



## 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):

## ANNUAL STATEMENT

For the Year Ended December 31, 2001  
of the condition and affairs of the

American Home Shield of Ohio, Inc.

Employer's ID No: 31-0913795

Organized under the Laws of the State of Ohio made to the  
INSURANCE DEPARTMENT OF THE STATE OF Ohio pursuant to the laws  
thereof

Incorporated June 30, 1977 Commenced Business June 30, 1977

Home Office 889 Ridge Lake Blvd. Memphis TN 38120

Mail Address 889 Ridge Lake Blvd. Memphis TN 38120

Main Administrative Office 889 Ridge Lake Blvd., Memphis, TN 38120 (901) 537- 8023

Primary Location of Books 889 Ridge Lake Blvd. Memphis TN 38120

Contact Person & Phone Number Christopher M. Hearn (901) 537-8023

## OFFICERS\*\*

Scott J. Cromie

(President)

(Vice Presidents)

(Vice Presidents)

Mark F. Lightfoot

(Secretary)

(Vice Presidents)

(Vice Presidents)

Brian L. Rupiper

(Treasurer)

(Vice Presidents)

(Vice Presidents)

## DIRECTORS OR TRUSTEES\*\*

Scott J. Cromie

Brian L. Rupiper

Mark F. Lightfoot

Richard A. Ascolese

David J Crawford

State of Tennessee

County of Shelby SS.

[Signature]  
President

[Signature]  
Secretary

[Signature]  
Treasurer

of the American Home Shield of Ohio, Inc. being duly sworn, each for himself disposes and says that they are the above described officers of the said company, and that on the thirty first of December last all of the described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as herein stated, and that this annual statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the condition and affairs of the said company as of the Thirty-first day of December last, and of its income and deductions therefrom for the year ended on that date, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me this 28 day of February 2002

Kathy H. Tant

MY COMMISSION EXPIRES OCT. 2, 2002

[Signature] President  
[Signature] Secretary

\*\* Or Corresponding person having  
charge of the accounts of company

RECL.

MAR 4 - 2002

O.F.R.S.

[Signature]  
3/13  
nm

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. Supplies	-	
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, ln 15)	246,837	267,137
9 Net realized capital gains or losses (Part 1A, Col 7, ln 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 Sch	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. _____					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 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						
Direct Business 1	Claims Paid		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 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				XXXXXXXX	XXXXXXXX
15 Deferred acquisition cost				XXXXXXXX	XXXXXXXX
16 Other assets:					
a. _____					
b. _____					
c. _____					
17 Prepaid expenses:					
a. Supplies	2,209		(2,209)	-	XXXXXXXX
b. _____				XXXXXXXX	XXXXXXXX
c. _____				XXXXXXXX	XXXXXXXX
18 TOTALS	9,350,683		143,524	9,202,741	7,799,612

143,942

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	XXXXXXXX	XXXXXXXXXXXX	(68,901)

Line 24 to agree with Page 4, line 20.

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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	2	3	4	5
Where Deposited	Description and Purpose of Deposit (Indicating literal form of registration of Securities)	Par Value	Statement Value	Market Value
	<p align="center"><b>SCHEDULE OF ALL OTHER DEPOSITS</b></p> <p align="center">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"</p>			
1	2	3	4	5
Where Deposited	Description and Purpose of Deposit (Indicating literal form of registration of Securities)	Par Value	Statement Value	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).  
**American Home Shield of Ohio, Inc. is a wholly-owned subsidiary of**
8. Have 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 lns 2+3) divided by (pg 4 ln 1) x 100	56.98	46.84	51.53	47.00
(pg 4 lns 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



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

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
		Interest	Maturity	Date of								Amount				
				Option								of				

