,438	(260)	56,529	20,493
10. 2001	157,955	84,985	72,970	159,374	96,705	1,225	1,505	8,391	2,685	(229)	68,095	27,704
11. 2002	200,059	108,395	91,664	119,871	60,723	745	415	6,161	1,762	(121)	63,877	23,595
12. Totals	XXX	XXX	XXX	721,726	370,388	15,943	8,722	34,143	9,013	(2,089)	383,689	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	632	359	0	0	96	55	0	0	5	0	0	319	5
2.	2	1	0	0	0	0	0	0	0	0	0	1	1
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	1,205	642	0	0	183	98	0	0	10	0	0	658	5
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	97	49	349	174	19	9	53	27	4	0	(14)	263	8
7.	970	563	150	75	148	86	23	11	9	0	(2)	565	19
8.	1,547	1,037	251	125	239	160	38	19	15	0	(13)	749	23
9.	5,761	4,413	284	142	893	678	44	22	51	0	(48)	1,778	87
10.	3,728	2,378	947	474	740	415	146	73	47	0	(527)	2,268	285
11.	35,868	18,259	10,860	5,430	5,960	3,019	1,673	836	407	0	(1,442)	27,224	4,774
12.	49,810	27,701	12,841	6,420	8,278	4,520	1,977	988	548	0	(2,046)	33,825	5,207

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	273	46
2.	19,805	3,736	16,069	86.5	163.2	78.0	0	0	0.0	1	0
3.	18,748	832	17,916	72.6	19.6	83.0	0	0	0.0	0	0
4.	30,531	7,942	22,589	102.0	223.3	85.6	0	0	0.0	563	95
5.	53,268	26,148	27,120	101.2	119.3	88.3	0	0	0.0	0	0
6.	56,801	27,793	29,008	71.1	61.8	83.2	0	0	0.0	223	40
7.	101,881	58,015	43,866	107.9	112.0	102.9	0	0	0.0	482	83
8.	83,673	42,828	40,845	77.2	73.3	81.7	0	0	0.0	636	113
9.	123,662	65,355	58,307	95.5	94.0	97.3	0	0	0.0	1,490	288
10.	174,598	104,235	70,363	110.5	122.7	96.4	0	0	0.0	1,823	445
11.	181,545	90,444	91,101	90.7	83.4	99.4	0	0	0.0	23,039	4,185
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	28,530	5,295

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	18	18	5	4	0	0	0	1	XXX
2. 1993	51,302	42,068	9,234	42,001	33,879	3,060	2,502	2,136	0	0	10,816	11,088
3. 1994	55,115	40,234	14,881	46,884	34,290	3,700	2,789	2,331	2	0	15,834	12,422
4. 1995	61,985	45,249	16,736	52,807	39,538	3,929	2,993	2,360	9	0	16,556	13,066
5. 1996	92,608	67,510	25,098	64,828	46,342	4,710	3,375	2,258	27	0	22,052	14,050
6. 1997	108,763	78,465	30,298	71,308	50,935	4,086	2,918	2,753	122	0	24,172	14,374
7. 1998	124,001	83,700	40,301	80,336	53,681	4,187	2,796	3,225	416	0	30,855	14,483
8. 1999	132,266	86,506	45,760	85,799	55,354	3,748	2,418	3,326	406	(3)	34,695	15,226
9. 2000	146,913	93,782	53,131	86,911	55,188	2,588	1,648	2,766	325	(19)	35,104	16,149
10. 2001	171,362	106,556	64,806	76,142	46,246	1,393	844	2,715	341	(22)	32,819	17,025
11. 2002	210,688	128,097	82,591	59,216	34,833	754	445	2,584	265	(30)	27,011	17,679
12. Totals	XXX	XXX	XXX	666,250	450,304	32,160	22,732	26,454	1,913	(74)	249,915	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	140	139	0	0	10	10	0	0	5	0	0	6	28
2.	40	34	0	0	6	5	0	0	1	0	0	8	3
3.	454	349	0	0	62	48	0	0	5	0	(2)	124	11
4.	501	385	0	0	65	50	0	0	7	0	(9)	138	15
5.	1,607	1,183	0	0	197	146	0	0	19	0	(4)	494	44
6.	1,128	806	136	97	149	107	15	11	15	0	(7)	422	57
7.	5,222	3,481	215	144	639	426	27	18	61	0	(46)	2,095	136
8.	14,394	9,513	885	571	1,855	1,220	103	66	153	0	(62)	6,020	239
9.	22,836	15,336	1,583	990	3,048	2,047	175	109	248	0	(259)	9,408	581
10.	32,016	19,464	4,724	2,863	4,301	2,615	534	324	373	0	(496)	16,682	1,485
11.	73,889	51,268	20,501	12,060	9,494	6,587	2,352	1,384	1,014	0	(762)	35,951	6,033
12.	152,227	101,958	28,044	16,725	19,826	13,261	3,206	1,912	1,901	0	(1,647)	71,348	8,632

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	5
2.	47,244	36,420	10,824	92.1	86.6	117.2	0	0	0.0	6	2
3.	53,436	37,478	15,958	97.0	93.2	107.2	0	0	0.0	105	19
4.	59,669	42,975	16,694	96.3	95.0	99.7	0	0	0.0	116	22
5.	73,619	51,073	22,546	79.5	75.7	89.8	0	0	0.0	424	70
6.	79,590	54,996	24,594	73.2	70.1	81.2	0	0	0.0	361	61
7.	93,912	60,962	32,950	75.7	72.8	81.8	0	0	0.0	1,812	283
8.	110,263	69,548	40,715	83.4	80.4	89.0	0	0	0.0	5,195	825
9.	120,155	75,643	44,512	81.8	80.7	83.8	0	0	0.0	8,093	1,315
10.	122,198	72,697	49,501	71.3	68.2	76.4	0	0	0.0	14,413	2,269
11.	169,804	106,842	62,962	80.6	83.4	76.2	0	0	0.0	31,062	4,889
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	61,588	9,760

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	(1)	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	(624)	0	0
3. 1994	34	25	9	5	3	3	2	1	0	(673)	4	13
4. 1995	210	153	57	91	66	11	8	6	0	(772)	34	39
5. 1996	792	577	215	653	467	81	58	16	1	(756)	224	114
6. 1997	2,626	1,894	732	2,256	1,612	217	155	81	17	(1,041)	770	367
7. 1998	8,443	5,699	2,744	7,972	5,444	385	258	243	67	(1,295)	2,831	920
8. 1999	14,018	9,168	4,850	13,138	8,594	524	341	376	64	(993)	5,039	1,409
9. 2000	27,947	17,840	10,107	27,378	20,618	764	532	623	58	(1,139)	7,557	2,459
10. 2001	48,585	30,211	18,374	24,394	15,215	579	361	874	145	(932)	10,126	3,667
11. 2002	73,198	44,504	28,694	15,170	8,924	315	186	822	124	(597)	7,073	4,020
12. Totals	XXX	XXX	XXX	91,057	60,943	2,879	1,901	3,042	476	(8,823)	33,658	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	17	12	43	31	2	1	5	4	1	0	0	20	1
7.	886	590	118	79	122	81	16	11	10	0	(16)	391	11
8.	3,146	2,319	401	259	386	279	51	33	36	0	(3)	1,130	17
9.	7,822	5,989	546	342	1,107	851	64	40	76	0	(43)	2,393	78
10.	14,951	11,089	1,834	1,111	2,055	1,504	223	135	152	0	(103)	5,376	269
11.	19,719	12,884	8,097	4,763	2,677	1,745	978	575	271	0	(120)	11,775	1,249
12.	46,541	32,883	11,039	6,585	6,349	4,461	1,337	798	546	0	(285)	21,085	1,625

