FIVE-YEAR HISTORICAL DATA

Handout 1

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	428,147,228	311,259,715	236,568,338	222,727,186	309,436,278
2. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	4,329,852	5,070,014	3,023,542	1,534,129	179,355
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	(2,182)	482,155	673,066	111,758	
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	1,162,071	487,171	437,693	4,459,665	15,631,871
5. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	3,290,225	8,822,645	6,944,039	133,091	1,134,152
6. Total (Line 34)	436,927,194	326,121,701	247,646,678	228,965,829	326,381,656
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	389,199,252	274,071,523	209,673,225	134,713,044	288,511,897
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	3,376,921	1,018,683	510,093	157,139	114,355
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	(2,182)	482,155	673,066	111,758	
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	488,414	131,656	417,928	1,059,187	12,022,460
11. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	3,290,225	8,822,645	6,944,039	133,091	1,134,152
12. Total (Line 34)	396,352,630	284,526,663	218,218,351	136,174,219	301,782,864
Statement of Income (Page 4)					
13. Net Underwriting Gain (Loss) (Line 8)	(101,508,166)	(58,730,326)	(10,108,841)	(29,148,280)	(40,644,120)
14. Net Investment Gain (Loss) (Line 11)	23,042,248	62,570,733	47,900,068	41,346,451	60,746,709
15. Total Other Income (Line 15)					(19,880)
16. Dividends to Policyholders (Line 17)					(5,523)
17. Federal and Foreign Income Taxes Incurred (Line 19)	(21,804,221)	1,572,380	12,718,353	(5,086,773)	8,072,326
18. Net Income (Line 20)	(56,661,697)	2,268,027	25,072,874	17,284,944	12,015,906
Balance Sheet Lines (Pages 2 and 3)					
19. Total Admitted Assets excluding Protected Cell (Page 2, Line 26, Col. 3)	1,338,877,895	1,137,120,519	989,039,416	1,026,525,300	1,059,499,754
20. Agents' Balances or Uncollected Premiums (Page 2, Col. 3)					
20.1 In Course of Collection (Line 10.1)	100,524,732	86,814,047	58,438,838	(12,998,553)	64,187,086
20.2 Deferred and not yet due (Line 10.2)					
20.3 Accrued Retrospective Premiums (Line 10.3)					
21. Total Liabilities excluding Protected Cell (Page 3, Line 24)	997,466,210	753,155,063	607,954,358	630,704,508	712,348,390
22. Losses (Page 3, Lines 1 and 2)	416,555,915	356,837,045	293,243,224	326,261,013	340,901,126
23. Loss Adjustment Expenses (Page 3, Line 3)	211,124,615	173,619,242	191,383,686	196,476,798	195,195,801
24. Unearned premiums (Page 3, Line 9)	169,204,391	125,272,977	95,317,519	83,694,435	154,797,973
25. Capital Paid Up (Page 3, Lines 28 & 29)					
26. Surplus as Regards Policyholders (Page 3, Line 35)	341,411,685	383,965,456	381,085,058	395,820,792	347,151,364
Risk-Based Capital Analysis					
27. Total Adjusted Capital	341,411,685	383,965,456	381,085,058	395,820,792	347,151,364
28. Authorized Control Level Risk-Based Capital	69,774,080	40,790,570	43,151,031	67,960,883	53,418,686
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	54.0	59.8	63.6	67.7	71.6
30. Stocks (Lines 2.1 & 2.2)	19.1	22.6	31.2	27.7	24.1
31. Mortgage Loans on Real Estate (Lines 3.1 and 3.2)	0.1	0.1		0.0	0.1
32. Real Estate (Lines 4.1, 4.2 & 4.3)	1.1	1.4	1.6	1.4	1.6
33. Cash and Short-Term Investments (Line 5)	9.9	14.9	1.8	2.0	1.5
34. Other Invested Assets (Line 6)	2.5	1.1	1.8	1.0	1.1
35. Receivable for Securities (Line 7)	13.2	0.2	0.1		
36. Aggregate Write-Ins for Invested Assets (Line 8)					
37. Cash and Invested Assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated Bonds (Schedule D, Summary, Line 25, Col. 1)					