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16					
	Interest	Maturity	Date of								Amount									
			Option																	
CUSIP Identifi- cation	Rate of	How Paid	Year	Month	Year	Call Price	Book Value	Par Value	Rate used to Ob- tain Mar- ket Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amt. Re- ceived Dur- ing Year	In- crease by Ad- just- ment In- Book Value Dur- ing Year	De- crease by Ad- just- ment In- Book Value Dur- ing Year	Interest Due and Accrued Dec. 31 Current year on Bonds in Default as to Principle of Interest	NAIC Designa- tion	Year Ac- quired	Effective Rate of Interest	Statement Value Dec. 31 of Current Year (a)	
73317PAC3	6.375%		2003	9			24,961	25,000	6.375%	25,645	24,882		684	0	0		2PE	1998	6.375%	24,961
163123NH1	6.960%		2004	6			20,508	20,000	6.960%	21,110	21,208		602	0	0		NR	1998	6.960%	20,508
70109HAF2	5.650%		2003	9			39,986	40,000	5.650%	41,128	39,960		1,142	0	0		1PE	1998	5.650%	39,986
251124BT9	6.750%		2005	7			36,217	35,000	6.750%	36,986	37,346		769	0	0		NR	1998	6.750%	36,217
05965FAA6	6.500%		2005	11			24,937	25,000	6.500%	25,780	24,882		843	0	0		1	1998	6.500%	24,937
9128274F6	5.625%		2008	5			88,724	90,000	5.625%	84,289	88,575		5,565	0	0		1PE	1999	5.625%	88,724
9128273E0	6.125%		2007	8			36,043	35,000	6.125%	37,625	36,829		1,582	0	0		1PE	1999	6.125%	36,043
31286VTE8	6.500%		2008	11			4,623	4,643	6.500%	4,646	4,694		25	0	0		2PE	1999	6.500%	4,623
96647KAJ1	6.000%		2004	5			24,999	25,000	6.000%	25,784	24,998		785	0	0		2PE	1999	6.000%	24,999
482620AT8	6.450%		2003	3			14,825	15,000	6.450%	15,409	14,485		584	0	0		1PE	1999	6.450%	14,825
208251AC2	5.900%		2004	4			14,729	15,000	5.900%	15,578	14,438		849	0	0		2W	1999	5.900%	14,729
00440EAB3	8.300%		2006	8			14,978	15,000	8.300%	16,288	14,967		1,310	0	0		1PE	1999	8.300%	14,978
883203BT7	6.750%		2002	9			19,997	20,000	6.750%	20,464	19,988		467	0	0		1PE	1999	6.750%	19,997
045424FF0	6.750%		2009	1			48,429	50,000	6.750%	52,246	47,930		3,817	0	0		1	1999	6.750%	48,429
438516AK2	7.500%		2009	3			29,899	30,000	7.500%	32,357	29,876		2,458	0	0		1PE	2000	7.500%	29,899
792860ADO	8.125%		2010	4			21,912	22,000	8.125%	23,760	21,894		1,848	0	0		NR	2000	8.125%	21,912
826428AC8	8.750%		2005	5			29,895	30,000	8.750%	31,701	29,842		1,906	0	0		2PE	2000	8.750%	29,895
837004BP4	7.500%		2005	6			29,912	30,000	7.500%	32,277	29,872		2,365	0	0		1PE	2000	7.500%	29,912
31359MEV1	6.375%		2009	6			38,784	40,000	6.375%	42,156	38,566		3,372	0	0		1PE	2000	6.375%	38,784
172967AW1	5.800%		2004	3			29,462	30,000	5.800%	31,257	29,152		1,795	0	0		1PE	2000	5.800%	29,462
423328BP7	8.000%		2005	6			15,290	15,000	8.000%	16,318	15,397		1,028	0	0		1	2000	8.000%	15,290
36962EX95	8.850%		2007	3			16,119	15,000	8.850%	17,421	16,380		1,302	0	0		W	2000	8.850%	16,119
92839UAAS	7.950%		2005	8			15,059	15,000	7.950%	15,498	15,079		439	0	0		2PE	2000	7.950%	15,059
31359MGH0	6.625%		2007	10			50,333	50,000	6.625%	59,331	50,412		8,998	0	0		NR	2000	6.625%	50,333
31359MGH0	6.625%		2007	10			60,877	60,000	6.625%	59,331	61,041		0	(1,546)	0		NR	2000	6.625%	60,877

**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

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Transaction # (if applicable): \_\_\_\_\_

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\_\_\_\_\_  
\_\_\_\_\_

Date Scanned: \_\_\_\_\_

Scanned By (initials): \_\_\_\_\_



## ANNUAL STATEMENT

For the Year Ended December 31, 2001  
of the condition and affairs of the

American Home Shield of Ohio, Inc.