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	9	5	4	26.5	20.0	44.4	0	0	0.0	0	0
4.	108	74	34	51.4	48.4	59.6	0	0	0.0	0	0
5.	750	526	224	94.7	91.2	104.2	0	0	0.0	0	0
6.	2,622	1,832	790	99.8	96.7	107.9	0	0	0.0	17	3
7.	9,752	6,530	3,222	115.5	114.6	117.4	0	0	0.0	335	56
8.	18,058	11,889	6,169	128.8	129.7	127.2	0	0	0.0	969	161
9.	38,380	28,430	9,950	137.3	159.4	98.4	0	0	0.0	2,037	356
10.	45,062	29,560	15,502	92.7	97.8	84.4	0	0	0.0	4,585	791
11.	48,049	29,201	18,848	65.6	65.6	65.7	0	0	0.0	10,169	1,606
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	18,112	2,973

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	359	359	9	9	10	0	0	10	XXX
2. 1993	6,305	6,305	0	2,525	2,525	193	193	143	0	0	143	765
3. 1994	6,519	6,519	0	2,324	2,324	147	147	158	0	(25)	158	741
4. 1995	6,962	6,962	0	3,652	3,652	210	210	166	0	(64)	166	775
5. 1996	6,276	6,276	0	3,061	3,061	196	196	169	0	(54)	169	785
6. 1997	5,646	5,646	0	2,815	2,815	200	200	161	1	(94)	160	632
7. 1998	6,044	6,044	0	3,399	3,399	291	291	191	26	(156)	165	774
8. 1999	10,072	10,072	0	6,556	6,556	549	549	296	34	(198)	262	1,504
9. 2000	18,499	18,499	0	10,785	10,698	821	821	516	139	(153)	464	2,929
10. 2001	30,056	30,056	0	14,099	14,099	1,031	1,031	784	221	(82)	563	4,008
11. 2002	42,326	42,326	0	8,301	8,301	403	403	642	81	(3)	561	3,979
12. Totals	XXX	XXX	XXX	57,876	57,789	4,050	4,050	3,236	502	(829)	2,821	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	2,147	2,147	0	0	179	179	0	0	72	0	0	72	27
2.	389	389	0	0	17	17	0	0	21	0	0	21	2
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	312	312	0	0	20	20	0	0	13	0	0	13	5
5.	(22)	(22)	0	0	0	0	0	0	0	0	0	0	1
6.	8	8	12	12	3	3	1	1	2	0	0	2	4
7.	239	239	36	36	22	22	2	2	11	0	0	11	14
8.	503	503	25	25	69	69	1	1	31	0	0	31	54
9.	4,369	4,369	94	94	324	324	5	5	217	0	0	217	137
10.	7,707	7,707	206	206	688	688	13	13	409	0	0	409	553
11.	16,417	16,417	2,358	2,358	1,474	1,474	172	172	664	0	0	664	2,349
12.	32,069	32,069	2,731	2,731	2,796	2,796	194	194	1,440	0	0	1,440	3,146

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	72
2.	3,288	3,124	164	52.1	49.5	0.0	0	0	0.0	0	21
3.	2,629	2,471	158	40.3	37.9	0.0	0	0	0.0	0	0
4.	4,373	4,194	179	62.8	60.2	0.0	0	0	0.0	0	13
5.	3,404	3,235	169	54.2	51.5	0.0	0	0	0.0	0	0
6.	3,202	3,040	162	56.7	53.8	0.0	0	0	0.0	0	2
7.	4,191	4,015	176	69.3	66.4	0.0	0	0	0.0	0	11
8.	8,030	7,737	293	79.7	76.8	0.0	0	0	0.0	0	31
9.	17,131	16,450	681	92.6	88.9	0.0	0	0	0.0	0	217
10.	24,937	23,965	972	83.0	79.7	0.0	0	0	0.0	0	409
11.	30,431	29,206	1,225	71.9	69.0	0.0	0	0	0.0	0	664
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	1,440

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,271	869	393	345	22	2	4	470	XXX
2. 1993	69,404	6,978	62,426	49,230	16,616	10,977	4,760	2,011	8	(661)	40,834	9,238
3. 1994	76,858	9,443	67,415	61,949	20,204	14,537	6,632	2,284	31	(804)	51,903	11,126
4. 1995	82,087	9,134	72,953	72,220	31,056	15,566	8,186	2,574	34	(753)	51,084	11,763
5. 1996	132,126	56,004	76,122	99,022	50,978	17,327	9,377	2,612	98	(1,094)	58,508	12,076
6. 1997	180,128	95,107	85,021	94,268	52,028	18,429	10,362	3,244	449	(1,034)	53,102	12,122
7. 1998	183,952	96,781	87,171	152,168	103,913	15,549	9,541	5,933	1,522	(856)	58,674	11,397
8. 1999	188,617	98,808	89,809	106,355	59,628	13,993	7,982	5,511	1,351	(1,653)	56,898	10,781
9. 2000	210,939	111,175	99,764	124,170	72,370	9,515	5,212	5,432	1,405	(1,148)	60,130	11,726
10. 2001	253,607	134,058	119,549	128,530	77,128	4,758	2,881	6,338	1,715	(399)	57,902	13,111
11. 2002	319,967	170,477	149,490	77,206	39,295	1,388	731	4,178	948	(145)	41,798	10,329
12. Totals	XXX	XXX	XXX	966,389	524,085	122,432	66,009	40,139	7,563	(8,543)	531,303	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	952	488	0	0	376	193	0	0	2	0	(43)	649	30
2.	2,973	1,678	0	0	1,172	659	0	0	7	0	(171)	1,815	48
3.	6,466	4,367	0	0	2,286	1,526	0	0	15	0	(73)	2,874	68
4.	3,165	1,991	0	0	1,363	838	0	0	8	0	(323)	1,707	57
5.	13,777	11,283	0	0	4,791	3,900	0	0	35	0	(168)	3,420	96
6.	19,548	15,618	6,092	3,051	6,432	5,024	2,031	1,017	69	0	(98)	9,462	127
7.	20,910	15,412	4,368	2,187	7,281	5,243	1,464	733	71	0	(580)	10,519	150
8.	32,093	21,820	8,841	4,427	11,441	7,814	2,954	1,479	104	0	(547)	19,893	278
9.	43,369	32,702	18,070	9,051	14,716	10,993	5,914	2,962	170	0	(355)	26,531	517
10.	35,692	23,473	32,067	16,062	12,701	8,297	10,436	5,227	192	0	(1,093)	38,029	858
11.	44,516	22,940	81,225	40,688	15,213	7,815	26,158	13,102	388	0	(1,805)	82,955	3,356
12.	223,461	151,772	150,663	75,466	77,772	52,302	48,957	24,520	1,061	0	(5,256)	197,854	5,585

