



IMAGING COVER SHEET

NAIC #: 10256

NAIC Group Code: 000

Company Name: AMERICAN HOME SHIELD OF OHIO, INC.

Company Type: P&C Life HIC Frat Title MEWA HW MPA
 DOMESTIC FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): _____

Effective Date: _____

Additional Info: FIRST QUARTER, PERIOD ENDING MARCH 31, 2002

Date Scanned: _____

Scanned By (initials): _____

ASSETS

	Current Year	Previous Year
1 Bonds (Sch. D. Part 1 Col. 16)	3,156,031	2,993,225
2 Stocks		
a. Preferred stocks (Sch. D, Part 2, Col. 6)		
b. Common stocks (Sch. D, Part 2, Section 2)	1,654,430	1,924,509
3 Real estate, less encumbrances (Sch. A)		
4 Mortgage loans on real estate (Sch. A)		
5 Cash on hand and on deposit		
a. Cash in company's office		
b. Cash on deposit (Sch. N)	75,753	76,218
6 Other invested assets (Sch. A)	2,900,196	1,572,000
7 Subtotals, Cash & Invested Assets (Items 1 to 6)	7,786,410	6,565,952
8 Home protection contract fees receivable	1,096,872	1,089,173
9 Contracts fees receivable		
10 Receivables from affiliates	263,918	92,941
11 Federal income tax recoverable		
12 Electronic data processing equipment		
13 Interest, dividends and real estate income due and accrued	55,541	51,546
14 Reinsurance recoverable on loss payments		
15 Other assets		
a. <u>Supplies</u>		
b.		
c.		
16 TOTALS (Lines 7 to 15)	9,202,741	7,799,612

Total, current year, to agree with page 8, Exhibit 1, Col 4, line 18.

LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year	Previous Year
1 Unpaid contract claims in process of settlement	1,198,069	335,004
2 Statutory reserve (pg. 24, Report 1, line 6, Col. (1) + Col. (2))	2,493,668	2,219,172
3 Unpaid claims adjustment expense		
4 Other expenses (excluding taxes, licenses and fees)	1,924	36,492
5 Taxes, licenses and fees (excluding federal and foreign income taxes)		
6 Federal and foreign income taxes (excluding deferred taxes)	660,707	444,751
7 Borrowed money	-	
8 Interest payable		
9 Unearned contract fees		
10 Dividends declared and unpaid	1,250,000	1,250,000
11 Reinsurance in unauthorized companies		
a. Unearned contract fees		
b. Reinsurance recoverable		
1. paid claims		
2. unpaid claims		
c. Reinsurance recoverable on paid & unpaid claims adjustment expense		
12 Ceded reinsurance balances payable		
13 All other liabilities:		
a. <u>Noncontingent Payable to Affiliate</u>		
b. <u>Deferred Tax Liability</u>	79,148	
c. _____		
14 Total liabilities (Items 1 to 13c)	5,683,516	4,285,419
15 a. Common capital stock	1,000	1,000
b. Preferred capital stock		
16 Gross paid-in and contributed surplus	259,000	259,000
17 Unassigned funds (surplus)	3,259,225	3,254,193
18 Less treasury stock, at cost		
19 Surplus as regards contractholders (Items 15 to 17 less 18)	3,519,225	
20 Totals (Items 14 plus 19)	9,202,741	7,799,612

Line 19 to agree with Page 4, line 27.

STATEMENT OF INCOME

UNDERWRITING INCOME		Current Year	Previous Year
1 Contract fees earned	(Part 2B, Col 4)	10,419,317	9,412,555
	DEDUCTIONS		
2 Claims incurred (Part 3, Col. 7)		5,346,346	3,882,539
3 Claims adjustment expenses incurred (Part 4, col 1, line 22)		591,605	526,093
4 Other underwriting expenses incurred (Part 4, col 2, line 22)		2,706,515	2,602,868
5			
6 Total deductions (Lines 2 to 5)		8,644,466	7,011,500
7 Net underwriting gain or loss (-) (Item 1 less 6)		1,774,851	2,401,058
	INVESTMENT INCOME		
8 Net investment income earned (Part 1, Col 8, In 15)		246,837	267,137
9 Net realized capital gains or losses (Part 1A, Col 7, In 11)		129,412	359,893
10 Net investment gain or loss		376,249	627,030
	OTHER INCOME		
11			
12			
13 Total other income (Lines 11 + 12)			
14 Net income, before federal income taxes (Lines 7+10+13)		2,151,100	3,028,088
15 Federal income taxes incurred		746,917	987,630
16 Net income (Item 14 less 15)		1,404,183	2,040,455
	CAPITAL AND SURPLUS ACCOUNT		
17 Surplus as regards contractholders Dec. 31 Previous year Gains (+) and Losses (-) in Surplus		3,514,193	2,802,795
18 Net income (from Item 16)		1,404,183	2,040,455
19 Net unrealized capital gains and losses		(86,912)	(182,022)
20 Change in non-admitted assets (Exhibit 2)		(68,901)	102,965
21 Capital changes: a Paid in b Transferred from surplus c Transferred to surplus			
22 Surplus adjustments: a Paid in b Transferred to capital c Change due to application of codification practice		6,662	
23 Dividends to stockholders (cash)		(1,250,000)	(1,250,000)
24 Change in treasury stock			
25 Change in Statutory reserve			
26 Change in surplus as regards contractholders (lines 18 to 25)		5,032	711,398
27 Surplus as regards contractholders at statement date (line 17 + 26)		3,519,225	3,514,193

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT
PART I - INTEREST, DIVIDENDS AND REAL ESTATE INCOME

1	2	3 Collected during yr - paid on accrued purchase	Paid in Advance		Due and accrued		8 Earned During year $3+5+6$ $-4 -7$
			4 Current Year	5 Previous Year	6 Current Year	7 Previous Year	
1. Bonds	D*	221,106			55,034	50,877	225,263
2. Preferred Stock	D						
3. Common Stock	D	15,523					15,523
4. Mortgage loans	A"						
5. Real estate	A#						
6. Cash	N	3,587			507	668	3,426
7. Other assets	A	39,944					39,944
8.							
9.							
10. Totals		280,160			51,546	24,913	284,156

Deductions

11. Total investment expenses incurred Pg. 7, Col 3, line 22	37,319
12. Depreciation on real estate	
13.	
14. Total deductions (Items 11 to 13)	37,319
15. Net investment income earned (Item 10 less 14)	246,837

*Includes \$ _____ accrual of discount less \$ _____ amortization of premium.
"Includes \$ _____ accrual of discount less \$ _____ amortization of premium.
#Includes \$ _____ for company's occupancy of its own buildings.

PART 1A - CAPITAL GAINS AND LOSSES ON INVESTMENTS

1	2 Profit on sales or maturity	3 Loss on sales or maturity	4 Increase by adj. in book value	5 Decrease by adj in book value	6 Net Change in BV and admitted value	7 Total (2 - 3 + 4 - 5 + 6)
1. Bonds						
2. Preferred stock						
3. Common stock						
4. Mortgage loans						
5. Real estate						
6. Cash						
7. Other assets						
8.						
9.						
10. Totals						
11. Net realized capital gains or losses						
12. Net unrealized capital gains or losses (Pg. 4, line 19)						

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

Part 2A - Contract Fees Written					
Direct Fees Written 1	Reinsurance		Net Fees Written (Col. 1+2-3) 4		
	Assumed 2	Ceded 3			
10,693,829					10,693,829

Part 2B - Contract Fees Earned					
Net Fees Written 1	Unearned Fees Prior Year 2		Unearned Fees Current Year 3	Net Fees Earned (Col. 1+2-3) 4	
10,693,829	2,219,172		2,493,668	10,419,333	

Part 3 - Contract Claims Paid and Incurred						
Claims Paid			Net Claims Unpaid Current Year 5	Net Claims Unpaid Prior Year 6	Claims Incurred Current Year 7	
Direct Business 1	Reinsurance		Net Claim Payments (Col. 1+2-3) 4	Net Claims Unpaid Current Year 5	Net Claims Unpaid Prior Year 6	Claims Incurred Current Year 7
	Assumed 2	Ceded 3				
4,483,283			4,483,283	1,198,069	335,004	5,346,348

Part 3A - Claims and Claim Adjustment Expenses to Net Fees Earned Ratios					
Calendar Year 1	Net Fees Earned 2	Claims Incurred 3	Claims Expense Incurred Pg 7 In 21 col. 1 4	Ratio 1 Col. 3 / Col. 2 5	Ratio 2 Col. 4 / Col. 2 6
1996					
1997					
1998					
1999					
2000					
2001					

Part 3B - Contract Fees Written - OHIO BUSINESS ONLY					
Direct Fees Written 1	Direct Fees Earned 2	Dividends Paid 3	Direct Claims Paid (deduct salvage) 4	Direct Claims Incurred 5	Direct Claims Unpaid 6
10,693,829	10,419,333	1,250,000	4,483,283	5,346,348	1,198,069

Part 4 B - Development of Prior Year Unpaid Contract Claims Reserve					
Prior Year Unpaid Contract Claims Reserve 1	Claims Paid Current Year Incurred Prior Year 2	Col. (2) - Col. (1) Difference 3			
335,004	429,172	94,168			

