



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

NAIC Group Code 1210 (Current Period) 1210 (Prior Period) NAIC Company Code 35602 Employer's ID Number 31-0926059
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Incorporated 02/09/1978 Commenced Business 03/01/1978
Statutory Home Office 155 E. Broad Street, Columbus, OH 43215
Main Administrative Office 155 E. Broad Street, Columbus, OH 43215
Mail Address 155 E. Broad Street, Columbus, OH 43215
Primary Location of Books and Records 155 E. Broad Street, Columbus, OH 43215
Internet Website Address WWW.OHIC.COM
Statement Contact Stephen Paul MacDonough, macdonoughsp@ohic.com
Policymaker Relations Contact 155 E. Broad Street, Columbus, OH 43215

OFFICERS

President RAYMOND RICHARD MAZZOTTA Secretary DANIEL FRANCIS CANNIFF
Treasurer DANIEL FRANCIS CANNIFF

VICE PRESIDENTS

MARK EDWARD ANDERSON DARRELL BLAIR RANUM NANCY LIBKE #
STEVEN BRIAN TUOVER JAMES MICHAEL BALDYGA

DIRECTORS OR TRUSTEES

DANIEL FRANCIS CANNIFF GERALD JOSEPH CASSIDY JAMES RONALD CASTLE
BARBARA HARBOR EVERT # GERALD GOLD # JERRY LEE HARRIS
MURRAY SHERWOOD MARSH RAYMOND RICHARD MAZZOTTA ANDREW H PATTERSON #
JOHN RICHARD SCHWARZELL

State of OHIO
County of FRANKLIN ss

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

RAYMOND RICHARD MAZZOTTA President DANIEL FRANCIS CANNIFF Secretary STEVEN BRIAN TUOVER, V-P Finance Treasurer

Subscribed and sworn to before me this 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 OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Alaska**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	4,667	38,808		11		(1,145,881)					560	129
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		2,850			67,531	(98,504)		3,824	8,753	4,929		
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)	4,667	41,658	0	11	67,531	(1,244,386)	0	3,824	8,753	4,929	560	129
<b>DETAILS OF WRITE-INS</b>												
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.AK



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Arizona**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	1,146,748	1,309,700		4,569	1,445,000	5,604,442	5,519,144	850,328	2,208,795	1,358,467	115,424	23,560
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	358,857	345,603		102,510	146,000	236,194	221,179	127,011	538,448	411,437	89,247	7,373
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)	1,505,605	1,655,303	0	107,079	1,591,000	5,840,636	5,740,323	977,339	2,747,243	1,769,904	204,671	30,932
<b>DETAILS OF WRITE-INS</b>												
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.AZ



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Arkansas**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	2,210	129,306			2,400,000	3,392,890	1,684,370	99	16,856	16,757	332	52
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	33	13,288				(200)	41,373				5	5
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)	2,243	142,594	0	0	2,400,000	3,392,690	1,725,743	99	16,856	16,757	337	58
<b>DETAILS OF WRITE-INS</b>												
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.AR



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Colorado**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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						(4,346)						2
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	1,322,106	1,079,290		716,868	65,695	(1,787,975)	897,086	65,130	320,905	255,775	83,056	27,161
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	763,967	668,746		276,031	463,800	1,126,868	247,068	327,317	563,202	235,885	143,274	15,696
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						(1,146)						
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage						1,204						
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)	2,086,073	1,748,036	0	992,899	529,495	(665,395)	1,144,154	392,447	884,107	491,660	226,330	42,858
<b>DETAILS OF WRITE-INS</b>												
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.CO



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Georgia**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice						(62,243)						
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	309,647	289,732		109,417	961,417	863,007	240,000	155,727	377,157	221,430	77,440	7,157
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)	309,647	289,732	0	109,417	961,417	800,765	240,000	155,727	377,157	221,430	77,440	7,157
<b>DETAILS OF WRITE-INS</b>												
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.GA



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Idaho**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice						(159,528)						
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						463	7,094					
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						(229)						
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	(159,294)	7,094	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
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.ID



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Illinois**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	4,242,239	3,817,365		981,206	9,322,393	6,758,158	12,949,166	805,429	2,580,799	1,775,370	364,976	70,596
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	568,460	517,735		159,007	106,763	318,328	977,760	64,427	224,098	159,671	84,831	9,460
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							(239)				78	
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage							(59)				22	
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)	4,810,699	4,335,100	0	1,140,213	9,429,156	7,076,188	13,926,926	869,856	2,804,897	1,935,041	449,907	80,056
<b>DETAILS OF WRITE-INS</b>												
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 \$ .....

24.1L



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Indiana**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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					(1,000)	8,149						
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	3,970,749	2,833,916		1,972,854	441,113	7,196,171	10,450,340	683,307	2,930,346	2,247,039	474,722	77,499
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					23,977	(304,240)		6,466	6,466			
17. Other liability	1,482,246	1,104,999		880,269	116,224	321,095	876,213	64,277	248,444	184,167	189,725	28,930
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						(69,927)	7,582	514	4,643	4,129		
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage						(17,168)						
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)	5,452,995	3,938,915	0	2,853,123	580,313	7,134,080	11,334,135	754,564	3,189,899	2,435,335	664,447	106,429
<b>DETAILS OF WRITE-INS</b>												
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 OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Iowa**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	2,061	1,797		832		3,307	11,967				516	42
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)	2,061	1,797	0	832	0	3,307	11,967	0	0	0	516	42
<b>DETAILS OF WRITE-INS</b>												
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 \$ .....

24.1A



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Kansas**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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						(49,307)						
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	2,033,149	1,697,513		742,121	107,986	(234,120)	1,070,555	349,493	949,549	600,056	168,340	41,771
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	506,813	401,572		243,190	1,115	96,180	170,380	70,770	133,660	62,890	45,617	10,412
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						(4,701)						
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage						(1,277)						
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)	2,539,962	2,099,085	0	985,311	109,101	(193,225)	1,240,935	420,263	1,083,209	662,946	213,957	52,183
<b>DETAILS OF WRITE-INS</b>												
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.KS



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Kentucky**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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						(12,063)						
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	5,566,923	4,346,871		1,865,815	166,000	3,201,159	9,462,237	844,986	2,388,312	1,543,326	542,001	114,371
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	133,446	108,624		57,006		31,910	196,648	13,924	37,012	23,088	16,445	2,742
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						(2,724)						
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage						(2,391)						
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)	5,700,369	4,455,495	0	1,922,821	166,000	3,215,891	9,658,885	858,909	2,425,323	1,566,414	558,446	117,113
<b>DETAILS OF WRITE-INS</b>												
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.KY



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Maryland**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	15,807,993	12,404,586		7,014,184	2,110,250	1,537,078	18,270,929	2,114,331	4,627,573	2,513,242	799,509	324,772
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	1,600,879	1,359,106		650,886	(221,937)	976,869	681,773	186,260	308,036	121,776	65,949	32,890
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						(186)						
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)	17,408,872	13,763,692	0	7,665,070	1,888,313	2,513,761	18,952,702	2,300,591	4,935,609	2,635,018	865,458	357,662
<b>DETAILS OF WRITE-INS</b>												
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.MD



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Michigan**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	.881,948	.888,029		431,400	590,000	1,551,993	2,514,097	396,052	1,193,103	797,051	83,747	14,496
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	142,624	133,082		39,333		63,116	189,623	39,407	99,380	59,973	35,512	2,344
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)	1,024,572	1,021,111	0	470,733	590,000	1,615,110	2,703,720	435,459	1,292,483	857,024	119,259	16,840
<b>DETAILS OF WRITE-INS</b>												
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 OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Minnesota**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	14,544	14,544				(283,151)	7,025	755	9,349	8,594	726	299
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	24,483	22,641		5,552		(9,583)	16,000	42,585	55,176	12,591	5,696	503
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)	39,027	37,185	0	5,552	0	(292,734)	23,025	43,340	64,525	21,185	6,422	802
<b>DETAILS OF WRITE-INS</b>												
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.MN



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Missouri**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	266,577	270,200		6,561	1,970,000	3,648,070	2,839,016	169,963	509,082	339,119	26,660	4,979
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					368	4,910	27,898					498
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)	266,577	270,200	0	6,561	1,970,368	3,652,980	2,866,914	169,963	509,082	339,119	26,660	5,477
<b>DETAILS OF WRITE-INS</b>												
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.MO



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Montana**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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						(17,351)						
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	20,588	21,542			4,225,791	4,523,832	3,841,517	657,458	1,067,737	410,279	1,314	582
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	(532)	217			90,125	(53,777)	106,000	44,235	363,522	319,287	(119)	(15)
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						(8,370)						
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage						(4,588)						
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)	20,056	21,759	0	0	4,315,916	4,439,747	3,947,517	701,693	1,431,259	729,566	1,195	567
<b>DETAILS OF WRITE-INS</b>												
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.MT



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Nebraska**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	453,840	272,120		201,189		(444,205)	695,941	59,515	231,641	172,126	32,007	6,247
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	94,396	70,909		32,982		42,584	237,032	12,453	12,453		7,452	1,299
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	144	147		7		(121)					14	2
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)	548,380	343,176	0	234,178	0	(401,741)	932,973	71,968	244,094	172,126	39,473	7,548
<b>DETAILS OF WRITE-INS</b>												
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.NE



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Nevada**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF New Jersey**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice		2				(507)						
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						(368)	3,094					
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	2	0	0	0	(874)	3,094	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
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.NJ



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF New Mexico**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF New York**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF North Dakota**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Ohio**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	83,464,751	68,647,317		37,856,432	53,543,524	100,302,134	164,308,473	12,516,749	34,970,755	22,454,006	8,693,061	1,200,528
12. Earthquake												
13. Group accident and health								172	172			
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						(21,997)						
17. Other liability	5,533,765	4,516,318		1,603,071	864,824	208,481	8,095,178	619,700	2,041,110	1,421,410	492,960	79,596
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	8,420	9,438			637,500	704,704	1,401,000	110,582	242,862	132,280	695	121
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	483	902				(25,953)					61	7
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)	89,007,419	73,173,975	0	39,459,503	55,045,848	101,167,369	173,804,651	13,247,202	37,254,898	24,007,696	9,186,777	1,280,252
<b>DETAILS OF WRITE-INS</b>												
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.OH



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Oklahoma**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Oregon**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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						(2,477)						
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice						(90,345)	287,216	26,478	31,199	4,721		
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						10,184	39,618					
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						(6,626)						
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage						(3,702)						
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	(92,966)	326,834	26,478	31,199	4,721	0	0
<b>DETAILS OF WRITE-INS</b>												
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 \$ .....

24.0R



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Pennsylvania**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice		8,225			6,250	(110,962)		11,540	11,540			
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	391,443	359,518		107,800	18,500	292,577	640,144	26,807	212,221	185,414	97,896	8,042
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)	391,443	367,743	0	107,800	24,750	181,614	640,144	38,347	223,761	185,414	97,896	8,042
<b>DETAILS OF WRITE-INS</b>												
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 OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF South Dakota**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice		2,757				(11,139)						
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	2,757	0	0	0	(11,139)	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
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.SD



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Tennessee**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	2,578	5,971				(313,855)					387	1,288
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	52,606	48,393		17,338	4,000	58,811	209,011		13,406	13,406	13,129	129
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)	55,184	54,364	0	17,338	4,000	(255,045)	209,011	0	13,406	13,406	13,516	1,417
<b>DETAILS OF WRITE-INS</b>												
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.TN



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Texas**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Utah**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Washington**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	231,899	607,888				353,891	1,012,436	26,231	103,005	76,774	30,982	4,764
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	612,874	629,261		151,143	398,510	696,998	747,237	140,825	268,495	127,670	148,950	12,591
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)	844,773	1,237,149	0	151,143	398,510	1,050,888	1,759,673	167,056	371,500	204,444	179,932	17,356
<b>DETAILS OF WRITE-INS</b>												
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 OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF West Virginia**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	1,327,229	1,204,742		(43)	1,632,666	5,575,633	4,878,751	432,079	884,660	452,581	132,725	68,169
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						43,100	336,724					
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)	1,327,229	1,204,742	0	(43)	1,632,666	5,618,733	5,215,475	432,079	884,660	452,581	132,725	68,169
<b>DETAILS OF WRITE-INS</b>												
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.WV