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	464	185
2.	66,370	23,721	42,649	95.6	339.9	68.3	0	0	0.0	1,295	520
3.	87,537	32,760	54,777	113.9	346.9	81.3	0	0	0.0	2,099	775
4.	94,896	42,105	52,791	115.6	461.0	72.4	0	0	0.0	1,174	533
5.	137,564	75,636	61,928	104.1	135.1	81.4	0	0	0.0	2,494	926
6.	150,113	87,549	62,564	83.3	92.1	73.6	0	0	0.0	6,971	2,491
7.	207,744	138,551	69,193	112.9	143.2	79.4	0	0	0.0	7,679	2,840
8.	181,292	104,501	76,791	96.1	105.8	85.5	0	0	0.0	14,687	5,206
9.	221,356	134,695	86,661	104.9	121.2	86.9	0	0	0.0	19,686	6,845
10.	230,714	134,783	95,931	91.0	100.5	80.2	0	0	0.0	28,224	9,805
11.	250,272	125,519	124,753	78.2	73.6	83.5	0	0	0.0	62,113	20,842
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	146,886	50,968

Schedule P - Part 1F - Medical Mal Occur

NONE

Schedule P - Part 1F - Medical Mal Claim

NONE

Schedule P - Part 1G - Special Liability

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	260	30	230	624	234	161	79	21	0	(2)	493	45
3. 1994	287	29	258	177	57	134	65	18	0	(10)	207	71
4. 1995	4,903	490	4,413	2,751	1,241	992	488	77	8	(124)	2,083	465
5. 1996	15,261	6,632	8,629	4,726	2,363	1,502	751	126	3	(182)	3,237	773
6. 1997	22,175	11,365	10,810	7,363	4,607	2,025	1,091	177	18	(26)	3,849	925
7. 1998	22,911	11,742	11,169	8,251	4,921	1,118	607	212	37	(24)	4,016	890
8. 1999	22,670	11,618	11,052	7,831	5,378	1,366	844	232	25	(29)	3,182	805
9. 2000	23,061	11,941	11,120	3,783	1,892	496	255	169	24	(27)	2,277	805
10. 2001	23,785	12,374	11,411	3,652	1,826	246	124	189	37	(24)	2,100	791
11. 2002	26,276	13,865	12,411	2,031	1,016	83	41	160	21	(15)	1,196	584
12. Totals	XXX	XXX	XXX	41,189	23,535	8,123	4,345	1,381	173	(463)	22,640	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	20	10	0	0	13	7	0	0	0	0	0	16	1
3.	10	5	0	0	7	3	0	0	0	0	0	9	1
4.	100	50	0	0	44	22	0	0	0	0	(1)	72	6
5.	341	170	0	0	149	74	0	0	1	0	(3)	247	7
6.	898	449	619	309	408	204	273	137	4	0	8	1,103	17
7.	754	377	330	165	710	355	142	71	5	0	(353)	973	31
8.	3,346	1,800	722	362	1,505	838	304	152	13	0	(44)	2,738	47
9.	4,537	3,069	1,183	594	1,890	1,224	557	279	17	0	(96)	3,018	77
10.	3,379	2,192	3,115	1,564	1,335	810	1,228	615	20	0	(45)	3,896	102
11.	3,986	2,393	10,388	5,209	1,860	1,112	3,680	1,842	47	0	(17)	9,405	192
12.	17,371	10,515	16,357	8,203	7,921	4,649	6,184	3,096	107	0	(551)	21,477	481

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	839	330	509	322.7	1,100.0	221.3	0	0	0.0	10	6
3.	346	130	216	120.6	448.3	83.7	0	0	0.0	5	4
4.	3,964	1,809	2,155	80.8	369.2	48.8	0	0	0.0	50	22
5.	6,845	3,361	3,484	44.9	50.7	40.4	0	0	0.0	171	76
6.	11,767	6,815	4,952	53.1	60.0	45.8	0	0	0.0	759	344
7.	11,522	6,533	4,989	50.3	55.6	44.7	0	0	0.0	542	431
8.	15,319	9,399	5,920	67.6	80.9	53.6	0	0	0.0	1,906	832
9.	12,632	7,337	5,295	54.8	61.4	47.6	0	0	0.0	2,057	961
10.	13,164	7,168	5,996	55.3	57.9	52.5	0	0	0.0	2,738	1,158
11.	22,235	11,634	10,601	84.6	83.9	85.4	0	0	0.0	6,772	2,633
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,010	6,467

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

(\$000 Omitted)

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

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

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	120,410	54,664	2,773	1,228	4,130	473	(1,929)	70,948	XXX
2. 2001	54,620	29,625	24,995	32,583	17,877	316	235	1,053	214	(484)	15,626	XXX
3. 2002	64,206	35,073	29,133	23,000	11,584	199	116	738	112	(148)	12,125	XXX
4. Totals	XXX	XXX	XXX	175,993	84,125	3,288	1,579	5,921	799	(2,561)	98,699	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	148	75	15	7	11	6	1	0	3	0	(8)	90	7
2.	1,002	954	61	31	106	57	5	2	20	0	(151)	150	31
3.	2,489	1,247	1,793	899	247	124	136	68	81	0	(414)	2,408	549
4.	3,639	2,276	1,869	937	364	187	142	70	104	0	(573)	2,648	587

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	81	9
2.	35,146	19,370	15,776	64.3	65.4	63.1	0	0	0.0	78	72
3.	28,683	14,150	14,533	44.7	40.3	49.9	0	0	0.0	2,136	272
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,295	353

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	356,806	242,705	7,986	5,608	15,864	2,280	(32,644)	130,063	XXX
2. 2001	150,531	93,603	56,928	110,155	70,429	1,381	984	4,191	1,020	(5,808)	43,294	0
3. 2002	205,614	125,013	80,601	119,096	70,216	1,481	876	4,262	799	(4,052)	52,948	0
4. Totals	XXX	XXX	XXX	586,057	383,350	10,848	7,468	24,317	4,099	(42,504)	226,305	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	24	15	32	20	5	3	2	2	1	0	(10)	24	29
2.	(1,553)	(941)	98	59	23	14	9	5	6	0	(704)	(554)	106
3.	1,137	680	5,658	3,328	1,100	647	548	323	262	0	(3,973)	3,727	4,340
4.	(392)	(246)	5,788	3,407	1,128	664	559	330	269	0	(4,687)	3,197	4,475

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	21	3
2.	114,310	71,570	42,740	75.9	76.5	75.1	0	0	0.0	(573)	19
3.	133,544	76,869	56,675	64.9	61.5	70.3	0	0	0.0	2,787	940
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,235	962

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	647	228	68	30	27	3	(116)	481	XXX
2. 2001	498	259	239	108	54	5	2	1	0	(21)	58	XXX
3. 2002	503	264	239	45	23	2	1	3	1	0	25	XXX
4. Totals	XXX	XXX	XXX	800	305	75	33	31	4	(137)	564	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	(40)	(20)	0	0	0	0	0	0	0	0	(20)	(20)	1
2.	(3)	(2)	1	0	2	1	0	0	0	0	(4)	1	2
3.	8	4	7	3	16	8	3	1	0	0	(17)	18	9
4.	(35)	(18)	8	3	18	9	3	1	0	0	(41)	(1)	12