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

PART 4 - EXPENSE EXHIBIT

	Claims Adjustment Expense	Under- writing Expense	Invest- ment Expense	Total Expense
1. Claims adjustment expense				
2. Commission and brokerage:				
a. Direct		872,604		872,604
b. Reinsurance ceded				
c. Reinsurance assumed				
d. Net commission				
3. Allowance to managers and agents				
4. Advertising		275		275
5. Salaries		430,841		430,841
6. Employee relations and welfare		49,191		49,191
7. Insurance				
8. Directors' fees				
9. Travel and travel items		27,876		27,876
10. Rent and rent items				
11. Equipment				
12. Printing and stationery		32,712		32,712
13. Postage, telephone and telegraph		12,137		12,137
14. Legal and auditing		6,218		6,218
15. <u>overhead</u>	591,605	1,231,346		1,822,951
16. Taxes, licenses and fees:				
a. State & local insurance taxes				
b. Ins. department licenses & Fees				
c. Payroll taxes		35,190		35,190
d. All other (excl federal and foreign income and real estate		4,292		4,292
17. Real estate expenses				
18. Real Estate taxes				
19. <u>investment</u>			37,319	37,319
20. <u>other</u>		3,833		3,833
21. Total expenses incurred (Lines 1 to 20)	591,605	2,706,515	37,319	3,335,439
22. Less unpaid expenses - current year		1,924		1,924
23. Add unpaid expenses - previous year		36,492		36,492
24. Total expenses paid (Line 21-22+23)	591,605	2,741,083	37,319	3,370,007

EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Assets Not Admitted (include excess of BV over MV)	Net Admitted Assets	Previous Year End
1 Bonds	3,156,031			3,156,031	2,993,225
2 Stocks					
a. Preferred stocks					
b. Common stocks	2,033,625			2,033,625	1,584,140
3 Real estate, less encumbrances					
4 Mortgage Loans on real estate					
5 Cash on hand and on deposit					
a. Cash in company's office					
b. Cash on deposit	75,753			75,753	76,218
6 Other invested assets - Repurchase Agreement	2,521,000			2,521,000	1,912,369
7 Home protection contract fees receivable	1,242,606		145,733	1,096,873	1,089,173
8 Service fees receivable					-
9 Receivables from affiliates	263,918			263,918	92,941
10 Federal income tax recoverable					
11 Electronic data processing equip					
12 Interest, dividends and real estate income due and accrued		55,541		55,541	51,546
13 Reinsurance recoverable on loss payments					
14 Equipment, furniture and supplies				XXXXXXX	XXXXXXX
15 Deferred acquisition cost				XXXXXXX	XXXXXXX
16 Other assets:					
a. _____					
b. _____					
c. _____					
17 Prepaid expenses:					
a. <u>Supplies</u>	2,209		(2,209)	-	XXXXXXX
b. _____				XXXXXXX	XXXXXXX
c. _____				XXXXXXX	XXXXXXX
18 TOTALS	9,350,683		143,524	9,202,741	7,799,612

143,524

EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	2 End of previous Year	3 End of Current Year	4 Change Increase - decrease + Col. 2-3
19 Company's stock owned			
20 Deposits in suspended depositories, less estimated amount recoverable			
21 Equip., furniture and supplies			
22 Prepaid Expenses:			
a. <u>Appliance Inventory</u>	7,000	2,209	4,791
b. <u>Other Nonadmitted Assets</u>	-	-	-
c. _____			
23 Other assets not admitted:			
a. <u>Home Protection Contract Fee Receivable</u>	72,041	145,733	(73,692)
b. _____			
c. _____			
24 Total Change	XXXXXXXXXX	XXXXXXXXXXXX	(68,901)

Line 24 to agree with Page 4, line 20.

(Name) 9

Note: In case the following schedules do not afford sufficient space, companies may furnish them on separate forms, provided the same are upon paper of like size and arrangements and contain the information asked for herein and have the name of the Company printed or stamped at the top thereof.

SPECIAL DEPOSIT SCHEDULE

Showing all deposits or investments NOT held for the protection of ALL the policyholders of the Company

1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value

SCHEDULE OF ALL OTHER DEPOSITS

Showing all deposits made with any Government, Province, State, District, County, Municipality, Corporation, firm or individual, except those shown in Schedule N, and those shown in "Special Deposit Schedule"

1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value

GENERAL INTERROGATORIES

(attach additional sheets where necessary)

1. Provide the number and type of stock authorized, outstanding and the par value.
500 shares common authorized. 100 shares common outstanding.
2. Report any changes in the By-laws or Articles of Incorporation and attach to statement if not already filed with Department. Yes () No (**x**). If yes explain.
3. Does the company have any material contingent liabilities that affect its financial condition? Yes () No (**x**). If yes explain.
4. When was the last report of examination done and by whom. Date **12/31/94** State **Ohio**
5. Have there been any changes in contract fee rates on contracts issued during the year in Ohio? Yes **xx** No (). If yes explain.
6. Explain the methods used for asset valuation.
Common stock valued at market. Bonds valued at amortized cost.
7. Give information about relationships with parents, subsidiaries and affiliates (see Schedule Y).
8. **American Home Shield of Ohio, Inc. is a wholly-owned subsidiary of American Home Shield Corporation.**
Has any of the company assets been pledged or hypothecated at any time during the year? Yes () No (**xx**). If yes explain.
9. Have any loans been made to officers or directors at any time during the year? Yes () No **xx**
If yes explain.
10. Are all securities in actual possession of company (except for special and other deposits)? Yes **xx** No ().
If they differentiate explain. **Marketable securities are in custody of Union Bank of California.**
11. What is the Company's maximum liability on any one contract \$ **see note**
12. Has the Company been under any disciplinary action or regulatory restrictions by a regulatory agency at any time during the year? Yes () No **xx** If yes, provide a complete explanation.

NOTE 11.

Since 1972, American Home Shield Corporation and subsidiaries have experienced its highest liability on any one contract to rarely exceed \$3,500. In 2001, American Home Shield of Ohio, Inc. had an average per contract liability of approximately \$188.

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

FOUR-YEAR HISTORICAL DATA

Show amounts in whole dollars; show ratios to one decimal place

	2001	2000	1999	1998
Balance Sheet Items (pg 2,3)				
Total Assets (pg 2, ln 16)	<u>9,202,741</u>	<u>7,799,612</u>	<u>7,402,492</u>	<u>7,699,870</u>
Total Liabilities (pg 3, ln 14)	<u>5,683,516</u>	<u>4,285,419</u>	<u>5,253,663</u>	<u>3,382,154</u>
Capital (pg 3, ln 15)	<u>1,000</u>	<u>1,000</u>	<u>1,000</u>	<u>1,000</u>
Total Surplus (pg 3, ln 19)	<u>3,519,225</u>	<u>3,514,193</u>	<u>2,802,795</u>	<u>2,446,207</u>
Income Statement Items (pg 4)				
Net Underwriting Gain (ln 7)	<u>1,774,851</u>	<u>2,401,058</u>	<u>1,757,885</u>	<u>1,696,892</u>
Net Investment Gain (ln 10)	<u>376,249</u>	<u>627,030</u>	<u>512,762</u>	<u>442,710</u>
Total Other Income (ln 13)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Federal Income Tax Incurred (ln 15)	<u>746,917</u>	<u>987,630</u>	<u>753,225</u>	<u>685,111</u>
Net Income (ln 16)	<u>2,151,000</u>	<u>2,040,455</u>	<u>1,517,422</u>	<u>1,454,691</u>
Ratios (pg 4)				
Claims Incurred (ln 2) divided by (pg 4, ln 1) x 100	<u>51.31</u>	<u>41.25</u>	<u>45.82</u>	<u>42.24</u>
Claims Adjustment Expense Divided by (pg 4, ln 1) x 100	<u>5.68</u>	<u>5.59</u>	<u>5.71</u>	<u>4.76</u>
Combined Ratio: (pg 4 lns 2+3) divided by (pg 4 ln 1) x 100	<u>56.98</u>	<u>46.84</u>	<u>51.53</u>	<u>47.00</u>
(pg 4 lns 4 + 5 - 13) divided by (pg 9 ln 1) x 100	<u>25.97</u>	<u>27.44</u>	<u>27.47</u>	<u>30.99</u>
Contracts				
Total contracts issued (number of)	<u>28,332</u>	<u>25,441</u>	<u>24,644</u>	<u>21,788</u>
Total claims paid (dollar amount)	<u>4,483,283</u>	<u>3,924,165</u>	<u>3,997,823</u>	<u>3,188,036</u>

SCHEDULE A

SHOW REAL ESTATE, MORTGAGE LOANS AND OTHER INVESTED ASSETS OWNED BY THE COMPANY AS OF DECEMBER 31, OF THE CURRENT YEAR.

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

ANNUAL STATEMENT FOR THE YEAR 2001 OF THE AMERICAN HOME SHIELD OF OHIO, INC.

Form 2

SCHEDULE D - PART 1

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

CUSIP Identifi- cation	Description	Rate of Paid	How Year	Interest Maturity/ Month	Date of Option	4	5	6	7	8	Interest	9	In- crease by Ad- just- ment	10	11	12	13	14	15
73317PAC3	POPULAR INC 6.375%	6.375%	2003	9		24.961	25.000	6.375%	25.845	24.882	684	0	2PE	1998	6.375%	24.961			
163123NH1	CHELAN CNTY WASH 6.96%	6.960%	2004	6		20.508	20.000	6.960%	21.110	21.206	602	0	MR	1998	6.960%	20.508			
70109HAF2	PARKER-HANNIFIN 5.65%	5.650%	2003	9		39.986	40.000	5.650%	41.128	39.960	1,142	0	1PE	1998	5.650%	39.986			
251124B19	Detroit Mich Bldg 6.75%	6.750%	2005	7		36.217	35.000	6.750%	36.986	37.346	769	0	NR	1998	6.750%	36.217			
05965FAA6	BANCO SANTANDER CHIL 6.5%	6.500%	2005	11		24.937	25.000	6.500%	25.780	24.882	843	0	1PE	1998	6.500%	24.937			
9128274F6	US TREASURY NOTES 5.625%	5.625%	2008	5		88.724	90.000	5.625%	94.288	88.575	5,565	0	1PE	1999	5.625%	88.724			
9128273E8	US TREASURY NOTES 6.125%	6.125%	2007	8		36.043	35.000	6.125%	37.625	36.829	1,582	0	1PE	1999	6.125%	36.043			
31289VTE8	FHLMC 2.137 CL-BL 6.5%	6.500%	2008	11		4.823	4.643	6.500%	4.643	4.694	25	0	2PE	1999	6.500%	4.823			
96647KAJ1	WHITMAN CORP 6.0%	6.000%	2004	5		24.989	25.000	6.000%	25.784	24.998	785	0	1PE	1999	6.000%	24.989			
482620ATB	K N ENERGY INC 6.45%	6.450%	2003	3		14.825	15.000	6.450%	15.409	14.485	584	0	1PE	1999	6.450%	14.825			
208251AC2	CONOCO INC 5.9%	5.900%	2004	4		14.729	15.000	5.900%	15.578	14.438	849	0	2W	1999	5.900%	14.729			
00440EAB3	ACE INA HLDGS 8.3%	8.300%	2006	8		14.978	15.000	8.300%	16.288	14.987	1,310	0	1PE	1999	8.300%	14.978			
883203BF7	TEXTRON INC 6.75%	6.750%	2002	9		19.987	20.000	6.750%	19.987	19.988	467	0	1PE	1999	6.750%	19.987			
438516AK2	ASSET SEC CORP 6.75%	6.750%	2009	1		48.429	50.000	6.750%	52.246	47.930	3,817	0	1PE	1999	6.750%	48.429			
792860AD0	HONEYWELL INTL 7.5%	7.500%	2010	3		29.899	30.000	7.500%	32.357	29.876	2,458	0	1PE	2000	7.500%	29.899			
792860AD0	ST PAUL CO INC 8.125%	8.125%	2010	4		21.912	22.000	8.125%	23.760	21.894	1,848	0	NR	2000	8.125%	21.912			
826428AC8	SIERRA PAC RES 8.75%	8.750%	2005	5		8.750	8.750%	8.750%	31.701	28.842	1,806	0	2PE	2000	8.750%	8.750			
837004BP4	SO CAROLINA ELEC & GAS 7.5%	7.500%	2005	6		29.812	30.000	7.500%	32.277	29.874	3,295	0	1PE	2000	7.500%	29.812			
172867AW1	FNMA 6.375%	6.375%	2009	6		38.784	40.000	6.375%	42.156	38.566	3,372	0	1PE	2000	6.375%	38.784			
423328BP7	CITIGROUP INC 5.800%	5.800%	2004	3		29.462	30.000	5.800%	31.257	29.152	1,795	0	1PE	2000	5.800%	29.462			
36982EX96	HELLER FINL INC 8.000%	8.000%	2005	6		15.290	15.000	8.000%	16.318	15.397	1,028	0	1PE	2000	8.000%	15.290			
92839UAA5	GECC MTN B 8.850%	8.850%	2007	3		16.119	15.000	8.850%	17.421	16.390	1,302	0	1PE	2000	8.850%	16.119			
31359MGH0	VISTEON CORP 7.950%	7.950%	2005	8		15.059	15.000	7.950%	15.498	15.079	439	0	2PE	2000	7.950%	15.059			
	FNMA 6.625%	6.625%	2007	10		50.000	50.000	6.625%	59.331	50.412	50.000	0	NR	2000	6.625%	50.333			
	FNMA 6.625%	6.625%	2007	10		60.877	60.000	6.625%	59.331	61.041	(1,546)		NR	2000	6.625%	60.877			



NAIC #: 10256

NAIC Group Code: 000

Company Name: AMERICAN HOME SHIELD OF OHIO, INC.

Company Type: P&C Life HIC Frat Title MEWA HW MPA
 DOMESTIC FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): _____

Effective Date: _____

Additional Info: FIRST QUARTER, PERIOD ENDING MARCH 31, 2002

Date Scanned: _____

Scanned By (initials): _____

ASSETS

	Current Year	Previous Year
1 Bonds (Sch. D. Part 1 Col. 16)	3,156,031	2,993,225
2 Stocks		
a. Preferred stocks (Sch. D, Part 2, Col. 6)		
b. Common stocks (Sch. D, Part 2, Section 2)	1,654,430	1,924,509
3 Real estate, less encumbrances (Sch. A)		
4 Mortgage loans on real estate (Sch. A)		
5 Cash on hand and on deposit		
a. Cash in company's office		
b. Cash on deposit (Sch. N)	75,753	76,218
6 Other invested assets (Sch. A)	2,900,196	1,572,000
7 Subtotals, Cash & Invested Assets (Items 1 to 6)	7,786,410	6,565,952
8 Home protection contract fees receivable	1,096,872	1,089,173
9 Contracts fees receivable		
10 Receivables from affiliates	263,918	92,941
11 Federal income tax recoverable		
12 Electronic data processing equipment		
13 Interest, dividends and real estate income due and accrued	55,541	51,546
14 Reinsurance recoverable on loss payments		
15 Other assets		
a. <u>Supplies</u>	-	
b. _____		
c. _____		
16 TOTALS (Lines 7 to 15)	9,202,741	7,799,612

Total, current year, to agree with page 8, Exhibit 1, Col 4, line 18.

LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year	Previous Year
1 Unpaid contract claims in process of settlement	1,198,069	335,004
2 Statutory reserve (pg. 24, Report 1, line 6, Col. (1) + Col. (2))	2,493,668	2,219,172
3 Unpaid claims adjustment expense		
4 Other expenses (excluding taxes, licenses and fees)	1,924	36,492
5 Taxes, licenses and fees (excluding federal and foreign income taxes)		
6 Federal and foreign income taxes (excluding deferred taxes)	660,707	444,751
7 Borrowed money	-	
8 Interest payable		
9 Unearned contract fees		
10 Dividends declared and unpaid	1,250,000	1,250,000
11 Reinsurance in unauthorized companies		
a. Unearned contract fees		
b. Reinsurance recoverable		
1. paid claims		
2. unpaid claims		
c. Reinsurance recoverable on paid & unpaid claims adjustment expense		
12 Ceded reinsurance balances payable		
13 All other liabilities:		
a. <u>Noncontingent Payable to Affiliate</u>		
b. <u>Deferred Tax Liability</u>	79,148	
c. _____		
14 Total liabilities (Items 1 to 13c)	5,683,516	4,285,419
15 a. Common capital stock	1,000	1,000
b. Preferred capital stock		
16 Gross paid-in and contributed surplus	259,000	259,000
17 Unassigned funds (surplus)	3,259,225	3,254,193
18 Less treasury stock, at cost		
19 Surplus as regards contractholders (Items 15 to 17 less 18)	3,519,225	
20 Totals (Items 14 plus 19)	9,202,741	7,799,612

Line 19 to agree with Page 4, line 27.

STATEMENT OF INCOME			
UNDERWRITING INCOME		Current Year	Previous Year
1	Contract fees earned (Part 2B, Col 4)	10,419,317	9,412,555
	DEDUCTIONS		
2	Claims incurred (Part 3, Col. 7)	5,346,346	3,882,539
3	Claims adjustment expenses incurred (Part 4, col 1, line 22)	591,605	526,093
4	Other underwriting expenses incurred (Part 4, col 2, line 22)	2,706,515	2,602,868
5	_____		
6	Total deductions (Lines 2 to 5)	8,644,466	7,011,500
7	Net underwriting gain or loss (-) (Item 1 less 6)	1,774,851	2,401,058
	INVESTMENT INCOME		
8	Net investment income earned (Part 1, Col 8,In 15)	246,837	267,137
9	Net realized capital gains or losses (Part 1A, Col 7, In 11)	129,412	359,893
10	Net investment gain or loss	376,249	627,030
	OTHER INCOME		
11	_____		
12	_____		
13	Total other income (Lines 11 + 12)		
14	Net income, before federal income taxes (Lines 7+10+13)	2,151,100	3,028,088
15	Federal income taxes incurred	746,917	987,630
16	Net income (Item 14 less 15)	1,404,183	2,040,455
	CAPITAL AND SURPLUS ACCOUNT		
17	Surplus as regards contractholders Dec. 31 Previous year Gains (+) and Losses (-) in Surplus	3,514,193	2,802,795
18	Net income (from Item 16)	1,404,183	2,040,455
19	Net unrealized capital gains and losses	(86,912)	(182,022)
20	Change in non-admitted assets (Exhibit 2)	(68,901)	102,965
21	Capital changes: a Paid in b Transferred from surplus c Transferred to surplus		
22	Surplus adjustments: a Paid in b Transferred to capital c Change due to application of codification practice	6,662	
23	Dividends to stockholders (cash)	(1,250,000)	(1,250,000)
24	Change in treasury stock		
25	Change in Statutory reserve		
26	Change in surplus as regards contractholders (lines 18 to 25)	5,032	711,398
27	Surplus as regards contractholders at statement date (line 17 + 26)	3,519,225	3,514,193

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT
PART I - INTEREST, DIVIDENDS AND REAL ESTATE INCOME

1	2	3 Collected during yr - paid on accrued purchase	Paid in	Advance	Due and	accrued	8
			4 Current Year	5 Previous Year	6 Current Year	7 Previous Year	Earned During year 3+5+6 -4 -7
1. Bonds	D*	221,106			55,034	50,877	225,263
2. Preferred Stock							
3. Common Stock		15,523					15,523
4. Mortgage loans							
5. Real estate							
6. Cash		3,587			507	668	3,426
7. Other assets		39,944					39,944
8. _____							
9. _____							
10. Totals		280,160			51,546	24,913	284,156

Deductions

11. Total investment expenses incurred Pg. 7, Col 3, line 22	37,319
12. Depreciation on real estate	
13. _____	37,319
14. Total deductions (Items 11 to 13)	246,837
15. Net investment income earned (Item 10 less 14)	

*Includes \$ _____ accrual of discount less \$ _____ amortization of premium.
"Includes \$ _____ accrual of discount less \$ _____ amortization of premium.
#Includes \$ _____ for company's occupancy of its own buildings.

PART IA - CAPITAL GAINS AND LOSSES ON INVESTMENTS

1	2 Profit on sales or maturity	3 Loss on sales or maturity	4 Increase by adj. in book value	5 Decrease by adj in book value	6 Net Change in BV and admitted value	7 Total (2 - 3 + 4 - 5 + 6)
1. Bonds						
2. Preferred stock						
3. Common stock						
4. Mortgage loans						
5. Real estate						
6. Cash						
7. Other assets						
8. _____						
9. _____						
10. Totals						
11. Net realized capital gains or losses						
12. Net unrealized capital gains or losses (Pg. 4, line 19)						

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

Part 2A - Contract Fees Written

Direct Fees Written 1	Reinsurance		Net Fees Written (Col. 1+2-3) 4
	Assumed 2	Ceded 3	
10,693,829			10,693,829

Part 2B - Contract Fees Earned

Net Fees Written 1	Unearned Fees Prior Year 2	Unearned Fees Current Year 3	Net Fees Earned (Col. 1+2-3) 4
10,693,829	2,219,172	2,493,668	10,419,333

Part 3 - Contract Claims Paid and Incurred

Direct Business 1	Claims Paid			Net Claims Unpaid Current Year 5	Net Claims Unpaid Prior Year 6	Claims Incurred Current Year 7			
	Reinsurance		Net Claim Payments (Col. 1+2-3) 4						
	Assumed 2	Ceded 3							
4,483,283			4,483,283	1,198,069	335,004	5,346,348			

Part 3A - Claims and Claim Adjustment Expenses to Net Fees Earned
Ratios

Calendar Year 1	Net Fees Earned 2	Claims Incurred 3	Claims Expense Incurred Pg 7 ln 21 col. 1 4	Ratio 1 Col. 3 / Col. 2 5	Ratio 2 Col. 4 / Col. 2 6
1996					
1997					
1998					
1999					
2000					
2001					

Part 3B - Contract Fees Written - OHIO BUSINESS ONLY

Direct Fees Written 1	Direct Fees Earned 2	Dividends Paid 3	Direct Claims Paid (deduct salvage) 4	Direct Claims Incurred 5	Direct Claims Unpaid 6
10,693,829	10,419,333	1,250,000	4,483,283	5,346,348	1,198,069

Part 4 B - Development of Prior Year Unpaid Contract Claims Reserve

Prior Year Unpaid Contract Claims Reserve 1	Claims Paid Current Year Incurred Prior Year 2	Col. (2) - Col. (1) Difference 3
335,004	429,172	94,168

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

PART 4 - EXPENSE EXHIBIT

	Claims Adjustment Expense	Under- writing Expense	Invest- ment Expense	Total Expense
1. Claims adjustment expense				
2. Commission and brokerage:				
a. Direct		<u>872,604</u>		<u>872,604</u>
b. Reinsurance ceded				
c. Reinsurance assumed				
d. Net commission				
3. Allowance to managers and agents				
4. Advertising		275		275
5. Salaries		<u>430,841</u>		<u>430,841</u>
6. Employee relations and welfare		<u>49,191</u>		<u>49,191</u>
7. Insurance				
8. Directors' fees				
9. Travel and travel items		<u>27,876</u>		<u>27,876</u>
10. Rent and rent items				
11. Equipment				
12. Printing and stationery		<u>32,712</u>		<u>32,712</u>
13. Postage, telephone and telegraph		<u>12,137</u>		<u>12,137</u>
14. Legal and auditing		<u>6,218</u>		<u>6,218</u>
15. <u>overhead</u>	<u>591,605</u>	<u>1,231,346</u>		<u>1,822,951</u>
16. Taxes, licenses and fees:				
a. State & local insurance taxes				
b. Ins. department licenses & fees				
c. Payroll taxes		<u>35,190</u>		<u>35,190</u>
d. All other (excl federal and foreign income and real estate		<u>4,292</u>		<u>4,292</u>
17. Real estate expenses				
18. Real Estate taxes				
19. <u>investment</u>			<u>37,319</u>	<u>37,319</u>
20. <u>other</u>		<u>3,833</u>		<u>3,833</u>
21. Total expenses incurred (Lines 1 to 20)	<u>591,605</u>	<u>2,706,515</u>	<u>37,319</u>	<u>3,335,439</u>
22. Less unpaid expenses - current year		<u>1,924</u>		<u>1,924</u>
23. Add unpaid expenses - previous year		<u>36,492</u>		<u>36,492</u>
24. Total expenses paid (Line 21-22+23)	<u>591,605</u>	<u>2,741,083</u>	<u>37,319</u>	<u>3,370,007</u>

EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Assets Not Admitted (include excess of BV over MV)	Net Admitted Assets	Previous Year End
1 Bonds	3,156,031			3,156,031	2,993,225
2 Stocks					
a. Preferred stocks					
b. Common stocks	2,033,625			2,033,625	1,584,140
3 Real estate, less encumbrances					
4 Mortgage Loans on real estate					
5 Cash on hand and on deposit					
a. Cash in company's office					
b. Cash on deposit	75,753			75,753	76,218
6 Other invested assets - Repurchase Agreement	2,521,000			2,521,000	1,912,369
7 Home protection contract fees receivable	1,242,606		145,733	1,096,873	1,089,173
8 Service fees receivable					-
9 Receivables from affiliates	263,918			263,918	92,941
10 Federal income tax recoverable					
11 Electronic data processing equip					
12 Interest, dividends and real estate income due and accrued	55,541			55,541	51,546
13 Reinsurance recoverable on loss payments					
14 Equipment, furniture and supplies				XXXXXX	XXXXXX
15 Deferred acquisition cost				XXXXXX	XXXXXX
16 Other assets:					
a. _____					
b. _____					
c. _____					
17 Prepaid expenses:					
a. <u>Supplies</u>	2,209		(2,209)	-	XXXXXX
b. _____				XXXXXX	XXXXXX
c. _____				XXXXXX	XXXXXX
18 TOTALS	9,350,683		143,524	9,202,741	7,799,612

147,942

EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	2 End of previous Year	3 End of Current Year	4 Change Increase - decrease + Col. 2-3
19 Company's stock owned			
20 Deposits in suspended depositories, less estimated amount recoverable			
21 Equip., furniture and supplies			
22 Prepaid Expenses:			
a. <u>Appliance Inventory</u>	7,000	2,209	4,791
b. <u>Other Nonadmitted Assets</u>	-	-	-
c. _____			
23 Other assets not admitted:			
a. <u>Home Protection Contract Fee Receivable</u>	72,041	145,733	(73,692)
b. _____			
c. _____			
24 Total Change	XXXXXX	XXXXXXXXXXXX	(68,901)

Line 24 to agree with Page 4, line 20.

(Name)

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Note: In case the following schedules do not afford sufficient space, companies may furnish them on separate forms, provided the same are upon paper of like size and arrangements and contain the information asked for herein and have the name of the Company printed or stamped at the top thereof.

SPECIAL DEPOSIT SCHEDULE

Showing all deposits or investments NOT held for the protection of ALL the policyholders of the Company

1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value

SCHEDULE OF ALL OTHER DEPOSITS

Showing all deposits made with any Government, Province, State, District, County, Municipality, Corporation, firm or individual, except those shown in Schedule N, and those shown in "Special Deposit Schedule"

1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value

STATEMENT AS OF December 31, 2001

OF THE American Home Shield of Ohio

10

GENERAL INTERROGATORIES

(attach additional sheets where necessary)

1. Provide the number and type of stock authorized, outstanding and the par value.
500 shares common authorized. 100 shares common outstanding.
2. Report any changes in the By-laws or Articles of Incorporation and attach to statement if not already filed with Department. Yes () No (**x**). If yes explain.
3. Does the company have any material contingent liabilities that affect its financial condition? Yes () No (**x**). If yes explain.
4. When was the last report of examination done and by whom. Date **12/31/94** State **Ohio**
5. Have there been any changes in contract fee rates on contracts issued during the year in Ohio? Yes **xx** No (). If yes explain.
6. Explain the methods used for asset valuation.
Common stock valued at market. Bonds valued at amortized cost.
7. Give information about relationships with parents, subsidiaries and affiliates (see Schedule Y).
8. **American Home Shield of Ohio, Inc. is a wholly-owned subsidiary of American Home Shield Corporation.** Has any of the company assets been pledged or hypothecated at any time during the year? Yes () No (**xx**). If yes explain.
9. Have any loans been made to officers or directors at any time during the year? Yes () No (**xx**). If yes explain.
10. Are all securities in actual possession of company (except for special and other deposits)? Yes (**xx**) No (). If they differentiate explain. **Marketable securities are in custody of Union Bank of California.**
11. What is the Company's maximum liability on any one contract \$ see note
12. Has the Company been under any disciplinary action or regulatory restrictions by a regulatory agency at any time during the year? Yes () No (**xx**). If yes, provide a complete explanation.

NOTE 11.

Since 1972, American Home Shield Corporation and subsidiaries have experienced its highest liability on any one contract to rarely exceed \$3,500. In 2001, American Home Shield of Ohio, Inc. had an average per contract liability of approximately \$188.

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio

FOUR-YEAR HISTORICAL DATA

Show amounts in whole dollars; show ratios to one decimal place

	2001	2000	1999	1998
Balance Sheet Items (pg 2,3)				
Total Assets (pg 2, ln 16)	9,202,741	7,799,612	7,402,492	7,699,870
Total Liabilities (pg 3, ln 14)	5,683,516	4,285,419	5,253,663	3,382,154
Capital (pg 3, ln 15)	1,000	1,000	1,000	1,000
Total Surplus (pg 3, ln 19)	3,519,225	3,514,193	2,802,795	2,446,207
Income Statement Items (pg 4)				
Net Underwriting Gain (ln 7)	1,774,851	2,401,058	1,757,885	1,696,892
Net Investment Gain (ln 10)	376,249	627,030	512,762	442,710
Total Other Income (ln 13)	0	0	0	0
Federal Income Tax Incurred (ln 15)	746,917	987,630	753,225	685,111
Net Income (ln 16)	2,151,000	2,040,455	1,517,422	1,454,691
Ratios (pg 4)				
Claims Incurred (ln 2) divided by (pg 4, ln 1) x 100	51.31	41.25	45.82	42.24
Claims Adjustment Expense Divided by (pg 4, ln 1) x 100	5.68	5.59	5.71	4.76
Combined Ratio: (pg 4 Ins 2+3) divided by (pg 4 ln 1) x 100	56.98	46.84	51.53	47.00
(pg 4 Ins 4 + 5 - 13) divided by (pg 9 ln 1) x 100	25.97	27.44	27.47	30.99
Contracts				
Total contracts issued (number of)	28,332	25,441	24,644	21,788
Total claims paid (dollar amount)	4,483,283	3,924,165	3,997,823	3,188,036

SCHEDULE A

SHOW REAL ESTATE, MORTGAGE LOANS AND OTHER INVESTED ASSETS OWNED BY THE COMPANY AS OF DECEMBER 31, OF THE CURRENT YEAR.

SCHEDULE D - PART 1

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

CUSIP Identifi- cation	Description	Rate of Paid	How Year	Interest 2	Maturity	Date of Option	4	5	6	7	8	Interest 9	10	11	12	13	14	15	16	Amount	
																				crease by Ad- just- ment	
677177AA5	OHIO BELL TEL CO 5%	5.000%	2006	2	26,159	30,000	5,000%	29,998	22,790	3,799	0	3,799	0	1992	5,000%	26,199					
381317AG1	GOLDEN WEST FINL CORP 7.25%	7.250%	2002	8	20,117	20,000	7.250%	21,376	20,117	259	0	1PE	1993	7.250%	20,117						
218693AF6	CORESTATES CAP CORP 9.375%	9.375%	2003	4	20,221	20,000	9.375%	21,502	21,502	0	0	1PE	1994	9.375%	20,221						
912827R87	UNITED STATES TREAS NT 7.875%	7.875%	2004	11	70,274	70,000	7.875%	77,799	76,978	7,525	0	1PE	98-97	7.875%	70,274						
320214AA7	FIRST FINL CARIBBEAN CORP 7.84%	7.840%	2006	10	20,000	20,000	7.840%	20,548	20,000	548	0	2PE	1996	7.840%	20,000						
869049AA4	SUSA PARTNERSHIP LP NT 7.125%	7.125%	2003	11	14,989	15,000	7.125%	15,841	14,958	852	0	2	1996	7.125%	14,989						
337361LA43	FIRST UNION NT-C1-A1 7.15%	7.150%	2009	4	9,382	9,332	7.150%	9,663	9,402	281	0	NR	1997	7.150%	9,382						
43760WAB5	HOMESIDE LENDING INC. 6.875%	6.875%	2002	6	39,998	40,000	6.875%	40,593	39,989	594	0	1PE	1997	6.875%	39,989						
4322755	CREDIT NATL BK NT 7%	7.000%	2005	11	29,792	30,000	7.000%	31,155	29,533	1,363	0	1PE	1997	7.000%	29,792						
872287AB3	TCI COMMUNICATIONS SR NT 8.000%	8.000%	2005	8	15,043	15,000	8.000%	16,279	15,516	1,236	0	2	1997	8.000%	15,043						
3135916W0	FEDERAL NATL MTG REMIC 7.385%	7.385%	2021	3	21,708	21,254	8.000%	22,338	21,941	630	0	1	1997	8.000%	21,708						
362320AS2	GTE CORP DEB 9.100%	9.100%	2003	6	36,009	35,000	9.100%	37,788	36,160	1,779	0	1PE	1997	9.100%	36,009						
362338AV7	GTE SOUTHWEST INC 6.23%	6.230%	2007	1	35,000	35,000	6.230%	36,463	35,000	1,463	0	1PE	1998	6.230%	35,000						
534187AK5	LINCOLN NATL CORP 6.5%	6.500%	2008	3	39,917	40,000	6.500%	40,014	39,865	97	0	1PE	1998	6.500%	39,917						
167592PF5	CHICAGO ILL OHARE 6.77%	6.770%	2002	1	40,000	40,000	6.770%	40,886	40,000	0	0	NR	1998	6.770%	40,000						
791659AH8	ST LOUIS MO MUN REV 6.350%	6.350%	2005	8	19,982	20,000	6.350%	20,933	19,963	951	0	NR	1998	6.350%	19,982						
000336AE7	AMER ANNUITY GRP 6.875%	6.875%	2008	6	39,921	40,000	6.875%	37,289	39,877	0	0	(2,622)	1998	6.875%	39,921						
902118AB4	TYCO INTL GRP 6.375%	6.375%	2005	6	40,000	39,920	6.375%	41,207	39,836	1,287	0	2PE	1998	6.375%	39,920						
03072MAB4	AMERUS GROUP CO 6.950%	6.950%	2005	6	24,985	25,000	6.950%	24,560	24,970	0	0	(425)	1998	6.950%	24,985						
912912AP7	US WEST CAP FDG 6.375%	6.375%	2008	7	39,834	40,000	6.375%	37,767	39,741	0	0	(2,067)	1998	6.375%	39,834						
22540AERS5	FIRST BOSTON 97-C2-A2 6.52%	6.520%	2007	7	50,508	50,000	6.520%	52,210	50,844	1,702	0	1PE	1998	6.520%	50,508						
161505BK7	CHASE COMM 1008-2-A1 6.45%	6.450%	2004	12	17,070	17,099	6.450%	17,826	17,262	756	0	NR	1998	6.450%	17,070						
25243YAA7	DIAGEO PLC (YANKEE) 6.125%	6.130%	2005	8	14,992	15,000	6.130%	14,958	14,992	502	0	1PE	1998	6.130%	14,992						
98155KAH5	WORLDCOM INC 6.4%	6.450%	2005	8	30,989	30,568	6.450%	30,568	29,933	599	0	2PE	1998	6.450%	29,969						
669383DF5	NORWEST FINL INC 6.375%	6.375%	2003	11	40,292	40,000	6.375%	42,156	40,838	1,864	0	1PE	1998	6.375%	40,292						

SCHEDULE D - PART 1

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

CUSIP Identifi- cation	Description	Rate of Paid	How Year	Interest Year	Maturity Month	Date of Option	4	5	6	7	8	Interest 9.1	9	In- crease by Ad- just- ment	De- crease by Ad- just- ment	Interest Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Amount of Interest Received Dur- ing Year	NAIC Principle Designa- tion	Statement Value Dec. 31 of Current Year
							3	4	5	6	7	8	Interest 9.1	9	10	11	12	13	14
31359MEY5	FNMA NT 6.625%	6.625%	2009	9			51.179	50,000	6.625%	31,973	51,420	0	(19,206)	0	1PE	2000	6.625%	51,179	
548666CC9	LOWES COS INC 7.500%	7.500%	2009	9			9,877	10,000	6.625%	31,973	10,216	22,096	0	1PE	2000	6.625%	9,877		
34527RET6	FORDO 2000-F-CL A3 6.5800%	6.580%	2004	11			9,996	10,000	7.500%	9,995	7,500%	792	1,231	0	1PE	2000	7.500%	9,996	
163762AL1	CHEM MSTR CRD 96-2-A 5.980%	5.980%	2008	9			30,350	30,000	6.580%	30,350	30,470	1,189	0	1PE	2001	6.580%	30,350		
210805CB1	CONTINENTAL 98-1-A 6.648%	6.648%	2017	9			29,975	30,000	5.980%	31,164	29,971	0	(3,022)	0	2W	2001	5.980%	29,975	
501044BX8	SPRINT CAPITAL CORP 7.625%	7.625%	2011	1			23,027	22,908	6.648%	20,005	23,035	819	0	2	2001	6.648%	23,027		
75952UAF0	KROGER CO B 0.50%	8.050%	2010	2			14,913	15,000	7.625%	15,732	14,903	421	0	2PE	2001	7.625%	14,913		
29444GA10	RELIASTAR FINL NT 8.000%	8.000%	2006	10			15,980	15,000	8.050%	16,401	16,092	552	0	1PE	2001	8.050%	15,980		
742718BM0	EQUITABLE COS INC 6.6500%	6.500%	2008	4			15,960	15,000	8.000%	16,512	16,145	321	0	1PE	2001	8.000%	15,960		
04685RAA2	PROCTER & GAMBLE 6.875%	6.875%	2009	9			15,020	15,000	6.500%	15,341	15,023	478	0	1PE	2001	6.500%	15,020		
9128275NB	ATHENA NEURO FIN LLC 7.250%	7.250%	2008	2			20,915	20,000	6.875%	21,383	21,024	542	0	2PE	2001	6.875%	20,915		
723484AB7	PINNACLE WEST 6.400%	6.400%	2006	4			15,146	15,000	7.250%	15,688	15,168	214	0	NR	2001	7.250%	15,146		
927804END	VIRGINIA ELEC & PWR 5.800%	5.800%	2006	3			37,072	35,000	6.000%	37,286	37,551	214	0	NR	2001	6.000%	37,072		
88764PAB5	SUNOCO INC. 6.7500%	6.750%	2011	4			14,976	15,000	6.400%	14,971	14,971	198	0	2W	2001	6.400%	14,976		
00184AA81	AOL TIME WARNER INC 6.750%	6.750%	2011	4			14,956	15,000	5.800%	15,161	14,947	205	0	1	2001	5.800%	14,956		
448814HR7	HYDRO-QUEBEC 6.300%	6.300%	2011	5			14,921	15,000	6.750%	14,855	14,914	0	(86)	2	2001	6.750%	14,921		
302570ANG	FPL GROUP 6.125%	6.125%	2007	5			19,815	20,000	6.750%	20,495	19,801	680	0	2PE	2001	6.750%	19,815		
283361AB5	EL PASO 7.000%	7.000%	2011	5			19,968	20,000	6.300%	20,449	19,965	481	0	1PE	2001	6.300%	19,968		
98157DAJ5	WORLDCOM INC. 7.500%	7.500%	2011	5			14,919	15,000	6.125%	15,198	14,908	279	0	1	2001	6.125%	14,919		
737551AB3	POTASH CORP SASKA NT 7.750%	7.750%	2011	5			14,975	15,000	7.000%	14,853	14,973	0	(122)	1	2001	7.000%	14,975		
873168AC2	TXU CORP 6.375%	6.375%	2006	6			4,969	5,000	7.750%	15,430	14,836	349	0	2PE	2001	7.750%	4,969		
46222PAAT	IOS CAPITAL INC. 9.750%	9.750%	2004	6			14,931	15,000	6.375%	15,108	14,922	177	0	2PE	2001	6.375%	14,931		
152312AG9	CENTEX CORP NTS 7.875%	7.875%	2011	2			14,997	15,000	7.875%	15,324	14,997	327	0	2PE	2001	7.875%	14,997		

Form 2 ANNUAL STATEMENT FOR THE YEAR 2001 OF THE AMERICAN HOME SHIELD OF OHIO, INC.

SCHEDULE D - PART 1

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

CUSIP Identifi- cation	Description	Year	Month	Year	Call Price	Book Value	Par Value	Market Value	Actual Cost	Bonds not in Default	Year	Interest	9.1	In- crease by Ad- just- ment	De- crease by Ad- just- ment	Interest Due and Accrued Dec. 31 of Current Year on Bonds in Default as to Principle of Interest	NAIC Design- ation	Year Ac- quired	Effect- ive Rate of Interest (a)	Statement Value Dec. 31 of Current Year
14911RAD1	CATERPILLAR FIN SERV 5.950%	2006	5		5,104	5,000	5,950%	5,135	5,106	31	0	5,950%	5,104	1PE	2001	5.950%	5,104			
588510CG3	MELLON FINL CO 6.375%	2010	2		10,140	10,000	6.375%	10,109	10,141	0	(31)	6.375%	10,140	1PE	2001	6.375%	10,140			
928524AQ3	VIACOM INC 6.625%	2011	5		10,148	10,000	6.625%	10,166	10,149	18	0	6.625%	10,148	1PE	2001	6.625%	10,148			
31359MHA4	FNMA 5.000%	2003	2		133,369	130,000	5.000%	133,697	133,628	328	0		133,369	1PE	2001	5.000%	133,369			
Totals					2,752,317	2,727,236		2,821,714	2,767,345			107,666	(38,269)				2,752,317			

ANNUAL STATEMENT FOR THE YEAR 2001 OF THE AMERICAN HOME SHIELD OF OHIO, INC.

SCHEDULE D - PART 1 - Section 2

CUSIP Identification	Description	Showing all Common Stocks Owned December 31 of Current Year						NAIC Design- ation (a)	Year Acquired		
		2 Number of Shares of Stock	3 Book Value	4 Rate per Share Used to Obtain Market Value	5 Rate per Share Used to Obtain Market Value	6 Actual Cost	7.1 Declared But Unpaid During Year	7.2 Received During Year	8 Amount Received During Year	9 Increased By Adjustment In Book Value During Year	10 Decrease By Adjustment In Book Value During Year
018091108	ALLEN TELECOM INC	10,500	89.250	13,000	89.250	136,498	0	0	(47,248)	0	2001
179584107	CLAIRE'S STORES	3,925	59,268	18,458	59,268	72,449	0	0	(13,181)	0	1999
049156102	ATLANTIS PLASTICS INC	10,200	32,436	6,215	32,436	63,391	0	0	(30,955)	0	2001
720279108	PIER 1 IMPORTS INC	6,925	120,080	8,337	120,080	57,732	0	0	62,348	0	2001
929297109	WMS IND'S INC	4,700	94,000	14,964	94,000	70,329	0	0	23,671	0	2001
147195101	CASCADE CORP	8,200	98,482	11,661	98,482	95,624	0	0	2,858	0	2001
598148104	MIDWAY GAMES INC	6,445	96,739	11,236	96,739	72,414	0	0	24,325	0	2001
896522109	TRINITY IND'S INC	4,600	124,982	27,811	124,982	127,930	0	0	0	(2,948)	0
001084102	ARGO CORP	7,500	118,350	11,406	118,350	85,547	0	0	32,803	0	2001
363127101	GAINSCO INC	35,500	56,800	3,818	56,800	135,526	0	0	(78,726)	0	2000
023641109	AMERICA SVC GROUP INC	3,800	28,994	19,125	28,994	72,675	0	0	(43,681)	0	2000
34354P105	FLOWSERVE CORP	3,800	101,118	16,411	101,118	62,362	0	0	38,756	0	2001
938824109	WASHINGTON FED INC	3,740	96,417	20,045	96,417	74,970	0	0	21,447	0	2001
892356106	TRACTOR SUPPLY CO	3,100	105,648	14,452	105,648	44,800	0	0	60,848	0	2001
140909102	CARAUSTAR IND'S INC	10,550	73,111	10,108	73,111	106,639	0	0	0	(33,528)	0
549271104	LUBRIZOL CORP	2,600	91,234	28,685	91,234	74,580	0	0	16,654	0	2001
651290108	NEWFIELD EXPL CO	3,200	113,632	34,938	113,632	111,800	1	1,832	0	0	2001
651824104	NEWPORT CORP	3,500	67,480	18,237	67,480	63,831	2	3,649	0	0	2001
670837103	OGE ENERGY CORP	2,200	50,776	22,739	50,776	50,025	3	751	0	0	2001
903236107	URS CORP NEW	1,300	35,633	23,503	35,633	30,554	0	5,079	0	0	2001
	Total Preferred and Common Stocks	136,285	1,654,430		1,654,430	1,609,676	6	295,021	(250,267)		

SCHEDULE D — PART 2 — SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

OCTOBER 1 THRU DECEMBER 31, 2001
 STATEMENTS OF THE AMERICA HOME SHIELD OF OHIO, INC
 SCHEDULE D - PART 3 - WELLINGTON

Show All Bonds and Stocks Acquired by the Company During the Current Period

CUSIP	Description (Give complete and accurate description in each case, including the location of the issuing corporation, where necessary for identification, and also in case of serial issues the amount maturing each year)	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost (Excluding Accrued Interest and Dividends)	Par Value of Bonds	Paid for Accrued Interest and Dividends	NAIC Designation
31359MGJ6	FNMA NTS 6.25%	10/16/2001	Union Bank of California	65744.53	60000		11PE	
441812WN5	HOUSEHOLD FIN INT 6.375%	10/23/2001	Union Bank of California	9998.70	10000		1	
40621PAF6	HALLIBURTON CO 6.000%	10/24/2001	Union Bank of California	10261.90	10000		11PE	
020002AK7	ALLSTATE CORP 7.200%	10/24/2001	Union Bank of California	10790.90	10000		11PE	
370425RG7	GMAC 6.150%	10/29/2001	Union Bank of California	49101.50	50000		NR	
02378JAN8	AMERICAN AIRLINE 6.978%	10/29/2001	Union Bank of California	10144.90	10000		1	
345397TK1	FORD MOTOR CREDIT CO 6.500%	10/31/2001	Union Bank of California	64689.30	65000		2	
50075NAB0	KRAFT FOODS INC 5.625%	11/2/2001	Union Bank of California	9992.75	10000		1	
41014SAA4	JOHN HANCOCK 5.625%	12/06/2001	Union Bank of California	20000.90	20000		1	
42B236AE3	HEWLETT PACKARD CO 5.750%	12/06/2001	Union Bank of California	14919.75	15000		1	
013817AFA8	ALCOA INC 6.00%	12/06/2001	Union Bank of California	14970.15	15000		1	
14911RAD1	CATERPILLAR FIN SERV 5.950%	12/24/2001	Union Bank of California	5105.95	5000		11PE	
585510CG3	MELLON FINL CO 6.375%	12/26/2001	Union Bank of California	10141.30	10000		11PE	
925524AQ3	VIACOM INC 6.625%	12/26/2001	Union Bank of California	10148.90	10000		11PE	
31359MHA4	FNMA 5.000%	12/31/2001	Union Bank of California	133628.30	130000		11PE	
				439639.73	430000			

JANUARY 1 THRU MARCH 31, 2001
 STATEMENTS OF THE AMERICA HOME SHIELD OF OHIO, INC
 SCHEDULE D - PART 3 - COOK

Show All Bonds and Stocks Acquired by the Company During the Current Period

CUSIP	Description (Give complete and accurate description in each case, including the location of the issuing corporation, where necessary for identification, and also in case of serial issues the amount maturing each year)	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost (Excluding Accrued Interest and Dividends)	Par Value of Bonds	Paid for Accrued Interest and Dividends	NAIC Designation
018091108	ALLEN TELECOM	10/3-10/2001	Union Bank of California	2700	20961.00			
670837103	OGE ENERGY CORP	10/9-10/2001	Union Bank of California	1400	32126.13		L	
903236107	URS CORP NEW	12/10/2001	Union Bank of California	1300	30553.38		L	
922927109	WMS IND'S INC	12/31/2001	Union Bank of California	900	17937.00		L	
140909102	CARAUSTAR IND'S INC	12/31/2001	Union Bank of California	2100	14909.37		L	
670837103	OGE ENERGY CORP	12/28/2001	Union Bank of California	800	17899.04		L	
				9200	134385.92			

OCTOBER 1 THRU DECEMBER 31, 2001
STATEMENTS OF THE AMERICA HOME GUARD OF OHIO, INC.

SCHEDULED PART 4 - WELLINGTON

SCHEDULED PART 4 - WELLINGTON

Showing all BONDS and STOCK Sold, Redeemed or Otherwise Disposed of

CUSIP	(Give complete and accurate description in each case, also in case of serial issues the amount maturing each year.)	Disposal Date	Name of purchaser (if matured or called, so state and give price at which called)	Number of Shares of Stock	Consideration (excluding accrued interest and dividends)	Par Value of bonds	Actual Cost (excluding accrued interest and dividends)	Book Value at Date of Disposal	Profit on Disposal	Loss on Disposal	Interest and Dividends Received		NAIC Designation*
											1	2	
37042RTL6	GENERAL MTRS ACCEP CORP 8.25%	10/29/2001	Union Bank of California	24313.30	24313.30	25480.78	24313.30	0.00	(1167.48)			1PE	
33736LAJA3	FIRST UNION 97-C1-A1 7.15%	10/19/2001	Union Bank of California	179.59	179.59	180.94	179.59	0.00	(1.35)			MR	
872287AB3	TCI COMMUNICATIONS ST NT 8%	10/31/2001	Union Bank of California	10815.00	10815.00	10344.30	10815.00	470.70	0.00			2	
31359L6W0	FEDERAL NATL MTG REMIC 7.385%	10/25/2001	Union Bank of California	797.33	797.33	823.12	797.33	0.00	(25.79)			1	
072012AC1	BAY APT CMNTYS INC 6.625%	10/16/2001	Union Bank of California	30555.00	30555.00	29971.00	30555.00	642.00	0.00			2PE	
161505BK7	CHASE COML - 1997-2-A1 6.45%	10/23/2001	Union Bank of California	6116.18	6116.18	674.48	6116.18	0.00	(58.30)			1PE	
25468PBA3	WALT DISNEY CO 5.125%	10/01/2001	Union Bank of California	40764.00	40764.00	39948.80	40764.00	815.20	0.00			NR	
31337JRE5	FHLMC 2137 CL-TB 6.5%	10/15/2001	Union Bank of California	2553.38	2553.38	2580.81	2553.38	0.00	(27.43)			1	
25156PAA1	DEUTSCHE TELEKOM 7.75%	10/19/2001	Union Bank of California	32175.90	32175.90	29947.80	32175.90	2228.10	0.00			1PE	
345397SH7	FORD MTR CR CO 5.75%	10/31/2001	Union Bank of California	15143.70	15143.70	14322.30	15143.70	821.40	0.00			2W	
235811AM8	DANA CORP 6.250%	10/02/2001	Union Bank of California	13500.00	13500.00	13803.45	13500.00	0.00	(303.45)			3W	
31359MEY5	FNMA NT 6.625%	10/26/2001	Union Bank of California	44292.19	44292.19	41090.62	44292.19	3201.57	0.00			1PE	
235811AM8	DANA CORP 6.250%	10/02/2001	Union Bank of California	4400.00	4400.00	4625.00	4400.00	0.00	(225.00)			3W	
362163V79	GNMA #182538 9%	10/18/2001	Union Bank of California	97.15	97.15	282.81	97.15	0.00	(185.66)			1	
31340M4Q5	FMAC #18-2631 8.5% / 18-1731	10/15/2001	Union Bank of California	30.65	30.65	30.07	30.65	0.58	0.00			1	
362029VB3	GNMA #004210 9%	10/16/2001	Union Bank of California	246.27	246.27	264.29	246.27	0.00	(18.02)			1	
36202AZC4	GNMA II #739 9%	10/22/2001	Union Bank of California	25.04	25.04	25.04	26.05	25.04	0.00			1	
36202BD85	GNMA II #1027 8.5%	10/22/2001	Union Bank of California	43.72	43.72	46.42	43.72	0.00	(2.70)			1	
362056FJ7	GNMA #27169 9%	10/16/2001	Union Bank of California	69.75	69.75	72.97	69.75	0.00	(3.22)			1	
36205XVM3	GNMA #403920 6.5%	10/16/2001	Union Bank of California	101.95	101.95	97.45	101.95	4.50	0.00			1	
31280KDS7	FMAC #E6-4613 7.5%	10/15/2001	Union Bank of California	618.66	618.66	621.37	618.66	0.00	(2.71)			1	
36203DB25	GNMA #345757 8%	10/16/2001	Union Bank of California	6416.41	6416.41	6583.79	6416.41	0.00	(167.38)			1	
31283JKB6	FHLMC POOL #G10290 6.5%	10/15/2001	Union Bank of California	2642.67	2642.67	2592.71	2642.67	49.96	0.00			1	
31294JKD9	FHLMC POOL #E00292	10/15/2001	Union Bank of California	471.96	471.96	475.65	471.96	0.00	(3.69)			1	
31286GLR4	FGLMC #E72136 5.5%	10/15/2001	Union Bank of California	332.11	332.11	327.13	332.11	4.98	0.00			1	
31371HZ76	FNMA #252866 7.0%	10/25/2001	Union Bank of California	2773.18	2773.18	2771.45	2773.18	1.73	0.00			1	
31289VTE8	FGLMC #N98649 6.5%			54.45	54.45	53.68	54.45	0.77	0.00			1	
31377M6S5	FNMA #381681 6.320%	10/25/2001	Union Bank of California	36.57	36.57	37.02	36.57	0.00	(0.45)			1	
33736LA3	FIRST UNION 97-C1-A1 7.15%	11/20/2001	Union Bank of California	580.31	580.31	584.67	580.31	0.00	(4.36)			NR	
31359L6W0	FEDERAL NATL MTG REMIC 7.385%	11/26/2001	Union Bank of California	668.70	668.70	690.33	668.70	0.00	(21.63)			1	

OCTOBER 1 THRU DECEMBER 31, 2001

STATEMENTS OF THE AMERICA HOME SHIELD OF OHIO, INC.

SCHEDULE D PART 4 - WELLINGTON

Showing all BONDS and STOCK Sold, Redeemed or Otherwise Disposed of

by the Company During the Current Period										
CUSIP	Description (Give complete and accurate description in each case, also in case of serial issues the amount maturing each year.)	Disposal Date	Name of purchaser (If matured or called, so state and give price at which called)	Number of Shares of Stock	Consideration (excluding accrued interest and dividends)	Par Value of bonds	Actual Cost (excluding accrued interest and dividends)	Book Value at Date of Disposal	Interest and Dividends Received	NAIC Designation*
161505BK7	CHASE COML - 1997-2-A1 6.45%	1/19/2001	Union Bank of California	512.63	512.63	517.52	512.63	0.00	(4.89)	1PE
25243YAA7	DIAGEO PLC (YANKEE) 6.125%	1/13/2001	Union Bank of California	1035.70	1035.70	997.10	1035.70	385.70	0.00	1PE
31331JRE5	FHLMC 2137 CL-TB 6.5%	1/11/2001	Union Bank of California	2540.55	2540.55	2567.84	2540.55	0.00	(27.29)	1
6530512AA0	LIBERTY FINL COS INC 6.750%	1/11/2001	Union Bank of California	16161.15	16161.15	13753.80	16161.15	2407.35	0.00	W
9128275NB8	US TREAS NT'S 6.000%	1/05/2001	Union Bank of California	44637.50	44637.50	42915.63	44637.50	1721.87	0.00	1PE
86210MAA4	STORA ENSO OYJ NT 7.375%	1/2/2001	Union Bank of California	5287.50	5287.50	4974.05	5287.50	313.45	0.00	1
31340MAQ25	FMAC #18-2631 8.5% / 18-1731	1/15/2001	Union Bank of California	22.64	22.64	22.21	22.64	0.43	0.00	1
362029VB3	GNMA #004210 9%	1/16/2001	Union Bank of California	124.57	124.57	133.69	124.57	0.00	-9.12	1
362029ZC4	GNMAIL #739.9%	1/12/2001	Union Bank of California	12.46	12.46	12.46	12.46	0.00	-0.50	1
36202BD85	GNMAIL #1027 8.5%	1/12/2001	Union Bank of California	44.71	44.71	47.47	44.71	0.00	-2.76	1
362056FJ7	GNMA #27169 9%	1/16/2001	Union Bank of California	70.30	70.30	73.55	70.30	0.00	-3.25	1
36205XVM3	GNMA #403920 6.5%	1/16/2001	Union Bank of California	69.16	69.16	66.11	69.16	3.05	0.00	1
31280KDS7	FMAC #E6-4613 7.5%	1/15/2001	Union Bank of California	266.27	266.27	267.43	266.27	0.00	-1.16	1
36203DB25	GNMA #245757 8%	1/16/2001	Union Bank of California	538.96	538.96	553.02	538.96	0.00	-14.06	1
31283JKB6	FGMC POOL #G10290 6.5%	1/15/2001	Union Bank of California	2451.34	2451.34	2404.99	2451.34	46.35	0.00	1
31294JKD9	FGMC POOL #E00292	1/15/2001	Union Bank of California	554.96	554.96	559.30	554.96	0.00	(4.34)	1
31286G6LR4	FGMC #E72136 5.5%	1/15/2001	Union Bank of California	299.52	299.52	295.03	299.52	4.49	0.00	1
31371H276	FNMA #252866 7.0%	1/26/2001	Union Bank of California	4613.85	4613.85	4610.97	4613.85	2.88	0.00	1
31289VTE8	FGMC #N98649 6.5%	1/15/2001	Union Bank of California	3995.91	3995.91	3939.09	3995.91	56.82	0.00	1
31377M6S5	FNMA #381681 6.320%	1/26/2001	Union Bank of California	28.99	28.99	29.34	28.99	0.00	(0.35)	1
33736LVA3	FIRST UNION 97-C1-A1 7.15%	1/20/2001	Union Bank of California	202.98	202.98	204.50	202.98	0.00	(1.52)	1PE
31359L6W0	FEDERAL NAT'L MTG REMIC 7.385%	1/26/2001	Union Bank of California	2178.98	2178.98	2249.45	2178.98	0.00	(70.47)	W
161505BK7	CHASE COML - 1997-2-A1 6.45%	1/20/2001	Union Bank of California	236.87	236.87	239.13	236.87	0.00	(2.26)	1PE
96647KAJ1	WHITMAN CORP 6.0%	1/21/2001	Union Bank of California	2527.77	2527.77	2554.92	2527.77	0.00	(27.15)	2PE
785905AA8	SABRE HOLDINGS BDS 7.350%	1/20/2001	Union Bank of California	13862.50	13862.50	14897.80	13862.50	0.00	(1135.30)	2
31340M4Q5	FMAC #18-2631 8.5% / 18-1731	1/17/2001	Union Bank of California	31.12	31.12	30.53	31.12	0.59	0.00	1
362029VB3	GNMA #004210 9%	1/17/2001	Union Bank of California	126.51	126.51	135.77	126.51	0.00	(9.26)	1
36202AZC4	GNMAIL #739.9%	1/21/2001	Union Bank of California	22.76	22.76	23.68	22.76	0.00	(0.92)	1
36202BD85	GNMAIL #1027 8.5%	1/21/2001	Union Bank of California	44.98	44.98	47.76	44.98	0.00	(2.78)	1
362056FJ7	GNMA #27169 9%	1/17/2001	Union Bank of California	70.85	70.85	74.12	70.85	0.00	(3.27)	1
36205XVM3	GNMA #403920 6.5%	1/17/2001	Union Bank of California	98.85	98.85	94.49	98.85	4.36	0.00	1
31280KDS7	FMAC #E6-4613 7.5%	1/17/2001	Union Bank of California	685.95	685.95	688.95	685.95	0.00	(3.00)	1

SCHEDULE D — PART 5

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

ANNUAL STATEMENT FOR THE YEAR 2001 OF THE

SCHEDULE F — PART 1

Assumed Reinsurance as of December 31, Current Year [000 omitted]

SCHEDULE F — PART 3

Ceded Reinsurance as of December 31, Current Year [000 Omitted]

[Continued]

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

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Commission Date

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SCHEDULE F — PART 4

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

Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses

1 Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	Overdue				Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 ÷ Col. 11	Percentage More Than 120 Days Overdue Col. 9 ÷ Col. 11
					5	6	7	8				
398999	TOTALS											

SCHEDULE F — PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year [000 Omitted]

1. Amounts in dispute totalling \$ _____ are included in Column 5
2. Amounts in dispute totalling \$ _____ are excluded from Column 13
3. Column 5 excludes \$ _____ recoverables on certain IFRNA on contra

SCHEDULE F — PART 6

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

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 Columns 5 thru 8 but not in excess of Column 4	11 Column 4 minus Column 10	12 Greater of Column 11 or Schedule F—Part 4 Columns 8 & 9
3339999		TOTALS									

1. Total

2. Line 1 \times 20

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 \times 1000)

6. Provision for Reinsurance (sum lines 4 + 5) (Enter this amount on Page 3, Line 15)

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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Item 9)			
2. Agent's balances or uncollected premiums (Item 10)			
3. Funds held by or deposited with reinsured companies (Item 11)			
4. Reinsurance recoverables on loss and loss adjustment expense payments (Item 14)			
5. Other assets (Items 12 and 13 and 15 through 24)			
6. Net amount recoverable from reinsurers			
7. Totals (Item 25)			
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Items 1 through 3)			
9. Taxes, expenses, and other obligations (Items 4 through 8)			
10. Unearned premiums (Item 9)			
11. Dividends declared and unpaid (Item 10.1 and 10.2)			
12. Funds held by company under reinsurance treaties (Item 12)			
13. Amounts withheld or retained by company for account of others (Item 13)			
14. Provision for reinsurance (Item 15)			
15. Other liabilities (Items 14 and 16 through 22)			
16. Total Liabilities (Item 23)			
17. Surplus as regards policyholders (Item 32)		XXXX	
18. Totals (Item 33)			

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 []

If yes, give full explanation:

REPORT 1 - RESERVE CALCULATION

	Ohio Business (1)	Non-Ohio Business (2)
1. Contract fees collected - on contracts issued and renewed during 2000 and all other contracts still in force (unexpired) at the end of 2000	\$ 10,693,829	1.
2. Less: Reinsurance ceded	0	2.
3. Net contract fees	10,693,829	3.
	x 0.40	0.40
4. Sub-total reserve amount	4,277,532	4.
5. Less: Claims paid during current year and prior years on those contract policies issued or renewed during the year and all other contracts in force (unexpired) at the end of 1999.	- 1,783,864	5.
6. Current year end statutory reserve **	\$ 2,493,668	6.

** Show line 6 (sum of Col. (1) + Col. (2)) on Page 3, line 2, current year.
If line 6 is negative enter 0 (zero) on pages 3, line 2, current year.

REPORT 2 - SURPLUS REQUIREMENT CALCULATION

Calculated company required surplus is based on contracts issued or renewed representing Ohio and Non-Ohio business in the previous calendar year.

If company is commencing business for the first time, surplus is based on the projected number of contracts to be issued representing Ohio and Non-Ohio business.

Surplus	Number of Contracts
\$50,000	minimum
70,000	1,000
90,000	1,500
110,000	2,000
130,000	2,500
150,000	3,000
170,000	3,500
210,000	4,000
410,000	5,000
610,000	10,000
	15,000

	Ohio Business (1)	Non-Ohio Business (2)
1. Total contracts issued or renewed (2000)	1. 28,332	
2. Less 1,000 contracts	2. - 1,000	Xxxxxxxxxxxxxxxxxxxxx
3. Additional contracts	3. 27,332	
4. Divided by 500	4. / 500	500
5. Surplus factor (round up; no decimal)	5. 55	
6. Multiply by \$20,000	6. > \$20,000	\$20,000
7. Additional surplus required	7. 1,100,000	0

STATEMENT AS OF December 31, 2001 OF THE American Home Shield of Ohio, Inc.

SURPLUS REQUIREMENT CALCULATION (cont'd)

8 Plus \$50,000 minimum	8. +	\$ 50,000
9. Total minimum surplus required - Ohio Business (lines 7+8, Col. (1))	9.	\$ <u>1,150,000</u>
10. Total surplus required - Non-Ohio business (line 7, Col. 2)	10.	\$ <u>0</u>
11. Total (lines 9+10)	11.	\$ <u>1,150,000</u>
12. Enter amount from page 3, line 19	12.	\$ <u>3,519,225</u>
13. Difference (line 12 - line 11)	13.	\$ <u>2,369,225</u>

SCHEDULE N - CASH

1 Depository - Give full name and location. Give interest rate and maturity date for certificate of deposits.	2 Amount of interest received during year	3 Amount of interest accrued Dec. 31 (current)	4 Balance
OPEN DEPOSITORIES			
1. First Tennessee Bank PO Box 84 Memphis, TN 38101	-		+ 753
2. Eureka Bank 50 Old Courthouse Square Santa Rosa, CA 4.16% 6/18/2000	1,214	309	25,000
3. Eureka Bank 50 Old Courthouse Square Santa Rosa, CA 4.21%, 06/03/00	2,374	198	50,000
4.			
5.			
6.			
7.			
8.			
SUB-TOTAL	3,588	507	75,753
SUSPENDED DEPOSITORIES			
9.			
10.			
SUB-TOTAL			
GRAND TOTAL - ALL DEPOSITORIES	3,588	507	75,753

TOTALS OF DEPOSITORY BALANCES ON THE LAST
DAY OF EACH MONTH DURING THE CURRENT YEAR

Jan 77,021	Apr 76,387	Jul 77,625	Oct 76,579
Feb 75,659	May 75,726	Aug 76,555	Nov 76,611
Mar 76,214	Jun 76,444	Sep 76,247	Dec 75,753

The ServiceMaster Company owns 100% of Service Master CosumerServices, L.P.. ServiceMaster Consumer Services, L.P. owns 100% of the stock of American Home Shield Corporation. American Home Shield Corporation owns 100% of the stock of corporations 2 through 19 listed below with the exception of Pacific Cal-West., and American Home Shield Services Corporation. American Home Shield Corporation owns a 90% interest in American Home Shield Services Corporation. American Home Shield Corporation's 100% interest in Pacific Cal-West, Inc. is indirect. Pacific Cal-West, Inc is a wholly owned subsidiary of Pacific Cal-West Financial Corporation, which in turn is a wholly-owned subsidiary of American Home Shield Corporation.

Name of Subsidiary	FEIN	Co-Code	State
1. American Home Shield Corporation	13-2686654		
2. American Home Shield of Arizona, Inc	86-0318334		
3. American Home Shield of California, Inc	94-2228198		
4. American Home Shield of Florida, Inc.	94-2532275		
5. New Jersey Home Shield Corporation	22-2068187		
6. American Home Shield of Ohio	31-0913795		
7. Pacific Cal West Inc.	94-2243244		
8. Pacific Cal-West, Inc	94-2650255		
9. Home Shield Insurance Agency, Inc	94-2602888		
10. American Home Shield of Texas, Inc	94-2352584		
11. American Home Shield of Nevada, Inc.	68-0097798	23177	CA
12. American Home Shield of Virginia, Inc.	94-2903119	46493	VA
13. AHS Real Estate Services, Inc	68-0179650		
14. American Home Shield of Mississippi Inc.	68-0169314		
15. American Home Shield of Iowa, Inc	42-1309468		
16. American Home Shield of Main, Inc.	68-0221097		
17. Amerispec, Inc	62-1685957		
18. American Home Shield Service Corp	94-2746187		
19. American Home Shield of Washington Inc.	52-2187232		

PART 2 — SUMMARY OF THE INSURER'S TRANSACTIONS WITH ANY AFFILIATES
SCHEDULE Y — (Continued)

CONTRACT FEES WRITTEN
Allocated by States and Territories

1 STATES	2	3	4	5
	Number of Contracts Written	Direct Fees Written	Direct Claims Paid	Number of Contracts in Force
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 Wash D.C.	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	28,332	10,693,829	4,483,283
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				
53				
54				
55 Totals		28,332	10,693,829	4,483,283
				28,332

Col 3 - Gross premiums, agree with Part 2A, Col 1

Col 4 agree with Part 3, Col 1