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Wisconsin**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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	324	324				(39,971)					41	5
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	8,175,501	8,307,168		1,979,688	6,695,835	8,347,343	23,314,027	2,660,646	8,143,210	5,482,564	825,715	136,051
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						(6,458)						
17. Other liability	1,603,304	1,311,628		738,103	175,474	1,014,261	321,395	174,956	553,737	378,781	128,000	26,681
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	11,193	46,927			9,328	(123,950)	34,918	6,253	24,470	18,217	1,172	186
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	4,178	14,572			22,196	8,830	1,612	2,437	2,923	486	489	70
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	395	1,098		38							50	7
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)	9,794,895	9,681,717	0	2,717,829	6,902,834	9,200,054	23,671,953	2,844,292	8,724,340	5,880,048	955,467	163,000
<b>DETAILS OF WRITE-INS</b>												
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.WI



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Wyoming**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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		2,244				(76,053)						
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice	7,989,549	6,656,775		3,602,440	2,709,392	2,663,820	7,741,923	1,311,125	4,108,633	2,797,508	764,347	132,136
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	464,627	402,433		204,126	(7,802)	837,460	100,703	9,084	61,925	52,841	41,823	7,684
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		544				(42,325)						
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage		80				(20,490)						
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)	8,454,176	7,062,076	0	3,806,566	2,701,590	3,362,411	7,842,626	1,320,209	4,170,558	2,850,349	806,170	139,820
<b>DETAILS OF WRITE-INS</b>												
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.WY



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

NAIC Group Code **1210**

**BUSINESS IN THE STATE OF Consolidated**

**DURING THE YEAR 2002**

NAIC Company Code **35602**

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	324	2,568	0	0	(1,000)	(193,419)	0	0	0	0	41	7
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	136,925,788	114,564,635	0	57,375,295	87,431,895	150,012,702	271,744,250	23,981,693	67,287,048	43,305,355	13,140,591	2,249,450
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	172	172	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	23,977	(332,696)	0	6,466	6,466	0	0	0
17. Other liability	14,645,999	12,308,452	0	5,378,596	3,184,912	7,084,269	14,741,111	2,123,587	6,120,233	3,996,646	1,684,348	254,059
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	19,757	57,056	0	7	646,828	444,161	1,443,500	117,349	271,975	154,626	1,959	309
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	4,661	15,554	0	0	22,196	(65,594)	1,612	2,437	2,923	486	572	76
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	395	1,098	0	38	0	0	0	0	0	0	50	7
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	151,596,924	126,949,363	0	62,753,936	91,308,808	156,949,424	287,930,473	26,231,704	73,688,817	47,457,113	14,827,561	2,503,908
<b>DETAILS OF WRITE-INS</b>												
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 \$ 0

24.GT

### SCHEDULE A VERIFICATION BETWEEN YEARS

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

**NONE**

### SCHEDULE B VERIFICATION BETWEEN YEARS

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1	253,518	4,897,972	2,416,645	2,075,356	10,830,533	20,474,024	11.1	53,787,845	22.8	20,474,025	.0
1.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	253,518	4,897,972	2,416,645	2,075,356	10,830,533	20,474,024	11.1	53,787,845	22.8	20,474,025	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1	.0	.0	399,598	.0	.0	399,598	0.2	.0	0.0	399,598	.0
2.2 Class 2	.0	.0	517,895	.0	.0	517,895	0.3	519,449	0.2	517,895	.0
2.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.7 Totals	0	0	917,493	0	0	917,493	0.5	519,449	0.2	917,493	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1	.0	.0	.0	.0	1,022,922	1,022,922	0.6	8,879,042	3.8	1,022,922	.0
3.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	1,022,922	1,022,922	0.6	8,879,042	3.8	1,022,922	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	850,013	0.4	.0	.0
4.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	850,013	0.4	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1	3,788,054	15,250,733	16,719,667	10,797,498	13,418,510	59,974,462	32.6	63,284,250	26.9	59,974,461	.0
5.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	3,788,054	15,250,733	16,719,667	10,797,498	13,418,510	59,974,462	32.6	63,284,250	26.9	59,974,461	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1	4,036,982	28,832,251	21,815,006	8,113,100	5,544,524	68,341,863	37.1	78,892,752	33.5	59,180,413	9,161,449
7.2 Class 2	.0	8,891,180	9,243,714	9,579,321	2,479,946	30,194,161	16.4	26,589,907	11.3	24,500,172	5,693,988
7.3 Class 3	.0	476,900	1,242,609	988,960	.0	2,708,469	1.5	2,714,983	1.2	1,242,609	1,465,859
7.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
7.5 Class 5	.0	.0	.0	.0	550,000	550,000	0.3	.0	0.0	550,000	.0
7.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	4,036,982	38,200,331	32,301,329	18,681,381	8,574,470	101,794,493	55.3	108,197,642	45.9	85,473,194	16,321,296
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
9.6 Class 6	0	0	0	0	0	0	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 OHIC 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)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	8,078,554	48,980,956	41,350,916	20,985,954	30,816,489	150,212,869	81.6	XXX	XXX	141,051,419	9,161,449
10.2 Class 2	0	8,891,180	9,761,609	9,579,321	2,479,946	30,712,056	16.7	XXX	XXX	25,018,067	5,693,988
10.3 Class 3	0	476,900	1,242,609	988,960	0	2,708,469	1.5	XXX	XXX	1,242,609	1,465,859
10.4 Class 4	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5	0	0	0	0	550,000	550,000	0.3	XXX	XXX	550,000	0
10.6 Class 6	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	8,078,554	58,349,036	52,355,134	31,554,235	33,846,435	184,183,394	100.0	XXX	XXX	167,862,095	16,321,296
10.8 Line 10.7 as a % of Col. 6	4.4	31.7	28.4	17.1	18.4	100.0	XXX	XXX	XXX	91.1	8.9
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	39,811,126	64,126,060	54,533,429	13,554,640	33,668,646	XXX	XXX	205,693,901	87.3	200,430,230	5,263,672
11.2 Class 2	997,848	5,797,246	6,193,621	10,103,033	4,017,609	XXX	XXX	27,109,357	11.5	19,685,111	7,424,246
11.3 Class 3	0	257,600	545,000	1,212,383	700,000	XXX	XXX	2,714,983	1.2	2,714,983	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	40,808,974	70,180,906	61,272,050	24,870,056	38,386,255	XXX	XXX	235,518,241	100.0	222,830,324	12,687,918
11.8 Line 11.7 as a % of Col. 8	17.3	29.8	26.0	10.6	16.3	XXX	XXX	100.0	XXX	94.6	5.4
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	7,479,887	44,304,961	37,511,507	20,985,954	30,769,111	141,051,420	76.6	200,430,230	85.1	141,051,420	XXX
12.2 Class 2	0	5,703,330	9,204,572	7,630,220	2,479,946	25,018,068	13.6	19,685,111	8.4	25,018,068	XXX
12.3 Class 3	0	0	1,242,609	0	0	1,242,609	0.7	2,714,983	1.2	1,242,609	XXX
12.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Class 5	0	0	0	0	550,000	550,000	0.3	0	0.0	550,000	XXX
12.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	7,479,887	50,008,291	47,958,688	28,616,174	33,799,057	167,862,097	91.1	222,830,324	94.6	167,862,097	XXX
12.8 Line 12.7 as a % of Col. 6	4.5	29.8	28.6	17.0	20.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	4.1	27.2	26.0	15.5	18.4	91.1	XXX	XXX	XXX	91.1	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	598,668	4,675,995	3,839,409	0	47,378	9,161,450	5.0	5,263,672	2.2	XXX	9,161,450
13.2 Class 2	0	3,187,850	557,037	1,949,101	0	5,693,988	3.1	7,424,246	3.2	XXX	5,693,988
13.3 Class 3	0	476,900	0	988,960	0	1,465,860	0.8	0	0.0	XXX	1,465,860
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	598,668	8,340,745	4,396,446	2,938,061	47,378	16,321,298	8.9	12,687,918	5.4	XXX	16,321,298
13.8 Line 13.7 as a % of Col. 6	3.7	51.1	26.9	18.0	0.3	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.3	4.5	2.4	1.6	0.0	8.9	XXX	XXX	XXX	XXX	8.9

(a) Includes \$ 16,321,297 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ 0 current year, \$ 1,499,998 prior year of bonds with Z designations and \$ 0, current year, \$ 0 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 \$ 0 current year, \$ 0 prior year of bonds with 5\* designations and \$ 0, current year, \$ 0 prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations	0	4,126,160	1,802,206	1,413,234	10,596,807	17,938,407	9.7	49,200,343	20.9	17,938,407	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	253,518	771,812	614,439	662,123	233,726	2,535,618	1.4	4,587,501	1.9	2,535,618	0
1.7 Totals	253,518	4,897,972	2,416,645	2,075,357	10,830,533	20,474,025	11.1	53,787,844	22.8	20,474,025	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations	0	0	917,494	0	0	917,494	0.5	519,449	0.2	917,494	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	917,494	0	0	917,494	0.5	519,449	0.2	917,494	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations	0	0	0	0	1,022,922	1,022,922	0.6	8,879,042	3.8	1,022,922	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	1,022,922	1,022,922	0.6	8,879,042	3.8	1,022,922	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations	0	0	0	0	0	0	0.0	850,013	0.4	0	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	850,013	0.4	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations	0	3,859,943	9,096,728	0	0	12,956,671	7.0	43,440,615	18.4	12,956,671	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,058,664	6,959,196	5,895,623	9,802,531	13,121,798	37,837,812	20.5	8,232,957	3.5	37,837,812	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	1,729,390	4,431,595	1,727,315	994,967	296,711	9,179,978	5.0	4,478,850	1.9	9,179,978	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined	0	0	0	0	0	0	0.0	7,131,828	3.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	3,788,054	15,250,734	16,719,666	10,797,498	13,418,509	59,974,461	32.6	63,284,250	26.9	59,974,461	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations .....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.2 Single Class Mortgage-Backed/Asset-Based Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined .....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other .....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined .....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other .....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations .....	2,722,209	28,002,660	29,178,701	14,933,876	7,834,194	82,671,640	44.9	84,820,685	36.0	68,552,294	14,119,347
7.2 Single Class Mortgage-Backed/Asset-Based Securities .....	0	0	0	0	0	0	0.0	2,532,617	1.1	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined .....	306,892	3,195,257	1,321,234	1,414,905	740,276	6,978,564	3.8	0	0.0	6,478,595	499,969
7.4 Other .....	0	999,458	0	0	0	999,458	0.5	1,960,365	0.8	999,458	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined .....	1,007,881	4,366,081	1,736,286	2,332,599	0	9,442,847	5.1	6,315,789	2.7	9,442,847	0
7.6 Other .....	0	1,636,873	65,108	0	0	1,701,981	0.9	12,568,186	5.3	0	1,701,981
7.7 Totals	4,036,982	38,200,329	32,301,329	18,681,380	8,574,470	101,794,490	55.3	108,197,642	45.9	85,473,194	16,321,297
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations .....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Based Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined .....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other .....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined .....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other .....	0	0	0	0	0	0	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 OHIC 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
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	2,722,209	35,988,762	40,995,129	16,347,110	19,453,923	115,507,133	62.7	XXX	XXX	101,387,787	14,119,347
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	2,312,182	7,731,008	6,510,063	10,464,654	13,355,524	40,373,431	21.9	XXX	XXX	40,373,430	0
10.3 Defined	2,036,282	7,626,853	3,048,548	2,409,872	1,036,988	16,158,543	8.8	XXX	XXX	15,658,573	499,969
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	999,458	0	0	0	999,458	0.5	XXX	XXX	999,458	0
10.5 Defined	1,007,881	4,366,081	1,736,286	2,332,599	0	9,442,847	5.1	XXX	XXX	9,442,847	0
10.6 Other	0	1,636,873	65,108	0	0	1,701,981	0.9	XXX	XXX	0	1,701,981
10.7 Totals	8,078,554	58,349,035	52,355,134	31,554,235	33,846,435	184,183,393	100.0	XXX	XXX	167,862,095	16,321,297
10.8 Line 10.7 as a % of Col. 6	4.4	31.7	28.4	17.1	18.4	100.0	XXX	XXX	XXX	91.1	8.9
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	34,785,053	47,491,673	51,335,822	18,551,300	35,546,299	XXX	XXX	187,710,147	79.7	177,724,702	9,985,445
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	1,494,279	4,909,222	3,700,244	3,421,856	1,827,473	XXX	XXX	15,353,074	6.5	15,353,075	0
11.3 Defined	396,953	3,471,735	306,541	245,411	58,209	XXX	XXX	4,478,849	1.9	4,478,850	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	961,184	999,182	0	0	XXX	XXX	1,960,366	0.8	1,960,365	0
11.5 Defined	1,060,118	5,684,463	3,097,273	2,651,489	954,274	XXX	XXX	13,447,617	5.7	12,247,843	1,199,775
11.6 Other	3,072,571	7,662,628	1,832,987	0	0	XXX	XXX	12,568,186	5.3	11,065,488	1,502,698
11.7 Totals	40,808,974	70,180,905	61,272,049	24,870,056	38,386,255	XXX	XXX	235,518,239	100.0	222,830,323	12,687,918
11.8 Line 11.7 as a % of Col. 8	17.3	29.8	26.0	10.6	16.3	XXX	XXX	100.0	XXX	94.6	5.4
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	2,200,527	29,630,591	36,741,076	13,409,049	19,406,545	101,387,788	55.0	177,724,702	75.5	101,387,788	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	2,312,182	7,731,008	6,510,063	10,464,654	13,355,524	40,373,431	21.9	15,353,075	6.5	40,373,431	XXX
12.3 Defined	1,959,297	7,281,153	2,971,264	2,409,872	1,036,988	15,658,574	8.5	4,478,850	1.9	15,658,574	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	999,458	0	0	0	999,458	0.5	1,960,365	0.8	999,458	XXX
12.5 Defined	1,007,881	4,366,081	1,736,286	2,332,599	0	9,442,847	5.1	12,247,843	5.2	9,442,847	XXX
12.6 Other	0	0	0	0	0	0	0.0	11,065,488	4.7	0	XXX
12.7 Totals	7,479,887	50,008,291	47,958,689	28,616,174	33,799,057	167,862,098	91.1	222,830,323	94.6	167,862,098	XXX
12.8 Line 12.7 as a % of Col. 6	4.5	29.8	28.6	17.0	20.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	4.1	27.2	26.0	15.5	18.4	91.1	XXX	XXX	XXX	91.1	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	521,683	6,358,172	4,254,053	2,938,061	47,378	14,119,347	7.7	9,985,445	4.2	XXX	14,119,347
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	76,985	345,699	77,285	0	0	499,969	0.3	0	0.0	XXX	499,969
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	1,199,775	0.5	XXX	0
13.6 Other	0	1,636,873	65,108	0	0	1,701,981	0.9	1,502,698	0.6	XXX	1,701,981
13.7 Totals	598,668	8,340,744	4,396,446	2,938,061	47,378	16,321,297	8.9	12,687,918	5.4	XXX	16,321,297
13.8 Line 13.7 as a % of Col. 6	3.7	51.1	26.9	18.0	0.3	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.3	4.5	2.4	1.6	0.0	8.9	XXX	XXX	XXX	XXX	8.9