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(20)	0
2.	114	55	59	22.9	21.2	24.7	0	0	0.0	0	1
3.	84	41	43	16.7	15.5	18.0	0	0	0.0	8	10
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(12)	11

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance A

NONE

Schedule P - Part 1O - Reinsurance B

NONE

Schedule P - Part 1P - Reinsurance C

NONE

Schedule P - Part 1R - Prod Liab Occur

NONE

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior	2,547	2,556	2,103	2,047	1,946	1,914	2,228	2,300	2,305	2,316	.11	.16	
2. 1993	16,008	15,299	15,262	15,022	15,101	15,122	15,119	15,156	15,158	15,159	.1	.3	
3. 1994	XXX	20,150	18,236	17,608	17,096	17,146	17,157	17,078	17,078	17,079	.1	.1	
4. 1995	XXX	XXX	23,059	21,520	21,331	21,225	21,319	21,361	21,577	21,645	.68	.284	
5. 1996	XXX	XXX	XXX	27,900	26,486	26,328	26,209	26,185	26,151	26,133	(.18)	(.52)	
6. 1997	XXX	XXX	XXX	XXX	28,683	27,960	27,749	27,588	27,175	27,639	.464	.51	
7. 1998	XXX	XXX	XXX	XXX	XXX	45,082	43,529	43,176	40,089	40,495	.406	(2,681)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	40,868	38,006	38,213	37,635	(.578)	(.371)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,939	54,997	54,822	(.175)	(4,117)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,825	64,610	(.215)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,294	XXX	XXX	
											12. Totals	(35)	(6,866)

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

1. Prior	1,911	1,846	1,715	1,559	1,604	1,545	1,542	1,530	1,530	1,528	(.2)	(.2)	
2. 1993	9,182	9,919	9,492	9,170	8,929	8,847	8,712	8,702	8,693	8,688	(.5)	(.14)	
3. 1994	XXX	15,830	15,310	14,751	14,346	14,120	13,828	13,659	13,651	13,624	(.27)	(.35)	
4. 1995	XXX	XXX	16,865	15,154	14,807	14,767	14,437	14,386	14,248	14,335	.87	(.51)	
5. 1996	XXX	XXX	XXX	24,117	22,666	21,705	20,916	20,522	20,425	20,296	(.129)	(.226)	
6. 1997	XXX	XXX	XXX	XXX	25,784	23,404	22,877	22,534	21,848	21,949	.101	(.585)	
7. 1998	XXX	XXX	XXX	XXX	XXX	33,328	32,549	31,686	31,176	30,081	(.1,095)	(.1,605)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	41,014	38,292	37,679	37,642	(.37)	(.650)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,271	41,928	41,823	(.105)	(.1,448)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,977	46,754	(.1,223)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,631	XXX	XXX	
											12. Totals	(2,435)	(4,616)

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 1994	XXX	10	14	7	5	5	4	3	3	3	.0	.0	
4. 1995	XXX	XXX	42	26	26	29	30	29	27	28	.1	(.1)	
5. 1996	XXX	XXX	XXX	166	370	144	220	216	212	210	(.2)	(.6)	
6. 1997	XXX	XXX	XXX	XXX	926	934	879	863	740	726	(.14)	(.137)	
7. 1998	XXX	XXX	XXX	XXX	XXX	2,211	2,493	3,306	2,844	3,034	.190	(.272)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,603	5,495	5,781	5,821	.40	.326	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,186	8,196	9,310	.1,114	.1,124	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,560	14,620	1,060	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,879	XXX	XXX	
											12. Totals	2,389	1,034

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	87	87	.0	.0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX	
											12. Totals	0	0

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	21,176	20,321	17,949	15,920	16,508	15,196	14,933	15,052	15,564	15,786	222	.734	
2. 1993	41,791	38,201	37,050	36,271	38,166	38,319	38,571	39,385	39,786	40,638	852	1,253	
3. 1994	XXX	44,582	45,826	50,117	48,633	49,185	50,287	50,829	51,642	52,509	867	1,680	
4. 1995	XXX	XXX	43,890	46,794	48,899	47,852	47,575	49,540	50,407	50,242	(.165)	.702	
5. 1996	XXX	XXX	XXX	58,706	55,504	55,683	58,074	59,418	59,482	59,380	(.102)	(.38)	
6. 1997	XXX	XXX	XXX	XXX	59,995	52,742	54,427	55,505	55,623	59,701	4,078	4,196	
7. 1998	XXX	XXX	XXX	XXX	XXX	65,649	59,016	66,280	65,093	64,713	(.380)	(.1,567)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	67,095	78,220	72,563	72,525	(.38)	(.5,695)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,173	86,874	82,465	(.4,409)	(.20,708)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116,166	91,116	(.25,050)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121,135	XXX	XXX	
											12. Totals	(24,125)	(19,443)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

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

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

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

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

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

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

1. Prior	35	47	138	174	194	387	279	280	279	279	.0	(1)
2. 1993	824	456	556	685	667	530	589	472	471	488	17	16
3. 1994	XXX	203	1,227	1,272	1,226	412	341	177	202	198	(4)	21
4. 1995	XXX	XXX	4,444	2,753	2,826	2,327	2,206	2,348	2,145	2,086	(59)	(262)
5. 1996	XXX	XXX	XXX	5,786	4,639	3,811	3,353	3,413	3,405	3,359	(46)	(54)
6. 1997	XXX	XXX	XXX	XXX	6,412	5,025	4,674	4,734	4,336	4,790	454	56
7. 1998	XXX	XXX	XXX	XXX	XXX	8,020	5,890	6,281	5,644	4,809	(835)	(1,472)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,435	5,881	4,403	5,700	1,297	(181)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,097	7,071	5,134	(1,937)	(4,963)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,992	5,824	5,824	(4,168)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,415	XXX	XXX
12. Totals											(5,281)	(6,840)

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,348	2,856	2,648	(208)	(700)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,576	14,916	340	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,827	XXX	XXX
4. Totals											129	(700)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,723	16	184	168	(3,539)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,198	39,562	364	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,950	XXX	XXX
4. Totals											533	(3,539)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	20	(15)	(35)	(78)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	56	9	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	XXX	XXX
4. Totals											(25)	(78)

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

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

SCHEDULE P - PART 2M - INTERNATIONAL

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

Schedule P - Part 2N

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

Schedule P - Part 2R - Prod Liab Occur

NONE

Schedule P - Part 2R - Prod Liab Claims

NONE

Schedule P - Part 2S

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	1,059	1,668	1,777	1,854	1,896	1,907	1,986	1,989	2,001	1,593	183
2. 1993	10,635	14,160	14,469	14,974	15,074	15,107	15,118	15,155	15,158	15,158	7,208	970
3. 1994	XXX	12,693	16,247	16,619	16,821	17,063	17,080	17,078	17,078	17,079	7,399	1,032
4. 1995	XXX	XXX	15,804	20,220	20,733	20,878	20,914	20,993	20,987	20,997	9,106	1,188
5. 1996	XXX	XXX	XXX	19,207	24,984	25,687	26,020	26,126	26,130	26,133	11,247	1,975
6. 1997	XXX	XXX	XXX	XXX	20,920	25,306	25,822	26,425	26,822	27,380	12,176	2,306
7. 1998	XXX	XXX	XXX	XXX	XXX	33,676	41,214	42,182	39,813	39,939	16,808	2,923
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	29,392	35,873	36,370	36,901	15,977	2,841
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,195	52,537	53,096	16,777	3,629
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,306	62,389	23,094	4,325
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,478	16,169	2,652

