



23507200320100100

ANNUAL STATEMENT

For the Year Ended December 31, 2003
OF THE CONDITION AND AFFAIRS OF THE

Mid-American Fire and Casualty Company

NAIC Group Code

0111

(Current Period)

0111

(Prior Period)

NAIC Company Code

23507

Employer's ID Number

31-0978279

Organized under the Laws of

Ohio

, State of Domicile or Port of Entry

Ohio

Country of Domicile

United States of America

Incorporated

February 29, 1980

Commenced Business

February 29, 1980

Statutory Home Office

6281 Tri-Ridge Boulevard

Loveland, OH

45140

Main Administrative Office

6281 Tri-Ridge Boulevard

Loveland, OH

45140

513-576-3200

Mail Address

175 Berkeley Street

Boston, MA

02117

Primary Location of Books and Records

6281 Tri-Ridge Boulevard

Loveland, OH

45140

513-576-3200

Internet Website Address

www.libertyram.com

Statutory Statement Contact

Steven W. Latham

617-357-9500

43660

Steven.Latham@LibertyMutual.com

617-574-5955

(E-Mail Address)

(Fax Number)

Policyowner Relations Contact

62 Maple Avenue

Keene, NH

03431

603-352-3221

OFFICERS

Chairman of the Board
Roger Lucien Jean

President	Richard Thomas Bell, (CEO)
Secretary	Douglas Tucker Jenkins
Treasurer	Stephen Douglas Powell
Actuary	William Michael Finn

Vice-Presidents

Mark Edward Fiebrink	Anthony Alexander Fontanes	Forrest Howard Johnson	Amy Johnston Leddy
William George Mersch	Gary Jay Ostrow	Michael Ray Christiansen #	Bob David Effinger #
James Francis Dore #			

DIRECTORS OR TRUSTEES

Richard Thomas Bell	Mark Edward Fiebrink	Roger Lucien Jean	Forrest Howard Johnson
Dennis James Langwell	Amy Johnston Leddy	Christopher Charles Mansfield	William George Mersch
Michael Ray Christiansen #	Bob David Effinger #	James Francis Dore #	

State of Massachusetts
County of Suffolk 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.

(Signature)	(Signature)	(Signature)
Richard Thomas Bell, (CEO)	Douglas Tucker Jenkins	Stephen Douglas Powell
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

16

day of

February

, 2004

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

NONE **Schedule A - Part 1**

NONE Schedule A - Part 2

NONE **Schedule A - Part 3**

NONE **Schedule B - Part 1**

NONE **Schedule B - Part 2**

NONE Schedule BA - Part 1

NONE **Schedule BA - Part 2**

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

[illegible]

NONE **Schedule D - Part 2 - Section 1**

NONE **Schedule D - Part 2 - Section 2**

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

[illegible]

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

[illegible]

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

[illegible]

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

[illegible]

(a) Includes \$0 other than accrual of discount and amortization of premium.

NONE Schedule DB - Part A - Section 1 and 2

NONE Schedule DB - Part A - Section 3 and Part B - Section 1

NONE Schedule DB - Part B - Section 2 and 3

NONE Schedule DB - Part C - Section 1 and 2

NONE **Schedule DB - Part C - Section 3 and Part D - Section 1**

NONE **Schedule DB - Part D - Section 2 and 3**

NONE Schedule DB - Part E - Section 1

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds	7,665,979	8,064,840	398,861
2. Preferred Stocks			
3. Totals	7,665,979	8,064,840	398,861

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Fair values are based on quoted market prices when available. If quoted market prices are not available, fair values are based on quoted market prices of comparable instruments or values obtained from independent pricing services.

NONE **Schedule E - Part 1**

NONE **Schedule E - Part 2**

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
9999998		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		1,515,000	1,525,410	1,662,770
E 2 6						
9999999		Totals		1,515,000	1,525,410	1,662,770

(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.