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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 .....	22,833,947	22,833,947	0	0	0
2. Cost of short-term investments acquired .....	127,398,420	127,398,420	0	0	0
3. Increase (decrease) by adjustment .....	0	0	0	0	0
4. Increase (decrease) by foreign exchange adjustment .....	0	0	0	0	0
5. Total profit (loss) on disposal of short-term investments .....	0	0	0	0	0
6. Consideration received on disposal of short-term investments .....	147,452,029	147,452,029	0	0	0
7. Book/adjusted carrying value, current year .....	2,780,338	2,780,338	0	0	0
8. Total valuation allowance .....	0	0	0	0	0
9. Subtotal (Lines 7 plus 8) .....	2,780,338	2,780,338	0	0	0
10. Total nonadmitted amounts .....	0	0	0	0	0
11. Statement value (Lines 9 minus 10) .....	2,780,338	2,780,338	0	0	0
12. Income collected during year .....	359,060	359,060	0	0	0
13. Income earned during year .....	273,256	273,256	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: +0 .....

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**

Schedule F - Part 1

**NONE**

Schedule F - Part 2

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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				
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14-1584861	34231	MEDICAL LIABILITY MUTUAL INSURANCE COMPANY	NY		62,453	7,602	2,493	65,442	10,569	31,971	8,591	24,688			151,356	10,987		140,369		
0299999 - Authorized - Affiliates - U.S. Non-Pool						62,453	7,602	2,493	65,442	10,569	31,971	8,591	24,688		151,356	10,987		140,369		
0399999 - Authorized - Affiliates - Other (Non-U.S.)						0	0	0	0	0	0	0	0	0	0	0	0	0		
0499999 - Total - Authorized - Affiliates						62,453	7,602	2,493	65,442	10,569	31,971	8,591	24,688		151,356	10,987		140,369		
13-4924125	10227	AMERICAN RE-INSURANCE CO.	NJ		2,712	129	540	12,674	890	2,784	566	910		18,493	426		18,067			
48-0921045	39845	EMPLOYERS RE-INSURANCE CORPORATION	KS		660	782	1,271	4,661	632	1,024	402	222		8,994	112		8,882			
13-2673100	22039	GENERAL RE-INSURANCE CORPORATION	CT		64	0	0	0	0	0	0	0		0	(783)		783			
43-1235868	93572	ROA RE-INSURANCE COMPANY	MO		0	(8)	0	0	0	0	0	0		(8)	0		(8)			
06-1325038	39136	CONVERIUM REINS (NORTH AMERICA) INC	CT		11,628	0	0	0	36,766	481	0	4,099		41,346	2,920		38,426			
23-2153760	39675	PMA CAPITAL INSURANCE CO.	PA		1,886	0	0	0	5,964	78	0	774		6,816	387		6,429			
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0			0			
0599999 - Authorized - Other U.S. Unaffiliated Insurers						16,950	903	1,811	17,335	1,522	46,538	1,527	6,005		75,641	3,062		72,579		
AA-1122000		LLOYDS LICENSED UNDERWRITERS	EN		1,710		1					157		158	746		(588)			
AA-1120337		WELLINGTON RE	EN		241							110		110	187		(77)			
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0			
0899999 - Authorized - Other Non-U.S. Insurers						1,951		1				267		268	933		(665)			
0999999 - Total - Authorized						81,354	8,505	4,305	82,777	12,091	78,509	10,118	30,960		227,265	14,982		212,283		
1399999 - Total - Unauthorized - Affiliates															0			0		
		INTEGRA INSURANCE RESOURCES, INC.	VI		196	100	30	250	30	55	19	74		558	29		529			
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0			
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers						196	100	30	250	30	55	19	74		558	29		529		
AA-1320035		AXA RE-INSURANCE	FR											0			0			
AA-1120355		CNA INTERNATIONAL REINSURANCE OF LONDON	EN											0			0			
AA-1120465		DIA-TOKYO INSURANCE CO. (U.K.) LTD.	EN											0			0			
AA-1340085		EISEN UND STAHL RUCKVERSICHERUNGS A.G.	GW											0			0			
AA-1340125		HANNOVER RUCKVERSICHERUNGS - A.G.	GW											0			0			
AA-1720045		KANSA RE-INSURANCE CO., LTD.	FI											0			0			
AA-3771011		PROVIDERS RE	CJ				(1)							(1)			(1)			
AA-1121366		SPHERE DRAKE INSURANCE CO., PLC	EN											0			0			
AA-1121375		ST KATHERINE INSURANCE CO., PLC	EN											0			0			
AA-1121425		TERRA NOVA INSURANCE CO., LTD.	EN											0			0			
AA-1440045		TRYGG-HANSA INTERNATIONAL INSURANCE CO.	SW											0			0			
AA-1420100		UNI POLARIS ASSURANCE A/S	NO											0			0			
AA-1420100		UNI STOREBRAND INTERNATIONAL INSURANCE	NO											0			0			
AA-1121480		UNIONAMERICA INSURANCE CO., LTD.	EN											0			0			
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0			
1799999 - Unauthorized - Other Non-U.S. Insurers								(1)						(1)			(1)			
1899999 - Total - Unauthorized						196	100	29	250	30	55	19	74		557	29		528		
1999999 - Total - Authorized and Unauthorized						81,550	8,605	4,334	83,027	12,121	78,564	10,137	31,034	0	227,822	15,011	0	212,811		
2099999 - Total - Protected Cells														0				0		
<b>9999999 Totals</b>						<b>81,550</b>	<b>8,605</b>	<b>4,334</b>	<b>83,027</b>	<b>12,121</b>	<b>78,564</b>	<b>10,137</b>	<b>31,034</b>	<b>0</b>	<b>227,822</b>	<b>15,011</b>	<b>0</b>	<b>212,811</b>		

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

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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													
14-1584861	34231	MEDICAL LIABILITY MUTUAL INSURANCE COMPANY	NY	10,095						0	10,095	0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool													
				10,095							10,095	0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)													
												0.0	0.0
0499999 - Total - Authorized - Affiliates				10,095						0	10,095	0.0	0.0
13-4924125.....10227.....AMERICAN RE-INSURANCE COMPANY.....NJ.....669.....0.....669.....0.0.....0.0													
48-0921045.....39845.....EMPLOYERS REINSURANCE CORPORATION.....KS.....2,053.....0.....2,053.....0.0.....0.0													
13-2673100.....22039.....GENERAL REINSURANCE COMPANY.....CT.....0.....0.....0.....0.....0.....0.0.....0.0													
04-3188920.....93572.....RGA REINSURANCE COMPANY.....MO.....(8).....0.....(8).....0.0.....0.0													
13-2781282.....25070.....SKANDIA AMERICA REINSURANCE CORP.....NY.....0.....0.....0.....0.....0.....0.0.....0.0													
06-1325038.....39136.....CONVERIUM REINS (NORTH AMERICA) INC.....CT.....0.....0.....0.....0.....0.....0.0.....0.0													
23-2153760.....39675.....PMA CAPITAL INSURANCE CO.....PA.....0.....0.....0.....0.....0.....0.0.....0.0													
0599999 - Authorized - Other U.S. Unaffiliated Insurers				2,714							2,714	0.0	0.0
0699999 - Authorized - Pools - Mandatory Pools													
0799999 - Authorized - Pools - Voluntary Pools													
												0.0	0.0
AA-1122000.....LLOYDS LICENSED UNDERWRITERS.....EN.....1.....0.....1.....0.0.....0.0													
AA-1120337.....WELLINGTON RE.....EN.....0.....0.....0.....0.....0.....0.0.....0.0													
0899999 - Authorized - Other Non-U.S. Insurers													
				1							1	0.0	0.0
0999999 - Total - Authorized				12,810						0	12,810	0.0	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling													
1199999 - Unauthorized - Affiliates - U.S. Non-Pool													
												0.0	0.0
.....INTEGRA INSURANCE RESOURCES, INC.....VI.....130.....0.....130.....0.0.....0.0													
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)													
				130							130	0.0	0.0
1399999 - Total - Unauthorized - Affiliates													
				130						0	130	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers													
1599999 - Unauthorized - Pools - Mandatory Pools													
1699999 - Unauthorized - Pools - Voluntary Pools													
AA-1320035.....AXA REASSURANCE.....FR.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1120355.....CNA INTERNATIONAL REINSURANCE OF LONDON, LTD.....EN.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1120465.....DIA-TOKYO INSURANCE CO. (UK) LTD.....EN.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1340085.....EISEN UND STAHL RUCKVERSICHERUNGS A.G.....GW.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1440035.....FOLKSAM INTERNATIONAL INSURANCE CO., LTD.....SW.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1340125.....HANNOVER RUCKVERSICHERUNGS - A.G.....GW.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1720045.....KANSAS REINSURANCE CO., LTD.....FI.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-3771011.....PROVIDERS RE.....CJ.....(1).....0.....(1).....0.0.....0.0													
AA-1121366.....SPHERE DRAKE INSURANCE CO., PLC.....EN.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1121375.....ST KATHERINE INSURANCE CO., PLC.....EN.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1121425.....TERRA NOVA INSURANCE CO., LTD.....EN.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1440045.....TRYGG-HANSA INTERNATIONAL INSURANCE CO., LTD.....SW.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1420100.....UNI POLARIS ASSURANCE A/S.....NO.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1420100.....UNI STOREBRAND INTERNATIONAL INSURANCE A.S.....NO.....0.....0.....0.....0.....0.....0.0.....0.0													
AA-1121480.....UNIONAMERICA INSURANCE CO., LTD.....EN.....0.....0.....0.....0.....0.....0.0.....0.0													
1799999 - Unauthorized - Other Non-U.S. Insurers				(1)							(1)	0.0	0.0
1899999 - Total - Unauthorized				129						0	129	0.0	0.0
1999999 - Total - Authorized and Unauthorized				12,939						0	12,939	0.0	0.0
2099999 -										0	0	0.0	0.0
<b>9999999 Totals</b>				<b>12,939</b>						<b>0</b>	<b>12,939</b>	<b>0.0</b>	<b>0.0</b>