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

1. Prior	000	737	1,191	1,341	1,451	1,512	1,519	1,522	1,526	1,526	5,378	1,037
2. 1993	2,711	5,176	7,045	7,998	8,361	8,556	8,653	8,669	8,681	8,680	9,197	1,888
3. 1994	XXX	4,342	7,938	10,748	12,288	12,992	13,295	13,396	13,461	13,505	10,342	2,069
4. 1995	XXX	XXX	4,817	8,992	11,425	12,934	13,535	13,707	13,931	14,205	10,907	2,144
5. 1996	XXX	XXX	XXX	7,576	13,528	16,254	18,393	19,402	19,679	19,821	11,569	2,437
6. 1997	XXX	XXX	XXX	XXX	8,353	14,465	17,658	19,782	21,021	21,541	12,045	2,272
7. 1998	XXX	XXX	XXX	XXX	XXX	10,570	19,333	23,609	26,664	28,047	12,146	2,201
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12,870	23,660	28,540	31,775	12,734	2,253
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,815	26,852	32,662	13,106	2,462
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,997	30,445	13,145	2,395
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,692	10,603	1,043

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

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	2	6	3	3	3	3	3	3	3	11	2
4. 1995	XXX	XXX	17	20	20	28	28	28	28	28	34	5
5. 1996	XXX	XXX	XXX	60	88	94	212	209	210	210	101	13
6. 1997	XXX	XXX	XXX	XXX	240	507	663	683	707	707	321	45
7. 1998	XXX	XXX	XXX	XXX	XXX	792	1,465	2,242	2,425	2,654	803	106
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,581	3,147	4,491	4,727	1,218	174
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,885	5,471	6,992	2,068	313
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,789	9,396	2,914	484
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,375	2,548	223

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	0	0	0	0	0	0	0	0	0	632	54
2. 1993	0	0	0	0	0	0	0	0	0	0	676	87
3. 1994	XXX	0	0	0	0	0	0	0	0	0	658	83
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	670	100
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	692	92
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	571	57
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	694	66
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	1,246	204
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	87	87	2,399	393
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	2,921	534
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1,394	236

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	5,524	8,508	10,946	12,721	13,737	13,893	14,444	14,689	15,139	2,288	542
2. 1993	15,459	22,825	27,547	31,308	33,388	34,489	36,186	37,247	38,234	38,831	6,935	2,255
3. 1994	XXX	20,371	30,632	35,725	39,539	42,738	45,143	47,275	48,785	49,650	8,201	2,857
4. 1995	XXX	XXX	20,376	30,830	36,067	40,230	42,781	44,541	46,278	48,544	8,739	2,967
5. 1996	XXX	XXX	XXX	25,576	39,110	43,861	48,057	52,392	54,307	55,994	9,090	2,890
6. 1997	XXX	XXX	XXX	XXX	23,263	34,924	40,269	45,267	47,699	50,307	8,881	3,114
7. 1998	XXX	XXX	XXX	XXX	XXX	28,626	40,012	45,736	50,579	54,263	8,573	2,674
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	29,226	41,532	47,503	52,737	7,817	2,686
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,776	50,091	56,103	8,345	2,864
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,718	53,279	9,231	3,022
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,569	5,818	1,155

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
	NONE											
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

	NONE											
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

	NONE											
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX

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

1. Prior	.000	.0	.5	.19	.47	.91	.279	.281	.279	.279	.14	.1
2. 1993	.53	.359	.361	.371	.408	.435	.458	.472	.472	.472	.35	.9
3. 1994	XXX	.38	.67	.92	.106	.108	.126	.163	.184	.189	.56	.14
4. 1995	XXX	XXX	.285	.763	.853	1.284	1.806	1.899	1.968	2.014	.343	.116
5. 1996	XXX	XXX	XXX	.951	1.553	1.973	2.286	2.864	2.950	3.114	.574	.192
6. 1997	XXX	XXX	XXX	XXX	1.208	1.378	2.238	2.861	3.536	3.691	.657	.251
7. 1998	XXX	XXX	XXX	XXX	XXX	1.352	1.911	2.345	3.023	3.841	.617	.242
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.983	1.733	2.468	2.976	.573	.185
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.964	1.558	2.131	.544	.184
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.993	1.948	.534	.155
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1.057	.347	.45

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

	NONE											
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	2,470	2,560	XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	12,272	14,786	XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	11,500	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.395	.161	237,802	22,117
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	37,194	40,123	49,793	4,858
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	49,485	48,139	3,455

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	(.15)	.5	XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.72	.56	XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	24	XXX	XXX

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

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

SCHEDULE P - PART 3M - INTERNATIONAL

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

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

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SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	229	72	16	16	16	0	0	0	0	0
2. 1993	1,715	167	86	20	15	15	0	0	0	0
3. 1994	XXX	1,804	183	54	45	22	18	0	0	0
4. 1995	XXX	XXX	1,922	196	87	49	16	16	0	0
5. 1996	XXX	XXX	XXX	1,879	245	94	38	46	21	0
6. 1997	XXX	XXX	XXX	XXX	2,116	229	101	77	60	201
7. 1998	XXX	XXX	XXX	XXX	XXX	2,261	200	94	94	86
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,627	273	142	144
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,186	400	164
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,020	547
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,266

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

1. Prior	65	43	10	2	6	0	0	0	0	0
2. 1993	691	304	126	21	3	5	0	0	0	0
3. 1994	XXX	2,133	588	224	32	24	14	0	0	0
4. 1995	XXX	XXX	2,736	602	167	47	28	10	0	0
5. 1996	XXX	XXX	XXX	3,669	894	293	76	41	14	0
6. 1997	XXX	XXX	XXX	XXX	4,157	891	316	75	43	43
7. 1998	XXX	XXX	XXX	XXX	XXX	4,600	1,119	370	95	81
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,372	1,277	560	350
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,557	1,628	659
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,166	2,071
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,410

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	7	6	3	1	1	1	0	0	0
4. 1995	XXX	XXX	16	6	2	1	2	1	0	0
5. 1996	XXX	XXX	XXX	50	20	12	8	7	3	0
6. 1997	XXX	XXX	XXX	XXX	233	136	85	61	33	14
7. 1998	XXX	XXX	XXX	XXX	XXX	490	173	113	51	45
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	812	367	215	160
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,776	523	229
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,617	810
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,737

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

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

NONE

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	6,498	4,306	2,360	595	680	0	0	0	0	0
2. 1993	11,609	4,523	1,875	433	239	248	0	0	0	0
3. 1994	XXX	3,517	2,323	2,588	615	178	612	0	0	0
4. 1995	XXX	XXX	6,230	4,225	1,908	907	521	1,372	1	0
5. 1996	XXX	XXX	XXX	11,142	5,653	2,764	1,269	1,071	1,592	0
6. 1997	XXX	XXX	XXX	XXX	13,908	6,767	3,268	3,289	1,384	4,055
7. 1998	XXX	XXX	XXX	XXX	XXX	17,134	6,650	7,846	3,778	2,912
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	16,969	18,682	9,471	5,889
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,892	22,023	11,972
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,928	21,214
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,592