39. Affiliated Preferred Stocks (Schedule D, Summary, Line 39, Col. 1)					
40. Affiliated Common Stocks (Schedule D, Summary, Line 53, Col. 2)	115,822,839	99,724,887	85,341,909	80,685,108	72,824,348
41. Affiliated Short-Term Investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
42. Affiliated Mortgage Loans on Real Estate					
43. All Other Affiliated					
44. Total of above Lines 38 to 43	115,822,839	99,724,887	85,341,909	80,685,108	72,824,348
45. Percentage of Investments in Parent, Subsidiaries and Affiliates to Surplus as Regards Policyholders (Line 44 above divided by Page 3, Col. 1, Line 35 x 100.0)	33.9	26.0	22.4	20.4	21.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
46. Net Unrealized Capital Gains (Losses) (Line 23)	7,879,069	(11,151,745)	(39,242,760)	30,605,123	26,707,779
47. Dividends to Stockholders (Line 34)					
48. Change in surplus as regards policyholders for the year (Line 37)	(42,553,772)		(14,735,734)	48,669,430	38,808,588
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	195,501,002	140,676,886	130,350,283	127,784,880	109,049,028
50. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	2,707,022	3,436,578	1,183,315	403,232	504,246
51. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	483,346		223,623	16,928	
52. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	5,706,481	6,710,974	4,134,527	11,901,517	10,824,519
53. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	5,901,391	2,650,011	1,294,719	3,071,358	166,785
54. Total (Line 34)	210,299,242	154,025,401	137,186,467	143,177,915	120,544,578
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	170,973,750	123,751,254	115,092,579	110,088,460	84,144,703
56. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	743,947	492,130	170,892	122,568	504,246
57. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	483,346	550,952	223,623	16,928	
58. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	4,439,722	1,412,901	3,000,691		
59. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	5,901,391	2,650,011	1,294,719	3,071,358	
60. Total (Line 34)	182,542,156	128,857,248	119,782,504	122,598,538	
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums Earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses Incurred (Line 2)	69.1	73.5	42.5	51.1	64.2
63. Loss Expenses Incurred (Line 3)	35.9	25.0	35.7	35.1	25.8
64. Other Underwriting Expenses Incurred (Line 4)	23.8	24.6	26.7	27.8	26.7
65. Net Underwriting gain (loss) (Line 8)	(28.8)	(23.1)	(4.9)	(14.1)	(16.8)
Other Percentages					
66. Other Underwriting Expenses to Net Premiums Written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	21.2				
67. Losses and Loss Expenses Incurred to Premiums Earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	105.0				
68. Net Premiums Written to Policyholders' Surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0)	116.1	74.1			
One Year Loss Development (000 omitted)					
69. Development in Estimated Losses and Loss Expenses Incurred Prior to Current Year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	105,014	,762	(47,531)		(37,127)
70. Percent of Development of Loss and Loss Expenses Incurred to Policyholders' Surplus of Previous Year End (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)	27.3				
Two Year Loss Development (000 omitted)					
71. Development in Estimated Losses and Loss Expenses Incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	96,770	(31,060)	(61,554)	(50,537)	
72. Percent of Development of Loss and Loss Expenses Incurred to Reported Policyholders' Surplus of Second Previous Year End (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)	25.4	(7.8)	(17.7)	(16.4)	(25.5)