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
0499999 - Total - Affiliates																
		INTEGRA INSURANCE RESOURCES, INC.	VI	558		558	29			558	0		0	0	0	0
0599999 - Other U.S. Unaffiliated Insurers																
AA-1320035		AXA REASSURANCE	FR							0	0		0	0	0	0
AA-1120355		CNA INTERNATIONAL REINSURANCE OF LONDON	EN							0	0		0	0	0	0
AA-1120465		DIA-TOKYO INSURANCE CO. (U.K.) LTD.	EN							0	0		0	0	0	0
AA-1340085		EISEN UND STAHL RUCKVERSICHERUNGS A.G.	GW							0	0		0	0	0	0
AA-1340125		HANNOVER RUCKVERSICHERUNGS - A.G.	GW							0	0		0	0	0	0
AA-1720045		KANSA REINSURANCE CO., LTD.	FI							0	0		0	0	0	0
AA-3771011		PROVIDERS RE	CJ			(1)			(1)	(2)	2		0	0	(2)	0
AA-1121366		SPHERE DRAKE INSURANCE CO., PLC	EN							0	0		0	0	0	0
AA-1121375		ST KATHERINE INSURANCE CO., LTD.	EN							0	0		0	0	0	0
AA-1121425		TERRA NOVA INSURANCE CO., LTD.	EN							0	0		0	0	0	0
AA-1440045		TRYGG-HANSA INTERNATIONAL INSURANCE CO.	SW							0	0		0	0	0	0
AA-1420100		UNI POLARIS ASSURANCE A/S	NO							0	0		0	0	0	0
AA-1420100		UNI STOREBRAND INTERNATIONAL INSURANCE	NO							0	0		0	0	0	0
AA-1121480		UNIONAMERICA INSURANCE CO., LTD.	EN							0	0		0	0	0	0
0899999 - Other Non-U.S. Insurers																
0999999 - Total - Affiliates and Others																
				558	0	557	29	0	(1)	556	2	0	0	0	(2)	0
1099999 - Total - Protected Cells																
										0	0		0	0	0	0
9999999 Totals																
				558		557	29		(1)	556	2		0	0	(2)	0

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

**SCHEDULE F - PART 6**

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
14-1584861	34231	MEDICAL LIABILITY MUTUAL INSURANCE COMPANY	0	10,095	7,728	0.0	0	0	0	0
13-4924125	10227	AMERICAN REINSURANCE COMPANY		669	4,871	0.0	0	0	0	0
48-0921045	39845	EMPLOYERS REINSURANCE CORPORATION		2,053	148	0.0	0	0	0	0
13-2673100	22039	GENERAL REINSURANCE CORPORATION		(8)		0.0	0	0	0	0
04-3188920	93572	RGA REINSURANCE COMPANY				0.0	0	0	0	0
06-1325038	39136	CONVEIUM REINS (NORTH AMERICA) INC				0.0	0	0	0	0
23-2153760	39675	PMA CAPITAL INSURNACE CO				0.0	0	0	0	0
AA-1120337		WELLINGTON RE				0.0	0	0	0	0
AA-1122000		LLOYDS LICENSED UNDERWRITERS		1		0.0	0	0	0	0
9999999 Totals			0	12,810	12,747	0.0	0	0		0

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

**SCHEDULE F - PART 7**

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3  Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6  Letters of Credit	7  Ceded Balances Payable	8  Other Miscellaneous Balances	9  Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in excess of Col. 4	11  Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
<b>NONE</b>											
9999999 Totals											

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

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**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) .....	201,077,799		201,077,799
2. Agents' balances or uncollected premiums (Line 10) .....	49,590,318	0	49,590,318
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) .....	12,940,511	(12,940,511)	0
5. Other assets (Lines 12 and 13 and 15 through 25) .....	6,896,518		6,896,518
6. Net amount recoverable from reinsurers .....		181,778,739	181,778,739
7. Totals (Line 28) .....	270,505,146	168,838,228	439,343,374
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	156,530,907	183,847,853	340,378,760
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	6,321,308		6,321,308
10. Unearned premiums (Line 9) .....	31,721,017		31,721,017
11. Advance Premiums (Line 10) .....	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12) .....	15,010,625	(15,010,625)	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) .....	0		0
16. Provision for reinsurance (Line 16) .....	0		0
17. Other liabilities (Lines 15 and 17 through 23) .....	0		0
18. Total liabilities (Line 26 minus Line 25) .....	209,583,857	168,837,228	378,421,085
19. Surplus as regards policyholders (Line 35) .....	60,921,290	X X X	60,921,290
20. Totals (Line 36) .....	270,505,147	168,837,228	439,342,375

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

If yes, give full explanation:

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5

**NONE**

Schedule P - Part 1A - Home/Farm

**NONE**

Schedule P - Part 1B - Private Passenger

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	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	7	2	5	0	0	0	0	0	0	0	0	0
5. 1996	66	19	47	19	0	9	0	2	0	0	30	9
6. 1997	136	42	94	15	0	1	0	2	0	0	18	8
7. 1998	161	55	106	69	27	43	13	2	0	0	74	12
8. 1999	233	92	141	550	220	89	36	4	0	0	387	36
9. 2000	244	96	148	180	72	27	10	4	0	0	129	28
10. 2001	119	48	71	37	15	5	2	4	0	0	29	16
11. 2002	60	29	31	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	870	334	174	61	18	0	0	667	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.	100	40	0	0	17	7	0	0	0	0	0	70	2
8.	1,278	507	0	0	73	29	0	0	0	0	0	815	7
9.	31	12	0	0	13	5	0	0	0	0	0	27	4
10.	35	14	0	0	12	5	0	0	0	0	0	28	2
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	1,444	573	0	0	115	46	0	0	0	0	0	940	15

	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.	30	0	30	45.5	0.0	63.8	0	0	0.0	0	0
6.	18	0	18	13.2	0.0	19.1	0	0	0.0	0	0
7.	231	87	144	143.5	158.2	135.8	0	0	0.0	60	10
8.	1,994	792	1,202	855.8	860.9	852.5	0	0	0.0	771	44
9.	255	99	156	104.5	103.1	105.4	0	0	0.0	19	8
10.	93	36	57	78.2	75.0	80.3	0	0	0.0	21	7
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	871	69

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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	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	285	80	205	139	0	7	0	5	0	0	151	377
5. 1996	468	126	342	340	0	12	0	41	0	0	393	468
6. 1997	711	165	546	399	0	19	0	45	0	0	463	637
7. 1998	551	185	366	380	0	16	0	23	0	0	419	523
8. 1999	317	127	190	226	0	8	0	15	0	0	249	365
9. 2000	152	56	96	95	0	2	0	7	0	0	104	137
10. 2001	(16)	(8)	(8)	0	0	0	0	4	0	0	4	0
11. 2002	1	0	1	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	1,579	0	64	0	140	0	0	1,783	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.	151	0	151	53.0	0.0	73.7	0	0	0.0	0	0
5.	393	0	393	84.0	0.0	114.9	0	0	0.0	0	0
6.	463	0	463	65.1	0.0	84.8	0	0	0.0	0	0
7.	419	0	419	76.0	0.0	114.5	0	0	0.0	0	0
8.	249	0	249	78.5	0.0	131.1	0	0	0.0	0	0
9.	104	0	104	68.4	0.0	108.3	0	0	0.0	0	0
10.	4	0	4	(25.0)	0.0	(50.0)	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 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									XXX
2. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

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

**NONE**

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

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,424	449	179	22	0	0	0	1,132	XXX
2. 1993	21,992	10,791	11,201	11,574	3,675	3,261	121	1,402	0	0	12,441	321
3. 1994	22,789	8,208	14,581	9,254	1,550	4,332	250	1,360	0	0	13,146	379
4. 1995	25,248	7,844	17,404	14,744	3,350	4,809	141	1,424	0	0	17,486	474
5. 1996	25,077	7,229	17,848	17,088	2,030	6,025	16	1,252	0	0	22,319	560
6. 1997	26,848	7,739	19,109	18,175	6,129	5,539	298	1,552	0	0	18,839	584
7. 1998	28,514	10,076	18,438	18,874	7,910	6,542	2,100	1,138	0	0	16,544	637
8. 1999	30,583	12,644	17,939	15,259	6,675	6,429	2,640	1,902	0	0	14,275	719
9. 2000	35,118	14,483	20,635	10,447	5,205	3,602	1,484	1,414	0	0	8,774	631
10. 2001	44,623	21,915	22,708	4,407	2,303	1,169	470	450	0	0	3,253	471
11. 2002	53,822	30,857	22,965	56	25	72	31	1,425	0	0	1,497	122
12. Totals	XXX	XXX	XXX	121,302	39,301	41,959	7,573	13,319	0	0	129,706	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.	2,805	1,352	0	0	288	124	0	0	0	0	0	1,617	17
2.	253	1	68	58	151	0	8	6	76	0	0	491	3
3.	4,070	2,500	450	388	252	171	50	43	0	0	0	1,720	7
4.	2,144	225	675	582	587	41	75	65	38	0	0	2,606	20
5.	2,625	25	1,125	970	477	8	125	108	138	0	0	3,379	22
6.	3,416	39	1,350	1,164	734	13	150	129	230	0	0	4,535	58
7.	11,269	4,610	2,700	2,329	1,706	528	300	259	262	0	0	8,511	126
8.	23,860	12,157	4,500	3,881	3,680	1,440	500	431	446	0	0	15,077	257
9.	26,567	11,280	5,850	5,045	4,112	1,569	650	561	490	0	0	19,214	317
10.	13,607	4,678	15,812	10,638	4,176	1,188	1,757	1,515	684	0	0	18,017	327
11.	3,221	1,027	45,212	33,571	722	164	5,112	2,175	1,179	0	0	18,509	96
12.	93,837	37,894	77,742	58,626	16,885	5,246	8,727	5,292	3,543	0	0	93,676	1,250

	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	1,453	164
2.	16,793	3,861	12,932	76.4	35.8	115.5	0	0	0.0	262	229
3.	19,768	4,902	14,866	86.7	59.7	102.0	0	0	0.0	1,632	88
4.	24,496	4,404	20,092	97.0	56.1	115.4	0	0	0.0	2,012	594
5.	28,855	3,157	25,698	115.1	43.7	144.0	0	0	0.0	2,755	624
6.	31,146	7,772	23,374	116.0	100.4	122.3	0	0	0.0	3,563	972
7.	42,791	17,736	25,055	150.1	176.0	135.9	0	0	0.0	7,030	1,481
8.	56,576	27,224	29,352	185.0	215.3	163.6	0	0	0.0	12,322	2,755
9.	53,132	25,144	27,988	151.3	173.6	135.6	0	0	0.0	16,092	3,122
10.	42,062	20,792	21,270	94.3	94.9	93.7	0	0	0.0	14,103	3,914
11.	56,999	36,993	20,006	105.9	119.9	87.1	0	0	0.0	13,835	4,674
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	75,059	18,617

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(35)	0	0	0	0	0	0	(35)	XXX
2. 1993	7,451	3,548	3,903	5,579	1,705	1,710	491	728	0	0	5,821	102
3. 1994	8,230	3,333	4,897	11,345	4,750	1,942	0	1,071	0	0	9,608	151
4. 1995	11,454	3,588	7,866	10,045	1,692	1,941	84	991	0	0	11,201	203
5. 1996	16,382	3,387	12,995	16,989	6,068	3,614	295	1,462	0	0	15,702	313
6. 1997	20,719	3,889	16,830	26,183	3,486	6,518	412	1,241	0	0	30,044	422
7. 1998	30,377	9,730	20,647	31,245	12,471	7,126	1,843	1,829	0	0	25,886	574
8. 1999	38,551	16,870	21,681	35,852	18,867	11,144	4,498	1,364	0	0	24,995	955
9. 2000	39,834	18,173	21,661	25,006	12,520	9,518	3,896	1,782	0	0	19,890	911
10. 2001	41,191	20,017	21,174	7,791	4,040	4,721	1,900	518	0	0	7,090	727
11. 2002	60,694	31,280	29,414	1,136	475	1,222	540	481	0	0	1,824	631
12. Totals	XXX	XXX	XXX	171,136	66,074	49,456	13,959	11,467	0	0	152,026	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	27	0	0	27	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	12	6	0	0	14	0	0	20	0
5.	431	0	0	0	271	142	0	0	50	0	0	610	8
6.	1,188	0	257	0	250	2	0	0	83	0	0	1,776	10
7.	4,963	2,078	(1,750)	0	295	189	0	0	94	0	0	1,335	28
8.	17,342	8,137	(7,750)	0	1,692	752	(250)	0	160	0	0	2,305	135
9.	24,113	10,085	(8,250)	0	2,661	1,052	(750)	0	176	0	0	6,813	253
10.	31,555	13,632	(4,850)	0	3,402	1,342	(1,000)	0	184	0	0	14,317	340
11.	18,060	6,892	24,858	13,866	6,835	2,184	2,762	2,669	424	0	0	27,328	500
12.	97,652	40,824	2,515	13,866	15,418	5,669	762	2,669	1,212	0	0	54,531	1,274