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

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

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

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

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

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

1. Prior	28	47	46	43	24	0	0	0	0	0
2. 1993	52	37	149	32	30	14	0	0	0	0
3. 1994	XXX	135	1,073	1,167	1,107	277	177	0	0	0
4. 1995	XXX	XXX	2,355	803	903	308	127	87	0	0
5. 1996	XXX	XXX	XXX	2,589	1,186	551	200	184	111	0
6. 1997	XXX	XXX	XXX	XXX	3,135	1,106	386	438	213	446
7. 1998	XXX	XXX	XXX	XXX	XXX	3,853	779	703	494	236
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,851	1,907	812	512
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,702	2,280	868
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,355	2,164
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,017

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

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	5	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	732	39	8
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	880	32
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	962

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,209	59	12
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,771	42
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,555

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	.0	.0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	.0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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

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

SCHEDULE P - PART 4M - INTERNATIONAL

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

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

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SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1,229	117	53	16	8,610	776	1,809	1,478	1,436	1,593
2. 1993	6,908	8,067	8,142	8,170	8,180	8,815	8,184	8,185	8,185	7,208
3. 1994	XXX	5,916	7,294	7,355	7,378	7,391	7,396	7,398	7,398	7,399
4. 1995	XXX	XXX	7,429	8,964	9,053	9,079	9,092	9,097	9,097	9,106
5. 1996	XXX	XXX	XXX	8,988	11,054	11,156	11,196	11,208	11,211	11,247
6. 1997	XXX	XXX	XXX	XXX	9,268	11,234	11,327	11,348	11,364	12,176
7. 1998	XXX	XXX	XXX	XXX	XXX	13,938	16,544	16,753	16,793	16,808
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	13,228	15,788	15,920	15,977
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,776	16,588	16,777
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,358	23,094
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,169

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	185	79	35	19	11	8	7	6	6	5
2. 1993	1,271	103	33	8	2	0	2	1	1	1
3. 1994	XXX	1,435	100	30	18	7	3	1	1	0
4. 1995	XXX	XXX	1,703	109	41	21	11	8	9	5
5. 1996	XXX	XXX	XXX	2,321	134	46	16	5	2	0
6. 1997	XXX	XXX	XXX	XXX	2,345	114	39	24	12	8
7. 1998	XXX	XXX	XXX	XXX	XXX	3,108	239	58	27	19
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,222	199	75	23
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,387	250	87
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,281	285
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,774

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	511	38	12	2	8,003	979	2,216	1,803	0	0
2. 1993	8,817	9,242	9,266	9,271	9,275	9,987	9,280	9,281	9,281	8,179
3. 1994	XXX	7,888	8,399	8,413	8,425	8,430	8,431	8,431	8,431	8,431
4. 1995	XXX	XXX	9,609	10,227	10,273	10,286	10,289	10,291	10,293	10,299
5. 1996	XXX	XXX	XXX	12,295	13,131	13,165	13,178	13,179	13,179	13,222
6. 1997	XXX	XXX	XXX	XXX	12,699	13,466	13,502	13,514	13,519	14,490
7. 1998	XXX	XXX	XXX	XXX	XXX	18,592	19,649	19,726	19,741	19,750
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	17,841	18,775	18,821	18,841
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,054	20,433	20,493
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,221	27,704
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,595

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	3,399	1,182	494	223	10,794	4,152	5,081	5,823	5,966	5,378
2. 1993	5,168	8,096	8,891	9,181	9,329	9,490	9,423	9,425	9,433	9,197
3. 1994	XXX	5,791	8,896	9,740	10,087	10,219	10,281	10,320	10,336	10,342
4. 1995	XXX	XXX	6,066	9,588	10,383	10,695	10,823	10,878	10,904	10,907
5. 1996	XXX	XXX	XXX	6,561	10,260	11,093	11,402	11,525	11,565	11,569
6. 1997	XXX	XXX	XXX	XXX	7,190	10,689	11,400	11,710	11,868	12,045
7. 1998	XXX	XXX	XXX	XXX	XXX	7,337	10,909	11,661	11,974	12,146
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,959	11,719	12,442	12,734
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,348	12,222	13,106
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,006	13,145
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,603

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2,359	1,049	500	247	158	92	62	37	32	28
2. 1993	4,366	1,460	577	276	122	57	20	17	9	3
3. 1994	XXX	4,804	1,580	637	269	132	74	34	18	11
4. 1995	XXX	XXX	5,181	1,429	559	245	105	55	28	15
5. 1996	XXX	XXX	XXX	5,409	1,500	560	227	110	73	44
6. 1997	XXX	XXX	XXX	XXX	5,171	1,353	593	265	103	57
7. 1998	XXX	XXX	XXX	XXX	XXX	5,346	1,485	640	321	136
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,269	1,321	564	239
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,490	1,499	581
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,718	1,485
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,033

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	965	154	35	10	9,634	5,246	6,491	7,300	1	0
2. 1993	10,393	11,380	11,466	11,500	11,511	11,701	11,518	11,518	11,518	11,088
3. 1994	XXX	11,369	12,285	12,372	12,399	12,412	12,418	12,423	12,423	12,422
4. 1995	XXX	XXX	11,942	12,916	13,030	13,056	13,061	13,070	13,068	13,066
5. 1996	XXX	XXX	XXX	12,843	13,935	14,037	14,057	14,073	14,081	14,050
6. 1997	XXX	XXX	XXX	XXX	13,103	14,031	14,137	14,165	14,174	14,374
7. 1998	XXX	XXX	XXX	XXX	XXX	13,436	14,329	14,430	14,469	14,483
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	14,035	15,074	15,194	15,226
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,769	15,999	16,149
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,661	17,025
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,679

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	7	(15)	0	0	0	0	0	0	0	0
2. 1993	53	0	0	0	0	0	0	0	0	0
3. 1994	XXX	8	10	10	11	11	11	11	11	11
4. 1995	XXX	XXX	25	34	33	34	34	34	34	34
5. 1996	XXX	XXX	XXX	56	94	97	101	101	101	101
6. 1997	XXX	XXX	XXX	XXX	199	285	305	312	316	321
7. 1998	XXX	XXX	XXX	XXX	XXX	510	749	777	793	803
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	798	1,154	1,199	1,218
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,386	1,974	2,068
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,039	2,914
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,548

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	3	1	1	0	0	0	0	0	0
4. 1995	XXX	XXX	8	0	1	0	0	0	0	0
5. 1996	XXX	XXX	XXX	39	10	5	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	104	31	12	5	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	262	54	34	18	11
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	430	81	32	17
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	737	169	78
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,099	269
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,249

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	(15)	(19)	0	0	0	1	1	0	0	0
2. 1993	59	0	0	0	0	0	0	0	0	0
3. 1994	XXX	12	13	13	13	13	13	13	13	13
4. 1995	XXX	XXX	37	39	39	39	39	39	39	39
5. 1996	XXX	XXX	XXX	100	114	113	114	114	114	114
6. 1997	XXX	XXX	XXX	XXX	312	357	362	362	362	367
7. 1998	XXX	XXX	XXX	XXX	XXX	812	902	912	915	920
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,309	1,395	1,405	1,409
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,252	2,432	2,459
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,343	3,667
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,020