Hardcastle IA

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	151,591,678	98,831,505	83,691,350	77,163,921	71,943,171
2. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	5,380	44,739	232,141	617,328	341,563
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)					
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)		465,884	16,084,508	11,627,106	9,977,029
5. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)					
6. Total (Line 34)	151,597,058	99,342,128	100,007,999	89,408,355	82,261,763
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	68,962,079	49,893,862	45,911,044	45,664,887	41,370,781
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	2,584	24,787	88,878	237,714	137,162
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)					
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)		465,884	14,215,501	2,476,862	1,885,812
11. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)					
12. Total (Line 34)	68,964,663	50,384,533	60,215,423	48,379,463	43,393,755
Statement of Income (Page 4)					
13. Net Underwriting Gain (Loss) (Line 8)	(15,341,209)	(9,804,128)	(31,068,906)	(19,013,546)	(11,951,589)
14. Net Investment Gain (Loss) (Line 11)	9,596,570	11,033,465	11,867,530	10,725,651	13,667,710
15. Total Other Income (Line 15)	(3,443,322)	719,224	20,304,790	995,972	138,582
16. Dividends to Policyholders (Line 17)					
17. Federal and Foreign Income Taxes Incurred (Line 19)	(128,000)	(1,000,314)	575,000	(2,425,000)	(189,524)
18. Net Income (Line 20)	(9,059,961)	2,948,875	528,414	(4,866,923)	2,044,226
Balance Sheet Lines (Pages 2 and 3)					
19. Total Admitted Assets excluding Protected Cell (Page 2, Line 26, Col. 3)	267,893,014	291,220,445	207,504,295	208,878,678	188,236,296
20. Agents' Balances or Uncollected Premiums (Page 2, Col. 3)					
20.1 In Course of Collection (Line 10.1)	12,207,246	4,598,553	4,552,599	1,693,725	1,801,555
20.2 Deferred and not yet due (Line 10.2)	36,556,813	24,434,648	5,110,602	4,739,406	6,333,667
20.3 Accrued Retrospective Premiums (Line 10.3)					
21. Total Liabilities excluding Protected Cell (Page 3, Line 24)	214,865,668	225,360,455	168,584,846	152,905,013	139,232,024
22. Losses (Page 3, Lines 1 and 2)	130,016,775	134,116,258	132,730,941	106,467,292	96,440,377
23. Loss Adjustment Expenses (Page 3, Line 3)	30,467,409	27,907,549	30,806,162	22,677,983	20,414,103
24. Unearned premiums (Page 3, Line 9)	30,277,028	21,237,127	19,994,501	21,330,036	19,790,017
25. Capital Paid Up (Page 3, Lines 28 & 29)	3,591,990	3,591,990	3,591,990	3,591,990	3,591,990
26. Surplus as Regards Policyholders (Page 3, Line 35)	53,027,346	65,859,990	38,919,448	55,973,665	49,004,272
Risk-Based Capital Analysis					
27. Total Adjusted Capital	53,027,346	65,859,990	38,919,448	39,432,665	33,964,272
28. Authorized Control Level Risk-Based Capital	22,841,631	17,467,015	22,140,170	19,604,624	17,647,049
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	90.4	86.8	87.5	82.2	86.5
30. Stocks (Lines 2.1 & 2.2)	7.0	3.6	5.1	4.7	6.6
31. Mortgage Loans on Real Estate (Lines 3.1 and 3.2)					
32. Real Estate (Lines 4.1, 4.2 & 4.3)					
33. Cash and Short-Term Investments (Line 5)	2.6	9.6	7.4	13.2	6.9
34. Other Invested Assets (Line 6)					
35. Receivable for Securities (Line 7)					
36. Aggregate Write-Ins for Invested Assets (Line 8)					
37. Cash and Invested Assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated Bonds (Schedule D, Summary, Line 25, Col. 1)					
39. Affiliated Preferred Stocks (Schedule D, Summary, Line 39, Col. 1)					
40. Affiliated Common Stocks (Schedule D, Summary, Line 53, Col. 2)			76,798	69,202	36,666
41. Affiliated Short-Term Investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
42. Affiliated Mortgage Loans on Real Estate					
43. All Other Affiliated					
44. Total of above Lines 38 to 43			76,798	69,202	36,666
45. Percentage of Investments in Parent, Subsidiaries and Affiliates to Surplus as Regards Policyholders (Line 44 above divided by Page 3, Col. 1, Line 35 x 100.0)			0.2	0.1	0.1

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
46. Net Unrealized Capital Gains (Losses) (Line 23)	(2,577,693)	351,082	(246,713)	(671,714)	(2,660,562)
47. Dividends to Stockholders (Line 34)					
48. Change in surplus as regards policyholders for the year (Line 37)	(12,832,643)	26,940,541	(17,054,215)	6,969,396	(1,418,329)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	91,287,616	49,350,555	58,031,163	41,403,718	30,536,048
50. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	21,196	89,753	140,805	152,809	67,213
51. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)					
52. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)		2,734,431	11,300,358	10,617,084	7,566,494
53. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)					
54. Total (Line 34)	91,308,812	52,174,739	69,472,326	52,173,611	38,169,754
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	46,875,228	30,305,442	38,699,352	27,828,911	25,993,603
56. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	11,421	53,508	75,719	83,349	43,472
57. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)					
58. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)		2,749,951	9,389,625	2,295,191	1,395,819
59. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)					
60. Total (Line 34)	46,886,649	33,108,901	48,164,695	30,207,452	27,432,895
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums Earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses Incurred (Line 2)	71.4	70.2	98.0	85.9	88.1
63. Loss Expenses Incurred (Line 3)	37.5	28.5	36.1	36.5	20.2
64. Other Underwriting Expenses Incurred (Line 4)	16.7	21.3	16.3	18.2	18.0
65. Net Underwriting gain (loss) (Line 8)	(25.6)	(20.0)	(50.5)	(40.6)	(26.3)
Other Percentages					
66. Other Underwriting Expenses to Net Premiums Written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	19.5	19.3	(17.0)	15.6	18.5
67. Losses and Loss Expenses Incurred to Premiums Earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	108.9	98.7	134.1	122.3	108.3
68. Net Premiums Written to Policyholders' Surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0)	130.1	76.5	154.7	86.4	88.6
One Year Loss Development (000 omitted)					
69. Development in Estimated Losses and Loss Expenses Incurred Prior to Current Year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	11,644	(3,214)	21,047	10,427	4,949
70. Percent of Development of Loss and Loss Expenses Incurred to Policyholders' Surplus of Previous Year End (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)	17.7	(8.3)	37.6	21.0	9.8
Two Year Loss Development (000 omitted)					
71. Development in Estimated Losses and Loss Expenses Incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	3,807	22,795	30,717	13,290	6,544
72. Percent of Development of Loss and Loss Expenses Incurred to Reported Policyholders' Surplus of Second Previous Year End (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)	9.8	40.7	62.7	26.1	15.2

SUPPLEMENT FOR DECEMBER 31, 2002 OF THE DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE

Handout 2

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 4 Amount	Direct Losses Paid 5 Number of Claims	6 Direct Losses Incurred	Direct Losses Unpaid 7 Amount Reported	Direct Losses Unpaid 8 Number of Claims	9 Direct Losses Incurred But Not Reported
1. Alabama AL	779,346	664,076	734,000	5	1,901,105	4,399,000	25	(332,784)
2. Alaska AK	264,385	189,326	45,000	1	192,534	210,000	3	(32,001)
3. Arizona AZ	4,732,103	4,690,494	1,982,116	5	3,914,725	5,515,000	39	241,489
4. Arkansas AR	462,496	411,172			943,699	1,094,000	8	(96,455)
5. California CA	103,911,970	129,052,173	51,026,124	271	70,954,153	130,505,743	1,638	(9,581,859)
6. Colorado CO	8,308,200	7,970,302	5,798,576	18	6,596,434	11,350,000	78	(1,050,373)
7. Connecticut CT	7,183,271	3,832,559	12,500	1	405,605	1,647,000	25	(60,623)
8. Delaware DE	432,400	179,852			(9,940)			3,625
9. District of Columbia DC	720,301	1,162,899			(148,274)	860,000	18	(20,270)
10. Florida FL	35,752,250	24,355,772	10,341,396	42	17,276,614	18,935,000	274	(976,621)
11. Georgia GA	4,119,449	2,425,437	1,768,296	5	967,576	1,315,000	37	(40,959)
12. Hawaii HI	1,491,622	1,618,686	1,723,122	2	145,576	3,804,000	22	(559,519)
13. Idaho ID	544,809	345,144	292,988	1	659,339	1,007,012	13	(286,503)
14. Illinois IL	10,661,714	9,685,404	20,156,448	26	16,996,665	42,403,180	212	(7,495,311)
15. Indiana IN	2,601,003	2,275,237	100,000	1	(1,675,193)	5,473,005	99	(1,047,341)
16. Iowa IA	2,007,019	1,627,551	637,500	3	336,320	1,090,000	20	(111,345)
17. Kansas KS	3,634,599	2,194,521	11,000	1	1,410,729	2,050,000	26	(222,111)
18. Kentucky KY	3,009,363	2,588,929	19,000	1	1,782,146	3,867,000	20	(214,897)
19. Louisiana LA	967,216	915,769			32,974	893,000	27	(175,584)
20. Maine ME	1,151,965	828,859	1,700,000	1	1,916,790	2,540,000	13	(218,026)
21. Maryland MD	7,468,398	3,964,765	4,300,000	3	6,187,883	3,421,500	35	(161,379)
22. Massachusetts MA	373,874	331,510	150,000	1	87,474	540,000	4	(2,402)
23. Michigan MI	2,451,494	1,752,655			(17,855)	1,160,000	17	(121,896)
24. Minnesota MN	172,721	195,620			(268)	15,000	3	7,340
25. Mississippi MS	2,822,439	2,545,643	1,302,700	7	3,893,448	12,932,500	122	(1,444,664)
26. Missouri MO	8,047,234	4,637,754	3,367,541	10	3,216,722	4,636,000	70	(386,552)
27. Montana MT	3,459,889	4,750,323	2,673,995	13	2,826,271	4,522,500	61	(152,074)
28. Nebraska NE	1,304,681	468,995			804,527	790,000	9	14,527
29. Nevada NV	7,775,351	9,428,523	3,677,871	16	4,889,950	22,835,000	157	(2,319,079)
30. New Hampshire NH	425,607	473,212	3,200,000	6	3,145,458	155,000	2	66,279
31. New Jersey NJ	819,457	746,657			463,447	550,000	2	33,296
32. New Mexico NM	272,972	214,062			111,650	200,000	3	2,083
33. New York NY	23,192	27,168			1,834			1,834
34. North Carolina NC	7,166,668	4,418,349	2,275,000	7	3,446,921	4,445,000	36	(150,314)
35. North Dakota ND	544,052	819,108	398,477	2	808,212	820,000	13	40,649
36. Ohio OH	20,432,093	15,449,785	10,639,792	38	12,676,669	28,609,600	296	(4,306,100)
37. Oklahoma OK	99,665	233,123			128,266	125,000	2	25,874
38. Oregon OR	2,477,060	1,568,637			2,605,573	3,000,000	17	(159,301)
39. Pennsylvania PA	2,157,590	1,515,774	33,000	2	30,862	2,559,000	34	(805,472)
40. Rhode Island RI	127,782	103,843			5,304	60,000	2	(13,867)
41. South Carolina SC	1,072,475	805,080			330,934	480,000	8	6,676
42. South Dakota SD	654,543	415,426	914,000	3	412,650	12,500	2	15,652
43. Tennessee TN	1,667,145	1,112,612			301,512	520,000	17	113,710
44. Texas TX	20,022,334	13,911,892	4,308,720	14	10,276,370	15,451,000	148	(1,358,648)
45. Utah UT	2,082,013	1,477,929	902,500	4	2,820,741	4,590,000	39	(394,994)
46. Vermont VT	590,765	462,330			(33,355)	50,000	1	33,359
47. Virginia VA	12,263,223	6,591,481	2,970,500	9	4,472,532	6,416,551	92	(403,915)
48. Washington WA	16,735,863	15,104,688	8,829,464	32	11,355,239	16,274,500	205	(1,096,793)
49. West Virginia WV	1,255,937	1,007,913	181,249	2	299,904	745,000	11	(41,576)
50. Wisconsin WI	414,543	380,752			(35,470)	10,000	2	11,242
51. Wyoming WY	4,669,689	5,103,526	5,941,000	24	5,775,125	3,523,000	44	85,038
52. American Samoa AS								
53. Guam GU	823,887	815,181	26,975	1	133,308	140,000	4	34,158
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals	323,410,116	297,848,501	152,440,850	578	206,021,415	378,546,591	4,055	(35,104,777)
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								