	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.	8,044	2,196	5,848	108.0	61.9	149.8	0	0	0.0	0	27
3.	14,358	4,750	9,608	174.5	142.5	196.2	0	0	0.0	0	0
4.	13,003	1,782	11,221	113.5	49.7	142.7	0	0	0.0	0	20
5.	22,817	6,505	16,312	139.3	192.1	125.5	0	0	0.0	431	179
6.	35,720	3,900	31,820	172.4	100.3	189.1	0	0	0.0	1,445	331
7.	43,802	16,581	27,221	144.2	170.4	131.8	0	0	0.0	1,135	200
8.	59,554	32,254	27,300	154.5	191.2	125.9	0	0	0.0	1,455	850
9.	54,256	27,553	26,703	136.2	151.6	123.3	0	0	0.0	5,778	1,035
10.	42,321	20,914	21,407	102.7	104.5	101.1	0	0	0.0	13,073	1,244
11.	55,778	26,626	29,152	91.9	85.1	99.1	0	0	0.0	22,160	5,168
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	45,477	9,054

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

(\$000 Omitted)

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

**NONE**

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

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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	2	0	0	0	0	2	XXX
2. 1993	3,962	1,592	2,370	429	0	729	0	222	0	0	1,380	164
3. 1994	4,123	1,711	2,412	767	0	805	0	118	0	0	1,690	188
4. 1995	4,041	1,519	2,522	709	0	755	0	366	0	0	1,830	224
5. 1996	3,577	1,366	2,211	546	0	495	0	55	0	0	1,096	225
6. 1997	3,472	1,341	2,131	476	0	270	15	54	0	0	785	229
7. 1998	3,298	1,275	2,023	516	128	320	77	63	0	0	694	223
8. 1999	3,473	1,238	2,235	614	251	910	364	96	0	0	1,005	260
9. 2000	3,669	1,312	2,357	550	221	379	140	76	0	0	644	252
10. 2001	4,696	2,180	2,516	545	218	93	32	57	0	0	445	189
11. 2002	7,579	3,846	3,733	72	36	2	1	26	0	0	63	120
12. Totals	XXX	XXX	XXX	5,224	854	4,760	629	1,133	0	0	9,634	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.	25	2	30	26	23	3	11	9	0	0	0	49	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	1	0	(3)	0	20	0	(1)	0	0	0	0	17	1
4.	25	15	(163)	0	47	35	(58)	0	0	0	0	(199)	3
5.	300	0	52	44	17	0	19	16	0	0	0	328	1
6.	250	195	4	3	20	60	1	1	0	0	0	16	4
7.	372	275	(25)	0	78	67	(9)	0	0	0	0	74	9
8.	1,206	902	(116)	0	474	212	(42)	0	20	0	0	428	16
9.	810	447	(5)	0	372	196	(2)	0	14	0	0	546	33
10.	1,184	787	(14)	0	123	89	(5)	0	26	0	0	438	36
11.	487	126	4,212	3,292	14	4	1,509	1,180	70	0	0	1,690	42
12.	4,660	2,749	3,972	3,365	1,188	666	1,423	1,206	130	0	0	3,387	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	27	22
2.	1,380	0	1,380	34.8	0.0	58.2	0	0	0.0	0	0
3.	1,707	0	1,707	41.4	0.0	70.8	0	0	0.0	(2)	19
4.	1,681	50	1,631	41.6	3.3	64.7	0	0	0.0	(153)	(46)
5.	1,484	60	1,424	41.5	4.4	64.4	0	0	0.0	308	20
6.	1,075	274	801	31.0	20.4	37.6	0	0	0.0	56	(40)
7.	1,315	547	768	39.9	42.9	38.0	0	0	0.0	72	2
8.	3,162	1,729	1,433	91.0	139.7	64.1	0	0	0.0	188	240
9.	2,194	1,004	1,190	59.8	76.5	50.5	0	0	0.0	358	188
10.	2,009	1,126	883	42.8	51.7	35.1	0	0	0.0	383	55
11.	6,392	4,639	1,753	84.3	120.6	47.0	0	0	0.0	1,281	409
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,518	869

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

**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	1,278	562	716	72	0	88	0	60	0	0	220	41
3. 1994	1,338	495	843	203	0	122	0	33	0	0	358	35
4. 1995	1,183	437	746	68	0	251	0	31	0	0	350	28
5. 1996	1,233	361	872	279	0	720	0	24	0	0	1,023	24
6. 1997	1,677	389	1,288	98	0	585	0	17	0	0	700	52
7. 1998	2,641	865	1,776	161	53	579	55	17	0	0	649	55
8. 1999	3,354	1,368	1,986	791	375	1,629	657	49	0	0	1,437	76
9. 2000	3,799	1,522	2,277	1,006	587	778	323	50	0	0	924	90
10. 2001	3,543	1,374	2,169	1,516	628	930	367	83	0	0	1,534	97
11. 2002	4,501	1,093	3,408	23	10	92	40	34	0	0	99	86
12. Totals	XXX	XXX	XXX	4,217	1,653	5,774	1,442	398	0	0	7,294	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	25	21	0	0	9	7	0	0	0	6	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	25	0	(2)	0	3	0	(1)	0	0	0	0	25	1
4.	12	0	(131)	0	3	0	(47)	0	0	0	0	(163)	1
5.	0	0	42	36	0	0	15	13	0	0	0	8	0
6.	100	0	3	2	238	0	1	1	0	0	0	339	2
7.	65	0	(21)	0	33	0	(7)	0	0	0	0	70	1
8.	338	135	(93)	0	89	36	(33)	0	16	0	0	146	8
9.	418	197	(4)	0	97	46	(2)	0	12	0	0	278	16
10.	1,086	434	(12)	0	633	259	(4)	0	21	0	0	1,031	38
11.	869	219	3,388	2,648	697	151	1,214	949	56	0	0	2,257	52
12.	2,913	985	3,195	2,707	1,793	492	1,145	970	105	0	0	3,997	119

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	2
2.	220	0	220	17.2	0.0	30.7	0	0	0.0	0	0
3.	383	0	383	28.6	0.0	45.4	0	0	0.0	23	2
4.	187	0	187	15.8	0.0	25.1	0	0	0.0	(119)	(44)
5.	1,080	49	1,031	87.6	13.6	118.2	0	0	0.0	6	2
6.	1,042	3	1,039	62.1	0.8	80.7	0	0	0.0	101	238
7.	827	108	719	31.3	12.5	40.5	0	0	0.0	44	26
8.	2,786	1,203	1,583	83.1	87.9	79.7	0	0	0.0	110	36
9.	2,355	1,153	1,202	62.0	75.8	52.8	0	0	0.0	217	61
10.	4,253	1,688	2,565	120.0	122.9	118.3	0	0	0.0	640	391
11.	6,373	4,017	2,356	141.6	367.5	69.1	0	0	0.0	1,390	867
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,416	1,581

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(1)	0	0	0	0	0	0	(1)	XXX
2. 2001	81	55	26	0	0	0	0	3	0	0	3	XXX
3. 2002	3	1	2	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	(1)	0	0	0	3	0	0	2	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	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

	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.	3	0	3	3.7	0.0	11.5	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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	1	0	1	0	0	0	0	2	XXX
2. 2001	35	14	21	17	9	1	0	1	0	0	10	11
3. 2002	17	8	9	17	7	1	0	0	0	0	11	9
4. Totals	XXX	XXX	XXX	35	16	3	0	1	0	0	23	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	1	1	0	0	0	0	0	0	1
3.	0	0	0	0	0	0	0	0	0	0	0	0	1
4.	0	0	0	0	1	1	0	0	0	0	0	0	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	20	10	10	57.1	71.4	47.6	0	0	0.0	0	0
3.	18	7	11	105.9	87.5	122.2	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

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

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	466	0	466	0	0	0	0	0	0	0	0	XXX
3. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

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

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance A

**NONE**

Schedule P - Part 1O - Reinsurance B

**NONE**

Schedule P - Part 1P - Reinsurance C

**NONE**

Schedule P - Part 1R - 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 OHIC 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. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**

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

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

**NONE**

**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	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	4	1	0	0	0	3	0	0	0	(3)
5. 1996	XXX	XXX	XXX	40	40	46	28	41	28	28	0	(13)
6. 1997	XXX	XXX	XXX	XXX	41	67	37	28	16	16	0	(12)
7. 1998	XXX	XXX	XXX	XXX	XXX	97	52	96	96	142	46	46
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	105	114	873	1,198	325	1,084
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	163	152	(11)	42
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	53	13	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											373	1,144

**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	215	229	183	194	158	145	150	146	(4)	1
5. 1996	XXX	XXX	XXX	416	498	415	348	309	354	352	(2)	43
6. 1997	XXX	XXX	XXX	XXX	579	539	494	483	676	418	(258)	(65)
7. 1998	XXX	XXX	XXX	XXX	XXX	254	358	332	520	396	(124)	64
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	186	155	230	234	4	79
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	97	97	0	37
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											(384)	159

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

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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	40,065	32,991	30,848	21,708	22,333	20,916	20,247	19,405	18,229	18,898	669	(507)
2. 1993	15,867	13,442	12,817	12,838	13,795	12,413	11,163	11,479	10,952	11,454	502	(25)
3. 1994	XXX	16,566	16,297	13,508	13,979	13,137	11,954	12,273	12,065	13,506	1,441	1,233
4. 1995	XXX	XXX	18,868	15,923	17,204	19,347	19,067	17,903	18,147	18,630	483	727
5. 1996	XXX	XXX	XXX	15,860	19,302	22,566	24,419	28,876	23,436	24,308	872	(4,568)
6. 1997	XXX	XXX	XXX	XXX	20,408	17,799	25,702	26,445	22,971	21,592	(1,379)	(4,853)
7. 1998	XXX	XXX	XXX	XXX	XXX	16,884	14,736	21,795	22,375	23,655	1,280	1,860
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	16,867	16,166	23,134	27,004	3,870	10,838
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,232	15,052	26,084	11,032	7,852
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,791	20,136	12,345	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,402	XXX	XXX
<b>12. Totals</b>											31,115	12,557

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

1. Prior	10,486	7,596	5,081	4,292	4,443	3,351	3,521	5,176	2,970	2,932	(38)	(2,244)
2. 1993	5,412	4,435	3,974	4,331	4,770	4,268	4,566	4,774	5,087	5,093	6	319
3. 1994	XXX	7,305	6,963	8,525	8,286	9,291	9,161	9,381	8,537	8,537	0	(844)
4. 1995	XXX	XXX	10,572	12,235	9,974	10,341	10,346	11,166	10,194	10,216	22	(950)
5. 1996	XXX	XXX	XXX	13,813	13,793	14,935	15,295	15,260	15,236	14,800	(436)	(460)
6. 1997	XXX	XXX	XXX	XXX	17,275	22,951	24,616	32,081	31,475	30,496	(979)	(1,585)
7. 1998	XXX	XXX	XXX	XXX	XXX	19,898	23,498	24,584	25,825	25,298	(527)	714
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	21,852	23,677	32,886	25,776	(7,110)	2,099
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,735	25,891	24,745	(1,146)	1,010
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,034	20,705	(12,329)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,247	XXX	XXX
<b>12. Totals</b>											(22,537)	(1,941)

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

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

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

1. Prior	2,565	2,465	2,257	1,921	1,869	1,961	1,947	1,938	1,982	1,989	7	51
2. 1993	1,699	1,884	1,738	1,653	1,619	1,245	1,219	1,219	1,214	1,158	(56)	(61)
3. 1994	XXX	1,743	2,129	1,575	1,482	1,445	1,492	1,507	1,572	1,589	17	82
4. 1995	XXX	XXX	1,960	1,887	1,588	1,496	1,676	1,248	1,467	1,265	(202)	17
5. 1996	XXX	XXX	XXX	1,659	1,724	1,234	1,242	1,313	1,424	1,369	(55)	56
6. 1997	XXX	XXX	XXX	XXX	1,662	1,616	1,214	1,041	813	747	(66)	(294)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,456	1,456	1,101	836	705	(131)	(396)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,721	1,101	1,224	1,317	93	216
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,288	827	1,100	273	(188)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	604	800	196	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,657	XXX	XXX
<b>12. Totals</b>											76	(517)