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SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	393	77	28	18	1,476	619	561	740	687	632
2. 1993	333	604	647	655	664	671	673	673	673	676
3. 1994	XXX	297	580	620	637	644	644	646	646	658
4. 1995	XXX	XXX	290	567	613	641	646	649	652	670
5. 1996	XXX	XXX	XXX	209	537	612	622	634	643	692
6. 1997	XXX	XXX	XXX	XXX	163	493	528	559	567	571
7. 1998	XXX	XXX	XXX	XXX	XXX	245	574	666	688	694
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	386	1,084	1,189	1,246
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	907	2,161	2,399
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,194	2,921
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,394

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	206	120	92	71	63	54	47	35	33	27
2. 1993	289	70	30	21	12	7	5	5	5	2
3. 1994	XXX	345	63	26	9	2	2	0	0	0
4. 1995	XXX	XXX	332	83	41	14	10	8	6	5
5. 1996	XXX	XXX	XXX	419	110	37	28	16	8	1
6. 1997	XXX	XXX	XXX	XXX	377	84	48	16	8	4
7. 1998	XXX	XXX	XXX	XXX	XXX	410	116	42	20	14
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	803	185	105	54
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,472	353	137
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,172	553
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,349

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	61	7	1	0	1,014	689	630	830	0	0
2. 1993	681	756	762	763	763	765	765	765	765	765
3. 1994	XXX	686	725	728	728	728	728	728	728	741
4. 1995	XXX	XXX	690	749	753	754	756	756	757	775
5. 1996	XXX	XXX	XXX	676	734	737	739	739	739	785
6. 1997	XXX	XXX	XXX	XXX	557	628	631	632	632	632
7. 1998	XXX	XXX	XXX	XXX	XXX	695	749	773	774	774
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,291	1,469	1,497	1,504
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,602	2,906	2,929
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,626	4,008
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,979

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SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	(208)	430	216	95	2,691	446	1,185	1,581	2,134	2,288
2. 1993	4,912	6,798	7,179	7,389	7,477	8,073	7,546	7,564	7,591	6,935
3. 1994	XXX	5,009	7,226	7,681	7,873	7,996	8,068	8,123	8,162	8,201
4. 1995	XXX	XXX	5,429	7,861	8,240	8,429	8,532	8,613	8,672	8,739
5. 1996	XXX	XXX	XXX	5,820	8,231	8,622	8,823	8,944	9,008	9,090
6. 1997	XXX	XXX	XXX	XXX	5,453	7,586	7,925	8,133	8,211	8,881
7. 1998	XXX	XXX	XXX	XXX	XXX	5,844	7,916	8,264	8,443	8,573
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,329	7,285	7,625	7,817
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,563	7,924	8,345
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,747	9,231
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,818

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	944	461	243	131	70	36	32	18	25	30
2. 1993	2,797	845	373	169	105	65	53	45	39	48
3. 1994	XXX	3,389	964	446	252	152	91	69	50	68
4. 1995	XXX	XXX	3,464	789	398	226	157	97	86	57
5. 1996	XXX	XXX	XXX	3,501	828	373	224	141	104	96
6. 1997	XXX	XXX	XXX	XXX	3,372	727	388	200	145	127
7. 1998	XXX	XXX	XXX	XXX	XXX	3,088	740	384	257	150
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,952	726	443	278
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,336	886	517
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,577	858
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,356

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	(1,250)	192	72	31	2,728	595	1,611	2,203	9	0
2. 1993	8,685	9,805	9,945	10,014	10,067	10,836	10,111	10,125	10,148	9,238
3. 1994	XXX	9,392	10,667	10,843	10,914	10,961	10,991	11,035	11,061	11,126
4. 1995	XXX	XXX	9,875	11,201	11,443	11,531	11,600	11,646	11,707	11,763
5. 1996	XXX	XXX	XXX	10,383	11,622	11,780	11,884	11,936	11,986	12,076
6. 1997	XXX	XXX	XXX	XXX	9,886	10,950	11,121	11,193	11,251	12,122
7. 1998	XXX	XXX	XXX	XXX	XXX	9,916	11,055	11,241	11,330	11,397
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	9,310	10,439	10,679	10,781
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,967	11,472	11,726
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,707	13,111
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,329

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	4	2	0	1	42	8	10	19	18	14
2. 1993	26	34	37	37	38	43	41	42	42	35
3. 1994	XXX	30	47	49	50	51	53	55	56	56
4. 1995	XXX	XXX	182	285	312	323	333	336	340	343
5. 1996	XXX	XXX	XXX	342	492	524	547	558	562	574
6. 1997	XXX	XXX	XXX	XXX	378	535	579	603	620	657
7. 1998	XXX	XXX	XXX	XXX	XXX	386	540	578	598	617
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	384	523	551	573
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	376	522	544
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372	534
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347

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	1	1	6	5	2	1	0	0	0	0
2. 1993	5	1	2	9	4	4	2	0	0	1
3. 1994	XXX	8	5	2	1	3	3	2	2	1
4. 1995	XXX	XXX	140	57	29	18	12	13	8	6
5. 1996	XXX	XXX	XXX	194	88	55	25	15	14	7
6. 1997	XXX	XXX	XXX	XXX	251	133	82	56	35	17
7. 1998	XXX	XXX	XXX	XXX	XXX	247	99	68	45	31
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	201	88	57	47
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	117	77
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225	102
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192