SUPPLEMENT FOR DECEMBER 31, 2002 OF THE DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE

Hanbolt 2A

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 4 Amount	 5 Number of Claims	6 Direct Losses Incurred	Direct Losses Unpaid 7 Amount Reported	 8 Number of Claims	9 Direct Losses Incurred But Not Reported
1. Alabama AL	24,090	298,617	10,109	2	411,907	786,500	11	(241,144)
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR	23,252	140,209	377,926	2	555,678	375,000	2	(50,245)
5. California CA	134,613	127,425	125,500	1	3,325	4,500	2	(21,016)
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL	3,096,689	4,155,264	4,113,446	11	5,612,042	4,857,000	79	(798,249)
11. Georgia GA	16,171	191,885	27,662	2	(111,687)	25,000	1	(3,334)
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN	181,227	171,308	6,465	1	878,728	1,012,100	21	(139,837)
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY	16,248	74,866			227,438	340,000	7	(48,248)
19. Louisiana LA	319	319						
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS	95,508	1,345,746	1,007,393	5	3,873,648	5,926,000	82	(1,553,650)
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV	(6,694)	(6,694)						
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC	121,532	519,436			338,189	416,000	10	(57,139)
35. North Dakota ND								
36. Ohio OH					142,748	200,000	2	(27,392)
37. Oklahoma OK	40,453	435,985	2,065,958	6	2,199,595	975,500	15	(200,561)
38. Oregon OR								
39. Pennsylvania PA	69,026	912,148	959	1	118,407	250,500	9	(45,309)
40. Rhode Island RI								
41. South Carolina SC	23,252	211,946	240,479	1	532,696	535,000	9	(72,351)
42. South Dakota SD								
43. Tennessee TN	135,528	442,485	(694)		(694)			
44. Texas TX	420,675	420,675			43,092	50,000	1	(6,908)
45. Utah UT					(2,238)	50,000	1	(29,269)
46. Vermont VT								
47. Virginia VA	17,317	268,537						
48. Washington WA								
49. West Virginia WV	11,626	91,039	(64,620)		161,594	510,000	13	(104,626)
50. Wisconsin WI								
51. Wyoming WY			227,000	2	112,154			
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								
58. Totals	4,420,833	9,801,196	8,137,583	34	15,096,622	16,313,100	265	(3,399,278)
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								

Handout 2B

3560220002450000100

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 4 Amount	Direct Losses Paid 5 Number of Claims	6 Direct Losses Incurred	Direct Losses Unpaid 7 Amount Reported	Direct Losses Unpaid 8 Number of Claims	9 Direct Losses Incurred But Not Reported
1. Alabama AL								
2. Alaska AK	4,667	29,526			(94,296)			
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			
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)			
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			
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	27,129,920
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA		3,435						
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD		2,757			2,394			
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								
58. Totals	75,601,206	66,568,678	35,459,572	152	43,210,253	103,457,837	1,443	37,726,561
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								

Handout 2C

3560220002450000100

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 4 Amount	Direct Losses Paid 5 Number of Claims	6 Direct Losses Incurred	Direct Losses Unpaid 7 Amount Reported	Direct Losses Unpaid 8 Number of Claims	9 Direct Losses Incurred But Not Reported
1. Alabama AL								
2. Alaska AK		9,282			(10,222)			
3. Arizona AZ	47,427	47,427	310,000	3	179,007	1,045,287	5	455,829
4. Arkansas AR	2,210	129,306	2,400,000	2	1,807,399	1,127,503	8	491,681
5. California CA								
6. Colorado CO	921,379	685,240			81,594	610,002	10	266,010
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA					12,289			
12. Hawaii HI								
13. Idaho ID					9,191			
14. Illinois IL	2,756,086	2,470,231	7,872,554	8	7,184,012	7,988,550	58	3,483,646
15. Indiana IN	2,622,933	1,769,864	346,412	8	2,443,021	5,726,865	157	2,497,371
16. Iowa IA								
17. Kansas KS	1,487,111	1,270,268	107,986	4	576,566	504,721	25	220,099
18. Kentucky KY	682,541	534,958			405,602	1,430,856	18	623,968
19. Louisiana LA								
20. Maine ME								
21. Maryland MD	13,580,595	10,439,974	1,960,250	11	2,011,732	12,375,673	104	5,396,783
22. Massachusetts MA								
23. Michigan MI	9,660	10,086	100,000	1	4,422	61,040	3	26,618
24. Minnesota MN	14,544	14,544			54,544			
25. Mississippi MS								
26. Missouri MO	(12)	9,845	1,970,000	9	1,433,734	1,903,548	13	830,099
27. Montana MT	18,818	19,523	4,225,791	6	1,065,133	2,675,002	16	1,166,515
28. Nebraska NE	335,874	214,889			104,243	435,011	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	23,209,351	38,829,515	436	16,932,773
37. Oklahoma OK								
38. Oregon OR					45,772	200,000		87,216
39. Pennsylvania PA		4,790	6,250	1	20,109			
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN	2,578	5,971			41,296			
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA	231,899	(3,429,703)			486,909	705,000	6	307,436
49. West Virginia WV			365,000	1	263,460	110,000	3	47,969
50. Wisconsin WI	4,155,823	8,260,370	6,113,835	38	5,953,057	10,612,565	170	4,627,927
51. Wyoming WY	2,400,974	2,062,179	886,892	14	644,296	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								
58. Totals	61,324,582	47,995,957	51,892,484	177	48,026,517	87,975,700	1,079	38,364,440
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0831 BUSINESS IN THE STATE OF Wyoming DURING THE YEAR 2002 NAIC Company Code 34495

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	4,669,690	5,103,526		2,341,679	6,168,000	5,887,279	3,608,038	1,498,642	682,657	1,909,513	675,360	145,600
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												
34. TOTALS (a)	4,669,690	5,103,526		2,341,679	6,168,000	5,887,279	3,608,038	1,498,642	682,657	1,909,513	675,360	145,600
DETAILS OF WRITE-INS												
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)												

(a) Finance and service charges not included in Line 1 to 34 $ 4 .

Handwritten: 13

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	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		2,244				(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												
34.	TOTALS (a)	8,454,176	7,062,076		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
	DETAILS OF WRITE-INS												
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)												

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

Hanbaite 34