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

1. Prior	407	731	557	462	462	462	455	455	455	461	6	6
2. 1993	514	313	343	231	174	160	160	160	160	160	0	0
3. 1994	XXX	599	436	351	336	335	325	325	325	350	25	25
4. 1995	XXX	XXX	660	1,172	542	384	335	335	335	156	(179)	(179)
5. 1996	XXX	XXX	XXX	654	1,782	1,774	1,774	1,631	1,146	1,007	(139)	(624)
6. 1997	XXX	XXX	XXX	XXX	1,072	1,342	1,342	820	668	1,022	354	202
7. 1998	XXX	XXX	XXX	XXX	XXX	1,279	1,279	898	642	702	60	(196)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,528	1,675	2,154	1,518	(636)	(157)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,402	1,187	1,140	(47)	(262)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,110	2,461	351	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,266	XXX	XXX
<b>12. Totals</b>											(205)	(1,185)

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	83	45	(38)	9
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	0	(112)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
<b>4. Totals</b>											(150)	9

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	38	26	(12)	11
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	9	(54)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	XXX	XXX
<b>4. Totals</b>											(66)	11

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
<b>4. Totals</b>												

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,640	1	1	0	(5,639)
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
<b>4. Totals</b>											0	(5,639)

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

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

NONE

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

**NONE**

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

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

**NONE**

**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	.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	.5	.28	.28	.28	.28	.28	.28	.5	.4
6. 1997	.XXX	.XXX	.XXX	.XXX	.3	.15	.16	.16	.16	.16	.6	.2
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.2	.13	.45	.50	.72	.8	.2
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.20	.41	.47	.383	.25	.4
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.18	.27	.125	.23	.1
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.25	.12	.2
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

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	.66	.135	.140	.146	.147	.146	.146	.146	.124	.253
5. 1996	.XXX	.XXX	.XXX	.151	.333	.345	.330	.341	.341	.352	.138	.330
6. 1997	.XXX	.XXX	.XXX	.XXX	.173	.334	.383	.407	.412	.418	.265	.372
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.112	.294	.347	.387	.396	.177	.346
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.92	.196	.230	.234	.110	.255
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.22	.97	.97	.49	.88
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 3E - COMMERCIAL MULTIPLE PERIL**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	7,055	8,875	11,966	12,727	13,940	15,464	15,904	16,149	17,281	1,709	3,397
2. 1993	43	752	3,131	5,119	8,691	9,797	9,957	10,044	10,365	11,039	62	256
3. 1994	XXX	340	1,934	4,530	7,114	8,727	9,931	10,658	11,633	11,786	91	281
4. 1995	XXX	XXX	114	1,297	5,129	8,209	11,658	12,995	14,515	16,062	109	345
5. 1996	XXX	XXX	XXX	221	1,697	4,061	11,566	16,171	18,239	21,067	133	405
6. 1997	XXX	XXX	XXX	XXX	164	1,138	5,420	10,980	15,001	17,287	147	379
7. 1998	XXX	XXX	XXX	XXX	XXX	105	1,556	5,430	10,766	15,406	119	392
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	58	2,281	5,302	12,373	108	354
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	1,583	7,360	71	243
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	2,803	41	103
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	6	20

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

1. Prior	.000	1,025	1,870	2,267	2,770	2,812	2,862	3,000	2,967	2,932	248	521
2. 1993	307	826	1,504	2,581	2,700	3,143	3,171	4,335	5,087	5,093	29	73
3. 1994	XXX	378	1,325	4,245	5,100	8,292	8,531	8,538	8,537	8,537	41	110
4. 1995	XXX	XXX	1,586	3,257	7,156	9,222	9,805	10,097	10,186	10,210	45	158
5. 1996	XXX	XXX	XXX	612	4,463	10,998	12,559	12,848	13,146	14,240	89	216
6. 1997	XXX	XXX	XXX	XXX	949	8,818	13,731	24,294	25,988	28,803	108	304
7. 1998	XXX	XXX	XXX	XXX	XXX	1,968	10,804	19,728	21,512	24,057	139	407
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,132	8,261	17,658	23,631	182	638
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,106	7,477	18,108	133	525
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	961	6,572	46	341
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,343	12	119

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

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

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

1. Prior	.000	.916	1,411	1,602	1,668	1,876	1,932	1,938	1,938	1,940	996	443
2. 1993	80	582	861	1,004	1,122	1,157	1,157	1,158	1,158	1,158	88	76
3. 1994	XXX	74	281	613	869	1,030	1,198	1,204	1,572	1,572	101	86
4. 1995	XXX	XXX	86	260	593	880	1,338	1,454	1,456	1,464	138	83
5. 1996	XXX	XXX	XXX	71	170	437	647	994	1,039	1,041	145	79
6. 1997	XXX	XXX	XXX	XXX	79	235	459	548	638	731	145	80
7. 1998	XXX	XXX	XXX	XXX	XXX	92	153	437	554	631	167	47
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	90	351	611	909	182	62
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	331	568	144	75
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	388	121	32
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	59	19

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

1. Prior	.000	.364	454	455	455	455	455	455	455	455	163	85
2. 1993	14	63	100	155	160	160	160	160	160	160	26	15
3. 1994	XXX	27	62	92	107	325	325	325	325	325	13	21
4. 1995	XXX	XXX	82	226	293	320	319	319	319	319	13	14
5. 1996	XXX	XXX	XXX	168	827	926	928	928	994	999	13	11
6. 1997	XXX	XXX	XXX	XXX	63	316	598	630	640	683	15	35
7. 1998	XXX	XXX	XXX	XXX	XXX	103	440	423	572	632	21	33
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	205	695	1,276	1,388	35	33
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	389	874	30	44
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	194	1,451	36	23
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	22	12

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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	.46	.45	.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 3J - AUTO PHYSICAL DAMAGE**

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.24	.26	.29	.1
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.7	.9	.8	.2
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.11	.8	.0

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

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

NONE

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

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

NONE

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**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

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

**NONE**

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

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

**NONE**

**SCHEDULE P - PART 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	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	4	1	0	0	0	3	0	0
5. 1996	XXX	XXX	XXX	28	12	18	0	13	0	0
6. 1997	XXX	XXX	XXX	XXX	27	52	0	9	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	79	31	13	10	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	27	(28)	138	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(7)	18	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**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	23	18	8	47	10	(2)	3	0
5. 1996	XXX	XXX	XXX	15	33	67	10	(35)	10	0
6. 1997	XXX	XXX	XXX	XXX	33	135	48	(9)	199	0
7. 1998	XXX	XXX	XXX	XXX	XXX	79	23	(46)	101	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	91	(41)	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	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 4E - COMMERCIAL MULTIPLE PERIL**

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

**NONE**

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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	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	23,875	14,024	13,795	4,208	4,277	2,282	1,506	1,094	0	0
2. 1993	14,144	7,943	2,907	397	560	464	302	221	0	12
3. 1994	XXX	14,030	7,711	1,495	1,434	368	290	569	0	69
4. 1995	XXX	XXX	15,976	5,586	1,855	33	271	(431)	548	103
5. 1996	XXX	XXX	XXX	12,554	7,451	1,885	705	5,310	685	172
6. 1997	XXX	XXX	XXX	XXX	16,573	4,084	977	2,212	838	207
7. 1998	XXX	XXX	XXX	XXX	XXX	14,905	2,117	1,806	1,440	412
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	14,829	4,130	1,836	688
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,692	3,014	894
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,943	5,416
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,578

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

1. Prior	3,950	2,518	354	590	672	(213)	(244)	1,980	0	0
2. 1993	2,450	683	139	129	(13)	(265)	2	(227)	0	0
3. 1994	XXX	3,022	38	364	255	(426)	130	343	0	0
4. 1995	XXX	XXX	3,756	1,155	(977)	(921)	(223)	808	0	0
5. 1996	XXX	XXX	XXX	3,791	(1,883)	(2,793)	(943)	(634)	563	0
6. 1997	XXX	XXX	XXX	XXX	4,168	(3,996)	(3,914)	2,559	1,127	257
7. 1998	XXX	XXX	XXX	XXX	XXX	3,042	(4,528)	(4,824)	(1,865)	(1,750)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,031	(10,640)	(1,553)	(8,000)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,872	(4,094)	(9,000)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,945	(5,850)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,085

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

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

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

1. Prior	1,354	610	497	157	30	26	0	0	0	6
2. 1993	855	633	411	66	12	0	0	6	0	0
3. 1994	XXX	851	864	234	295	17	0	34	0	(4)
4. 1995	XXX	XXX	1,191	785	445	214	85	(303)	0	(221)
5. 1996	XXX	XXX	XXX	810	608	215	169	(178)	0	11
6. 1997	XXX	XXX	XXX	XXX	881	618	279	195	48	1
7. 1998	XXX	XXX	XXX	XXX	XXX	806	538	231	66	(34)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,347	227	160	(158)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	703	119	(7)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	(19)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,249

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

1. Prior	27	185	97	7	7	7	0	0	0	6
2. 1993	319	0	78	42	11	0	0	0	0	0
3. 1994	XXX	295	146	17	25	0	0	0	0	(3)
4. 1995	XXX	XXX	152	97	87	16	0	0	0	(178)
5. 1996	XXX	XXX	XXX	159	19	143	143	0	0	8
6. 1997	XXX	XXX	XXX	XXX	88	301	520	92	0	1
7. 1998	XXX	XXX	XXX	XXX	XXX	610	251	259	0	(28)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	422	(38)	127	(126)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201	148	(6)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	547	(16)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005

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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	462	37	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213	17	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

**NONE**

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,928	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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

Schedule P - Part 4N

**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**

Schedule P - Part 5A- SN1

**NONE**

Schedule P - Part 5A- SN2

**NONE**

Schedule P - Part 5A- SN3

**NONE**

Schedule P - Part 5B- SN1

**NONE**

Schedule P - Part 5B- SN2

**NONE**

Schedule P - Part 5B- SN3

**NONE**

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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	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	3	5	5	5	5	5	5
6. 1997	XXX	XXX	XXX	XXX	3	6	6	6	6	6
7. 1998	XXX	XXX	XXX	XXX	XXX	4	8	8	8	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	16	22	23	25
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	21	23
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	12
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2**

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

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	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	9	9	9	9	9	9	9
6. 1997	XXX	XXX	XXX	XXX	4	8	8	8	8	8
7. 1998	XXX	XXX	XXX	XXX	XXX	8	11	11	11	12
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	16	16	32	36
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	26	28
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	16
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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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	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	65	106	115	123	123	123	123	124
5. 1996	XXX	XXX	XXX	56	113	136	136	136	136	138
6. 1997	XXX	XXX	XXX	XXX	61	250	250	250	261	265
7. 1998	XXX	XXX	XXX	XXX	XXX	88	174	174	174	177
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	63	105	107	110
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	49	49
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	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	115	17	8	4	4	4	4	0
5. 1996	XXX	XXX	XXX	158	33	9	7	6	6	0
6. 1997	XXX	XXX	XXX	XXX	406	146	139	137	135	0
7. 1998	XXX	XXX	XXX	XXX	XXX	160	85	81	80	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	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	345	375	375	377	377	377	377	377
5. 1996	XXX	XXX	XXX	439	466	466	466	466	466	468
6. 1997	XXX	XXX	XXX	XXX	589	637	637	637	637	637
7. 1998	XXX	XXX	XXX	XXX	XXX	380	521	521	521	523
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	251	362	362	365
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	137	137
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 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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 2**

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

**SECTION 3**

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

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**SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	26	39	18	12	42	2	1	0	1	1,667
2. 1993	6	17	32	44	54	58	60	60	61	62
3. 1994	XXX	9	35	52	69	77	84	86	90	91
4. 1995	XXX	XXX	11	34	60	76	90	96	104	109
5. 1996	XXX	XXX	XXX	10	53	71	98	117	126	133
6. 1997	XXX	XXX	XXX	XXX	10	46	72	105	135	147
7. 1998	XXX	XXX	XXX	XXX	XXX	8	36	61	99	119
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8	31	60	108
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	36	71
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	41
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

**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	236	171	109	60	73	53	34	22	17	17
2. 1993	82	141	126	78	36	26	16	13	6	3
3. 1994	XXX	91	169	136	77	49	23	11	5	7
4. 1995	XXX	XXX	102	177	149	134	72	48	27	20
5. 1996	XXX	XXX	XXX	101	221	216	144	76	44	22
6. 1997	XXX	XXX	XXX	XXX	124	226	244	196	96	58
7. 1998	XXX	XXX	XXX	XXX	XXX	101	243	291	186	126
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	98	290	330	257
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108	252	317
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	327
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96

**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	135	69	51	13	186	463	0	0	16	4,903
2. 1993	88	183	251	292	308	316	316	319	320	321
3. 1994	XXX	105	243	322	354	365	365	371	374	379
4. 1995	XXX	XXX	118	277	389	437	437	462	471	474
5. 1996	XXX	XXX	XXX	115	366	476	476	543	559	560
6. 1997	XXX	XXX	XXX	XXX	143	332	376	552	570	584
7. 1998	XXX	XXX	XXX	XXX	XXX	122	292	533	611	637
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	106	395	624	719
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138	404	631
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124	471
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122