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	0	5	1	36	7	9	21	0	0
2. 1993	35	39	43	51	51	57	53	53	54	45
3. 1994	XXX	39	56	57	58	63	66	69	71	71
4. 1995	XXX	XXX	342	426	441	448	456	461	463	465
5. 1996	XXX	XXX	XXX	590	721	746	753	759	763	773
6. 1997	XXX	XXX	XXX	XXX	669	822	856	871	879	925
7. 1998	XXX	XXX	XXX	XXX	XXX	703	832	864	875	890
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	629	761	785	805
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	639	779	805
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	646	791
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	34	96	96	96	96	96	96	96	96	.0
4. 1995	XXX	XXX	148	369	369	369	369	369	369	369	.0
5. 1996	XXX	XXX	XXX	571	1,087	1,087	1,087	1,087	1,087	1,087	.0
6. 1997	XXX	XXX	XXX	XXX	2,110	5,136	5,134	5,134	5,134	5,134	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	5,417	11,177	11,175	11,175	11,175	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8,259	18,126	18,120	18,120	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,082	37,862	37,862	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,812	58,666	29,853
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,344	43,344
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,198
13. Earned Premiums (Sch P, Part 1)	0	34	210	792	2,626	8,443	14,018	27,947	48,585	73,198	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	25	71	71	71	71	71	71	71	71	.0
4. 1995	XXX	XXX	108	269	269	269	269	269	269	269	.0
5. 1996	XXX	XXX	XXX	416	788	788	788	788	788	788	.0
6. 1997	XXX	XXX	XXX	XXX	1,522	3,565	3,564	3,564	3,564	3,564	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	3,657	7,424	7,423	7,423	7,423	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,402	11,700	11,696	11,696	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,543	23,842	23,842	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,916	36,067	18,151
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,353	26,353
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,504
13. Earned Premiums (Sch P, Part 1)	0	25	154	577	1,894	5,700	9,168	17,840	30,211	44,504	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	3,193	6,490	6,608	6,604	6,604	6,604	6,604	6,604	6,604	6,604	.0
3. 1994	XXX	3,121	6,781	6,835	6,835	6,835	6,835	6,835	6,835	6,835	.0
4. 1995	XXX	XXX	3,184	6,415	6,500	6,494	6,493	6,493	6,493	6,493	.0
5. 1996	XXX	XXX	XXX	2,995	6,020	6,070	6,064	6,064	6,064	6,064	.0
6. 1997	XXX	XXX	XXX	XXX	2,537	5,120	5,121	5,126	5,126	5,126	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	3,418	7,608	7,720	7,720	7,720	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,888	12,982	13,301	13,299	(2)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,288	23,686	23,996	310
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,338	35,130	17,792
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,226	24,226
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,326
13. Earned Premiums (Sch P, Part 1)	6,305	6,519	6,962	6,276	5,647	6,045	10,072	18,499	30,056	42,326	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	3,193	6,490	6,608	6,604	6,604	6,604	6,604	6,604	6,604	6,604	.0
3. 1994	XXX	3,121	6,781	6,835	6,835	6,835	6,835	6,835	6,835	6,835	.0
4. 1995	XXX	XXX	3,184	6,415	6,500	6,494	6,493	6,493	6,493	6,493	.0
5. 1996	XXX	XXX	XXX	2,995	6,020	6,070	6,064	6,064	6,064	6,064	.0
6. 1997	XXX	XXX	XXX	XXX	2,537	5,120	5,121	5,126	5,126	5,126	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	3,418	7,608	7,720	7,720	7,720	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,888	12,982	13,301	13,299	(2)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,288	23,686	23,996	310
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,338	35,130	17,792
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,226	24,226
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,326
13. Earned Premiums (Sch P, Part 1)	6,305	6,519	6,962	6,276	5,647	6,045	10,072	18,499	30,056	42,326	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	39,035	74,509	74,898	74,884	74,884	74,884	74,885	74,845	74,845	74,845	.0
3. 1994	XXX	41,157	81,899	82,653	82,645	82,642	82,642	82,642	82,642	82,642	.0
4. 1995	XXX	XXX	40,957	103,934	104,734	104,734	104,734	104,734	104,734	104,734	.0
5. 1996	XXX	XXX	XXX	68,409	154,706	155,110	155,087	155,087	155,087	155,087	.0
6. 1997	XXX	XXX	XXX	XXX	93,037	182,106	182,679	182,673	182,673	182,673	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	94,481	184,679	185,502	185,514	185,514	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	97,867	194,501	195,298	195,284	(14)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,489	227,964	228,986	1,022
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,322	277,395	139,072
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179,887	179,887
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319,967
13. Earned Premiums (Sch P, Part 1)	69,404	76,858	82,088	132,126	180,126	183,951	188,617	210,939	253,607	319,967	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	3,924	7,624	7,664	7,659	7,659	7,659	7,659	7,659	7,659	7,659	.0
3. 1994	XXX	5,720	9,977	10,294	10,290	10,289	10,289	10,289	10,289	10,289	.0
4. 1995	XXX	XXX	4,836	31,394	31,816	31,816	31,816	31,816	31,816	31,816	.0
5. 1996	XXX	XXX	XXX	29,134	74,592	74,804	74,792	74,792	74,792	74,792	.0
6. 1997	XXX	XXX	XXX	XXX	49,232	95,984	96,284	96,280	96,280	96,280	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	49,818	96,991	97,424	97,430	97,430	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	51,347	102,180	102,601	102,593	(8)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,912	120,287	120,830	543
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,257	147,214	73,957
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,985	95,985
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170,477
13. Earned Premiums (Sch P, Part 1)	6,978	9,443	9,133	56,004	95,108	96,781	98,808	111,175	134,058	170,477	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	125	261	261	261	261	261	261	261	261	261	.0
3. 1994	XXX	151	460	467	467	467	467	467	467	467	.0
4. 1995	XXX	XXX	4,595	11,571	11,692	11,692	11,692	11,692	11,692	11,692	.0
5. 1996	XXX	XXX	XXX	8,279	18,341	18,477	18,472	18,472	18,472	18,472	.0
6. 1997	XXX	XXX	XXX	XXX	11,992	23,094	23,241	23,244	23,244	23,244	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	11,673	22,450	22,739	22,738	22,738	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	11,751	22,656	22,912	22,911	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,864	22,498	22,778	280
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,896	24,405	11,509
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,488	14,488
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,276
13. Earned Premiums (Sch P, Part 1)	260	287	4,904	15,262	22,175	22,911	22,670	23,061	23,785	26,276	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	15	28	28	28	28	28	28	28	28	28	.0
3. 1994	XXX	15	46	49	49	49	49	49	49	49	.0
4. 1995	XXX	XXX	460	3,491	3,553	3,553	3,553	3,553	3,553	3,553	.0
5. 1996	XXX	XXX	XXX	3,598	8,755	8,824	8,822	8,822	8,822	8,822	.0
6. 1997	XXX	XXX	XXX	XXX	6,146	11,836	11,911	11,913	11,913	11,913	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	5,982	11,505	11,655	11,654	11,654	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,022	11,669	11,802	11,802	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,143	11,675	11,823	148
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,709	12,782	6,073
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,645	7,645
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,865
13. Earned Premiums (Sch P, Part 1)	30	28	491	6,632	11,365	11,741	11,618	11,941	12,374	13,865	XXX

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B

NONE

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

SCHEDULE P INTERROGATORIES

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

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

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

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

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

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

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

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

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

5.1 Fidelity248
5.2 Surety1

6. Claim count information is reported Per Claim

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

7.2 An extended statement may be attached.
In 2002, Auto-Owners Insurance Company assumed 100% of all lines from Owners Insurance Company. Auto-Owners then retroceded 70% of automobile lines and 100% of all other lines (except workers' compensation, umbrella, systems breakdown, mine sub/sink hole, and liquor liability)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY

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)
18988	38-0315280	Auto-Owners Insurance Company		(6,587,100)			83,344,065	(66,497,806)			10,259,159	(590,685,328)
61190	38-1814333	Auto-Owners Life Insurance Company					(6,341,967)				(6,341,967)	
26638	38-2448613	Home-Owners Insurance Company					(29,876,225)	59,927,749			30,051,524	331,996,867
32700	34-1172650	Owners Insurance Company					(41,595,016)	7,895,371			(33,699,646)	234,954,988
32905	35-1370824	Property-Owners Insurance Company					(2,212,006)	4,371,846			2,159,840	18,885,914
10190	59-3265407	Southern-Owners Insurance Company		6,587,100			(3,318,850)	(5,697,159)			(2,428,910)	4,847,559
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OWNERS INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanations:

Bar Codes:

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14. 
3 2 7 0 0 2 0 0 2 2 3 0 5 8 0 0 0

15. 
3 2 7 0 0 2 0 0 2 3 3 0 5 8 0 0 0

16. 
3 2 7 0 0 2 0 0 2 2 1 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS