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**SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - CLAIMS-MADE**

**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	19	12	7	2	34	178	209	210	1	233
2. 1993	6	9	12	24	25	26	26	28	29	29
3. 1994	XXX	2	10	24	30	38	41	41	41	41
4. 1995	XXX	XXX	6	18	31	37	42	44	45	45
5. 1996	XXX	XXX	XXX	17	38	68	78	80	86	89
6. 1997	XXX	XXX	XXX	XXX	13	42	69	94	103	108
7. 1998	XXX	XXX	XXX	XXX	XXX	20	64	112	127	139
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	22	93	152	182
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	70	133
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	46
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	96	48	29	17	9	6	6	3	0	0
2. 1993	62	54	36	11	9	5	5	2	0	0
3. 1994	XXX	106	87	36	20	11	1	1	0	0
4. 1995	XXX	XXX	118	94	50	24	12	6	0	0
5. 1996	XXX	XXX	XXX	192	154	77	41	28	14	8
6. 1997	XXX	XXX	XXX	XXX	269	217	116	49	22	10
7. 1998	XXX	XXX	XXX	XXX	XXX	343	288	132	57	28
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	632	533	218	135
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	626	428	253
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	449	340
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	500

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	28	7	0	1	97	316	584	0	0	704
2. 1993	75	95	99	100	100	101	101	102	102	102
3. 1994	XXX	118	143	150	151	151	151	151	151	151
4. 1995	XXX	XXX	141	200	202	202	203	203	203	203
5. 1996	XXX	XXX	XXX	235	308	310	311	313	313	313
6. 1997	XXX	XXX	XXX	XXX	346	410	421	422	422	422
7. 1998	XXX	XXX	XXX	XXX	XXX	416	559	567	573	574
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	745	941	952	955
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	760	896	911
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	616	727
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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	37	10	11	3	46	3	0	0	0	977
2. 1993	40	62	73	81	87	88	88	88	88	88
3. 1994	XXX	47	72	87	97	100	100	100	101	101
4. 1995	XXX	XXX	49	97	127	133	137	138	138	138
5. 1996	XXX	XXX	XXX	45	117	134	138	143	144	145
6. 1997	XXX	XXX	XXX	XXX	58	112	133	141	143	145
7. 1998	XXX	XXX	XXX	XXX	XXX	75	141	157	166	167
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	112	152	175	182
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	133	144
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73	121
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59

**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	72	44	14	5	4	1	1	0	0	1
2. 1993	61	61	34	16	4	2	1	1	1	0
3. 1994	XXX	70	68	30	10	3	2	1	0	1
4. 1995	XXX	XXX	97	75	23	11	6	3	3	3
5. 1996	XXX	XXX	XXX	107	53	24	11	6	3	1
6. 1997	XXX	XXX	XXX	XXX	100	54	21	9	9	4
7. 1998	XXX	XXX	XXX	XXX	XXX	74	52	23	12	9
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	69	54	32	16
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	49	33
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	36
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42

**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	28	12	5	0	81	241	201	0	0	1,382
2. 1993	110	150	160	164	164	164	164	164	164	164
3. 1994	XXX	128	173	184	187	187	187	187	187	188
4. 1995	XXX	XXX	150	205	215	217	220	223	223	224
5. 1996	XXX	XXX	XXX	160	213	221	222	223	224	225
6. 1997	XXX	XXX	XXX	XXX	170	213	222	224	229	229
7. 1998	XXX	XXX	XXX	XXX	XXX	152	214	216	222	223
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	184	238	257	260
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156	233	252
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	189
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

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

**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	9	3	1	0	17	83	83	83	72	89
2. 1993	14	19	23	24	26	26	26	26	26	26
3. 1994	XXX	7	8	10	11	13	13	13	13	13
4. 1995	XXX	XXX	9	12	12	13	13	13	13	13
5. 1996	XXX	XXX	XXX	5	9	12	12	12	13	13
6. 1997	XXX	XXX	XXX	XXX	5	11	14	15	15	15
7. 1998	XXX	XXX	XXX	XXX	XXX	9	13	18	20	21
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12	24	32	35
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	22	30
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	36
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	15	4	0	0	0	0	0	0	0	0
2. 1993	24	15	6	2	0	0	0	0	0	0
3. 1994	XXX	4	14	3	1	0	0	0	0	1
4. 1995	XXX	XXX	16	12	4	2	1	1	1	1
5. 1996	XXX	XXX	XXX	13	8	3	3	3	2	0
6. 1997	XXX	XXX	XXX	XXX	34	26	10	5	1	2
7. 1998	XXX	XXX	XXX	XXX	XXX	35	25	9	2	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	44	28	12	8
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	32	16
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	38
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	4	0	0	0	21	89	117	199	104	133
2. 1993	39	41	41	41	41	41	41	41	41	41
3. 1994	XXX	35	34	34	34	34	35	35	35	35
4. 1995	XXX	XXX	29	28	28	28	28	28	28	28
5. 1996	XXX	XXX	XXX	21	23	24	24	24	24	24
6. 1997	XXX	XXX	XXX	XXX	45	51	51	51	51	52
7. 1998	XXX	XXX	XXX	XXX	XXX	46	55	55	55	55
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	14	75	76	76
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	87	90
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	97
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

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 OHIC 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	7	7	7	7	7	7	7	7	.0
5. 1996	XXX	XXX	XXX	.66	.66	.66	.66	.66	.66	.66	.0
6. 1997	XXX	XXX	XXX	XXX	136	136	136	136	136	136	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	161	161	161	161	161	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	233	233	233	233	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244	244	244	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119	119	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	60
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60
13. Earned Premiums (Sch P, Part 1)	0	0	7	66	136	161	233	244	119	60	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	2	2	2	2	2	2	2	2	.0
5. 1996	XXX	XXX	XXX	19	19	19	19	19	19	19	.0
6. 1997	XXX	XXX	XXX	XXX	42	42	42	42	42	42	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	55	55	55	55	55	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	92	92	92	92	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	96	96	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	48	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29
13. Earned Premiums (Sch P, Part 1)	0	0	2	19	42	55	92	96	48	29	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	285	285	285	285	285	285	285	285	.0
5. 1996	XXX	XXX	XXX	468	468	468	468	468	468	468	.0
6. 1997	XXX	XXX	XXX	XXX	711	711	711	711	711	711	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	551	551	551	551	551	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	317	317	317	317	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152	152	152	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(16)	(16)	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1
13. Earned Premiums (Sch P, Part 1)	0	0	285	468	711	551	317	152	(16)	1	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	80	80	80	80	80	80	80	80	.0
5. 1996	XXX	XXX	XXX	126	126	126	126	126	126	126	.0
6. 1997	XXX	XXX	XXX	XXX	165	165	165	165	165	165	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	185	185	185	185	185	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	127	127	127	127	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	56	56	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(8)	(8)	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	80	126	165	185	127	56	(8)	0	XXX

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

**SECTION 2**

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

**SCHEDULE P - PART 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	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	3,965	(3)
3. 1994	XXX	4,123	4,123	4,123	4,123	4,123	4,123	4,123	4,123	4,123	.0
4. 1995	XXX	XXX	4,040	4,040	4,040	4,040	4,040	4,040	4,040	4,040	.1
5. 1996	XXX	XXX	XXX	3,577	3,577	3,577	3,577	3,577	3,577	3,577	.0
6. 1997	XXX	XXX	XXX	XXX	3,472	3,472	3,472	3,472	3,472	3,472	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	3,298	3,298	3,298	3,298	3,298	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,473	3,473	3,473	3,473	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,669	3,669	3,669	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,696	4,696	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,579	7,579
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,577
13. Earned Premiums (Sch P, Part 1)	3,962	4,123	4,041	3,577	3,472	3,298	3,473	3,669	4,696	7,579	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	1,592	1,592	1,592	1,592	1,592	1,592	1,592	1,592	1,592	1,592	.0
3. 1994	XXX	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	.0
4. 1995	XXX	XXX	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,519	.0
5. 1996	XXX	XXX	XXX	1,366	1,366	1,366	1,366	1,366	1,366	1,366	.0
6. 1997	XXX	XXX	XXX	XXX	1,341	1,341	1,341	1,341	1,341	1,341	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,275	1,275	1,275	1,275	1,275	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,238	1,238	1,238	1,238	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,312	1,312	1,312	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,180	2,180	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,846	3,846
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,846
13. Earned Premiums (Sch P, Part 1)	1,592	1,711	1,519	1,366	1,341	1,275	1,238	1,312	2,180	3,846	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	1,275	1,275	1,275	1,275	1,275	1,275	1,275	1,275	1,275	1,275	1,278
3. 1994	XXX	1,338	1,338	1,338	1,338	1,338	1,338	1,338	1,338	1,338	.0
4. 1995	XXX	XXX	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,183	.0
5. 1996	XXX	XXX	XXX	1,233	1,233	1,233	1,233	1,233	1,233	1,233	.0
6. 1997	XXX	XXX	XXX	XXX	1,677	1,677	1,677	1,677	1,677	1,677	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	2,641	2,641	2,641	2,641	2,641	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,354	3,354	3,354	3,354	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,799	3,799	3,799	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,543	3,543	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,501	4,501
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,504
13. Earned Premiums (Sch P, Part 1)	1,278	1,338	1,183	1,233	1,677	2,641	3,354	3,799	3,543	4,501	XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	561	561	561	561	561	561	561	561	561	561	.1
3. 1994	XXX	495	495	495	495	495	495	495	495	495	.0
4. 1995	XXX	XXX	437	437	437	437	437	437	437	437	.0
5. 1996	XXX	XXX	XXX	361	361	361	361	361	361	361	.0
6. 1997	XXX	XXX	XXX	XXX	389	389	389	389	389	389	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	865	865	865	865	865	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,368	1,368	1,368	1,368	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,522	1,522	1,522	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,374	1,374	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,093	1,093
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094
13. Earned Premiums (Sch P, Part 1)	562	495	437	361	389	865	1,368	1,522	1,374	1,093	XXX

**SCHEDULE P - PART 6M - INTERNATIONAL**

**SECTION 1**

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

**SECTION 2**

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

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**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company**

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS  
(\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	0		0.0	0		0.0
2. Private Passenger Auto Liability/Medical	0		0.0	0		0.0
3. Commercial Auto/Truck Liability/Medical	940		0.0	9		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Malpractice - Occurrence	93,739		0.0	32,070		0.0
7. Medical Malpractice - Claims-Made	54,465		0.0	29,669		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	3,389		0.0	4,323		0.0
10. Other Liability - Claims-Made	3,998		0.0	3,973		0.0
11. Special Property	0		0.0	0		0.0
12. Auto Physical Damage	1		0.0	2		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	0		0.0	0		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	156,531	0	0.0	70,046	0	0.0

**SECTION 2**

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

**SECTION 3**

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC Insurance Company

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS  
(continued)**

**SECTION 4**

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

**SECTION 5**

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS  
(\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	0		0.0	0		0.0
2. Private Passenger Auto Liability/Medical	0		0.0	0		0.0
3. Commercial Auto/Truck Liability/Medical	940		0.0	9		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Malpractice - Occurrence	93,739		0.0	32,070		0.0
7. Medical Malpractice - Claims-Made	54,465		0.0	29,669		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	3,389		0.0	4,323		0.0
10. Other Liability - Claims-Made	3,998		0.0	3,973		0.0
11. Special Property	0		0.0	0		0.0
12. Auto Physical Damage	1		0.0	2		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability - Occurrence	0		0.0	0		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	156,531	0	0.0	70,046	0	0.0

**SECTION 2**

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

**SECTION 3**

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

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS  
(continued)**

**SECTION 4**

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

**SECTION 5**

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 6**

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

**SECTION 7**

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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 .....	0		
1.03 1994 .....	58,585		
1.04 1995 .....	394,159		
1.05 1996 .....	566,948		
1.06 1997 .....	971,255		
1.07 1998 .....	850,251		
1.08 1999 .....	742,709		
1.09 2000 .....	613,694		
1.10 2001 .....	657,038		
1.11 2002 .....	1,744,839		
1.12 Totals	6,599,478	0	0

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

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

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

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

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

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

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

5.1 Fidelity .....

5.2 Surety .....

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.  
Retention was \$200,000/\$600,000 from inception 3/1/78 thru 12/31/87. Retention increased to \$500,000/\$1,500,000 effective 1/1/87. Retention increased to \$750,000/\$2,250,000 effective 1/1/89. Retention increased to \$1,000,000/\$3,000,000 effective 1/1/92. Retention remained \$1,000,000/\$3,000,000 but effective 1/1/98 a quota share agreement went into effect with a 40% ceded. Question No. 4 above regarding ULAE is allocated by the 45/5 method as used in the past.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIC 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)
34231	14-1584861	MEDICAL LIABILITY MUTUAL INSURANCE COMPANY		(41,000,000)			645,273	(50,622,835)			(90,977,562)	(379,156,271)
		MLMIC INSURANCE (BERMUDA) LTD		1,000,000	0		(10,329)	201,789			1,191,460	
	14-1584861	HUM HOLDINGS, INC		0			0	0			0	0
95563	14-1789550	HUM HEALTHCARE SYSTEMS, INC					0	0			0	0
	14-1789701	HUM MARKETING GROUP, INC					0	0			0	0
35602	31-0926059	OHIC INSURANCE COMPANY		0			(144,000)	32,845,089			32,701,089	151,434,738
	16-1400976	APA PARTNERS									0	
	11-3327440	MSSNY-MLMIC MANAGEMENT SERVICES, LLC									0	
12513	13-5667145	PROFESSIONAL LIABILITY INSURANCE COMPANY					(555,011)	454,176			(100,835)	3,702,311
42226	22-2386692	PRINCETON INSURANCE COMPANY		40,000,000			64,067	17,121,781			57,185,848	224,019,222
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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**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? .....Yes.....
- 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? .....Yes.....

**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:**

- 2.  3 5 6 0 2 2 0 0 2 4 2 0 0 0 0 0 0
- 3.  3 5 6 0 2 2 0 0 2 2 4 0 0 0 0 0 0
- 4.  3 5 6 0 2 2 0 0 2 3 6 0 5 8 0 0 0
- 7.  3 5 6 0 2 2 0 0 2 4 9 0 0 0 0 0 0
- 14.  3 5 6 0 2 2 0 0 2 2 3 0 5 8 0 0 0
- 15.  3 5 6 0 2 2 0 0 2 3 3 0 5 8 0 0 0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**



16.

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**OVERFLOW PAGE FOR WRITE-INS**

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SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE OHIC Insurance Company

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

NAIC Group Code ..... NAIC Company Code ..... Employer's ID Number .....

Line of Business	Premiums			Losses					Loss Adjustment Expenses				
	1 Attributed	Unearned December 31		4 Earned Premium	5 Paid	Unpaid December 31		9 Incurred	10 Paid	Unpaid December 31		13 Incurred	
		2 Prior Year	3 Current Year			Current Year				8 Prior Year Total	11 Current Year		12 Prior Year
						6 Adjusted or in Process	7 Incurred But Not Reported						
1. Fire													
2. Allied lines													
3. Farmowners multiple peril													
4. Homeowners multiple peril													
5. Commercial multiple peril													
6. Mortgage guaranty													
8. Ocean marine													
9. Inland marine													
10. Financial guaranty													
11.1 Medical malpractice - occurrence													
11.2 Medical malpractice - claims-made													
12. Earthquake													
13. Group accident and health													
14. Credit accident and health (group and individual)													
15. Other accident and health													
16. Workers' compensation													
17.1 Other liability - occurrence													
17.2 Other liability - claims-made													
18.1 Products liability - occurrence													
18.2 Products liability - claims-made													
19.1,19.2 Private passenger auto liability													
19.3,19.4 Commercial auto liability													
21. Auto physical damage													
22. Aircraft (all perils)													
23. Fidelity													
24. Surety													
26. Burglary and theft													
27. Boiler and machinery													
28. Credit													
29. International													
30. Reinsurance - Nonproportional Assumed Property													
31. Reinsurance - Nonproportional Assumed Liability													
32. Reinsurance - Nonproportional Assumed Financial Lines													
33. Aggregate write-ins for other lines of business													
34. TOTALS													
<b>DETAILS OF WRITE-INS</b>													
3301. ....													
3302. ....													
3303. ....													
3398. Summary of remaining write-ins for Line 33 from overflow page													
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)													

**NONE**

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**SUPPLEMENT FOR DECEMBER 31, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers reported on this page  
Physicians

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported	
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims		
1. Alabama	AL								
2. Alaska	AK	4,667	29,526		(94,296)			0	
3. Arizona	AZ	1,099,321	1,262,273	1,135,000	8	1,072,016	2,859,961	34	1,158,067
4. Arkansas	AR					296			0
5. California	CA								
6. Colorado	CO	400,727	394,050	65,695	1	336,438	15,000	2	6,074
7. Connecticut	CT								
8. Delaware	DE								
9. District of Columbia	DC								
10. Florida	FL								
11. Georgia	GA								
12. Hawaii	HI								
13. Idaho	ID								
14. Illinois	IL	1,486,153	1,347,134	1,450,000	3	1,025,323	1,051,003	22	425,576
15. Indiana	IN	1,347,816	1,064,052	94,701	3	712,049	1,589,909	88	643,792
16. Iowa	IA								
17. Kansas	KS	546,038	427,245			410,146	246,089	9	99,647
18. Kentucky	KY	4,884,382	3,811,913	166,000	2	2,919,195	5,272,113	84	2,134,805
19. Louisiana	LA								
20. Maine	ME								
21. Maryland	MD	2,227,398	1,964,612	150,000	1	(438,141)	354,804	12	143,669
22. Massachusetts	MA								
23. Michigan	MI	872,288	877,943	490,000	4	689,931	1,727,096	35	699,343
24. Minnesota	MN					(9,322)	5,000	1	2,025
25. Mississippi	MS								
26. Missouri	MO	266,589	260,355			248,820	75,000	2	30,369
27. Montana	MT	1,770	2,019			(34,959)			0
28. Nebraska	NE	117,966	57,231			9,619	50,000	1	20,246
29. Nevada	NV								
30. New Hampshire	NH								
31. New Jersey	NJ		2			1,142			0
32. New Mexico	NM								
33. New York	NY								
34. North Carolina	NC								
35. North Dakota	ND								
36. Ohio	OH	51,410,609	45,180,404	28,236,010	107	33,407,338	77,288,379	1,031	30,902,920
37. Oklahoma	OK								
38. Oregon	OR								
39. Pennsylvania	PA		3,435						0
40. Rhode Island	RI								
41. South Carolina	SC								
42. South Dakota	SD		2,757			2,394			0
43. Tennessee	TN								
44. Texas	TX								
45. Utah	UT								
46. Vermont	VT								
47. Virginia	VA								
48. Washington	WA		4,037,591						
49. West Virginia	WV	1,327,229	1,204,742	1,267,666	5	1,064,418	3,337,130	19	1,351,284
50. Wisconsin	WI	4,019,678	46,798	582,000	6	67,283	5,746,600	57	2,326,936
51. Wyoming	WY	5,588,575	4,594,596	1,822,500	12	1,820,563	3,839,753	46	1,554,808
52. American Samoa	AS								
53. Guam	GU								
54. Puerto Rico	PR								
55. U.S. Virgin Islands	VI								
56. Canada	CN								
57. Aggregate Other Aliens	OT	0	0	0	0	0	0	0	0
58. Totals		75,601,206	66,568,678	35,459,572	152	43,210,253	103,457,837	1,443	41,499,561
<b>DETAILS OF WRITE-INS</b>									
5701.									
5702.									
5703.									
5798. Summary of remaining write-ins for Line 57 from overflow page		0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)		0	0	0	0	0	0	0	0



**SUPPLEMENT FOR DECEMBER 31, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers reported on this page  
Hospitals

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL				(10,222)			0
2. Alaska	AK	9,282						
3. Arizona	AZ	47,427	47,427	310,000	3	1,045,287	5	455,829
4. Arkansas	AR	2,210	129,306	2,400,000	2	1,127,503	8	491,681
5. California	CA							
6. Colorado	CO	921,379	685,240			81,594	10	266,010
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							
10. Florida	FL							
11. Georgia	GA				12,289			0
12. Hawaii	HI							
13. Idaho	ID				9,191			0
14. Illinois	IL	2,756,086	2,470,231	7,872,554	8	7,988,550	58	3,483,646
15. Indiana	IN	2,622,933	1,769,864	346,412	8	5,726,865	157	2,497,371
16. Iowa	IA							
17. Kansas	KS	1,487,111	1,270,268	107,986	4	504,721	25	220,099
18. Kentucky	KY	682,541	534,958			405,602	18	623,968
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD	13,580,595	10,439,974	1,960,250	11	12,375,673	104	5,396,783
22. Massachusetts	MA							
23. Michigan	MI	9,660	10,086	100,000	1	61,040	3	26,618
24. Minnesota	MN	14,544	14,544			54,544		0
25. Mississippi	MS							
26. Missouri	MO	(12)	9,845	1,970,000	9	1,903,548	13	830,099
27. Montana	MT	18,818	19,523	4,225,791	6	2,675,002	16	1,166,515
28. Nebraska	NE	335,874	214,889			104,243	5	189,700
29. Nevada	NV							
30. New Hampshire	NH							
31. New Jersey	NJ							
32. New Mexico	NM							
33. New York	NY							
34. North Carolina	NC							
35. North Dakota	ND							
36. Ohio	OH	32,054,142	23,466,913	25,227,514	71	38,829,515	436	16,932,773
37. Oklahoma	OK							
38. Oregon	OR					45,772	1	87,216
39. Pennsylvania	PA		4,790	6,250	1	20,109		0
40. Rhode Island	RI							
41. South Carolina	SC							
42. South Dakota	SD							
43. Tennessee	TN	2,578	5,971			41,296		0
44. Texas	TX							
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA							
48. Washington	WA	231,899	(3,429,703)			486,909	6	307,436
49. West Virginia	WV			365,000	1	110,000	3	47,969
50. Wisconsin	WI	4,155,823	8,260,370	6,113,835	38	10,612,565	170	4,627,927
51. Wyoming	WY	2,400,974	2,062,179	886,892	14	1,634,562	41	712,800
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. U.S. Virgin Islands	VI							
56. Canada	CN							
57. Aggregate Other Aliens	OT	0	0	0	0	0	0	0
58. Totals		61,324,582	47,995,957	51,892,484	177	87,975,700	1,079	38,364,440
<b>DETAILS OF WRITE-INS</b>								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page		0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)		0	0	0	0	0	0	0



SUPPLEMENT FOR DECEMBER 31, 2002 OF THE OHIC Insurance Company

Designate the type of health care providers reported on this page  
Other Health Care Professionals

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR					1,111			65,186
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL			(161)		(156)			391
15. Indiana IN					95			(7,597)
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY					6			495
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE					7			984
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH			80,000	1	464,016	55,000	2	299,886
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV					502			32,368
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT	0	0	0	0	0	0	0	0
58. Totals	0	0	79,839	1	465,581	55,000	2	391,713
<b>DETAILS OF WRITE-INS</b>								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	0	0	0	0	0	0	0	0



**SUPPLEMENT FOR DECEMBER 31, 2002 OF THE OHIC Insurance Company**

Designate the type of health care providers reported on this page  
Other Health Care Facilities

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL							
2. Alaska	AK							
3. Arizona	AZ							
4. Arkansas	AR							
5. California	CA							
6. Colorado	CO							
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							
10. Florida	FL							
11. Georgia	GA							
12. Hawaii	HI							
13. Idaho	ID							
14. Illinois	IL							
15. Indiana	IN							
16. Iowa	IA							
17. Kansas	KS							
18. Kentucky	KY							
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD							
22. Massachusetts	MA							
23. Michigan	MI							
24. Minnesota	MN							
25. Mississippi	MS							
26. Missouri	MO							
27. Montana	MT							
28. Nebraska	NE							
29. Nevada	NV							
30. New Hampshire	NH							
31. New Jersey	NJ							
32. New Mexico	NM							
33. New York	NY							
34. North Carolina	NC							
35. North Dakota	ND							
36. Ohio	OH							
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA							
40. Rhode Island	RI							
41. South Carolina	SC							
42. South Dakota	SD							
43. Tennessee	TN							
44. Texas	TX							
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA							
48. Washington	WA							
49. West Virginia	WV							
50. Wisconsin	WI							
51. Wyoming	WY							
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. U.S. Virgin Islands	VI							
56. Canada	CN							
57. Aggregate Other Aliens	OT	0	0	0	0	0	0	0
58. Totals	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	0	0	0	0	0	0	0	0



SUPPLEMENT FOR DECEMBER 31, 2002 OF THE OHIC Insurance Company

Designate the type of health care providers reported on this page  
 Medical Malpractice Policies

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT	0	0	0	0	0	0	0	0
58. Totals	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	0	0	0	0	0	0	0	0