Employer's ID No: 31-0913795

Organized under the Laws of the State of Ohio made to the  
INSURANCE DEPARTMENT OF THE STATE OF Ohio pursuant to the laws  
thereof

Incorporated June 30, 1977 Commenced Business June 30, 1977

Home Office 889 Ridge Lake Blvd. Memphis TN 38120

Mail Address 889 Ridge Lake Blvd. Memphis TN 38120

Main Administrative Office 889 Ridge Lake Blvd., Memphis, TN 38120 (901) 537-8023

Primary Location of Books 889 Ridge Lake Blvd. Memphis TN 38120

Contact Person & Phone Number Christopher M. Hearn (901) 537-8023

## OFFICERS\*\*

Scott J. Cromie

(President)

(Vice Presidents)

(Vice Presidents)

Mark F. Lightfoot

(Secretary)

(Vice Presidents)

(Vice Presidents)

Brian L. Rupiper

(Treasurer)

(Vice Presidents)

(Vice Presidents)

## DIRECTORS OR TRUSTEES\*\*

Scott J. Cromie

Brian L. Rupiper

Mark F. Lightfoot

Richard A. Ascolese

David J. Crawford

State of Tennessee

County of Shelby SS.

Scott J. Cromie  
President

Mark F. Lightfoot  
Secretary

Brian L. Rupiper  
Treasurer

of the American Home Shield of Ohio, Inc. being duly sworn, each for himself disposes and says that they are the above described officers of the said company, and that on the thirty first of December last all of the described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as herein stated, and that this annual statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the condition and affairs of the said company as of the Thirty-first day of December last, and of its income and deductions therefrom: for the year ended on that date, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me this 28 day of February 2002

Kathy H. Tant

MY COMMISSION EXPIRES OCT. 2, 2002

Mark F. Lightfoot President  
Scott J. Cromie Secretary

\*\* Or Corresponding person having  
charge of the accounts of company

*Blomms*  
3/13  
AM

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. Supplies		
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
<b>DEDUCTIONS</b>		
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
<b>INVESTMENT INCOME</b>		
8 Net investment income earned (Part 1, Col 8, ln 15)	246,837	267,137
9 Net realized capital gains or losses (Part 1A, Col 7, ln 11)	129,412	359,893
10 Net investment gain or loss	376,249	627,030
<b>OTHER INCOME</b>		
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
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
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 Sch	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

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

Deductions	
11.	37,319
12.	
13.	37,319
14.	246,837
15.	

\*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

Direct Business 1	Claims Paid		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 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		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 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				xxxxxxx	xxxxxxx
14 Equipment, furniture and supplies				xxxxxxx	xxxxxxx
15 Deferred acquisition cost					
16 Other assets:					
a. _____					
b. _____					
c. _____					
17 Prepaid expenses:					
a. Supplies	2,209		(2,209)	-	xxxxxxx
b. _____				xxxxxxx	xxxxxxx
c. _____				xxxxxxx	xxxxxxx
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. Appliance Inventory	7,000	2,209	4,791
b. Other Nonadmitted Assets	-	-	-
c. _____			-
23 Other assets not admitted:			
a. Home Protection Contract Fee Receivable	72,041	145,733	(73,692)
b. _____			
c. _____			
24 Total Change	xxxxxxx	xxxxxxxxxxx	(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

[illegible]

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

### 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 ( ☒ ) If yes explain.
3. Does the company have any material contingent liabilities that affect its financial condition? Yes ( ) No ( ☒ ).  
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 ☒ 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).  
**American Home Shield of Ohio, Inc. is a wholly-owned subsidiary of American Home Shield Corporation.**
8. Have any of the company assets been pledged or hypothecated at any time during the year? Yes ( ) No ( ☒ ).  
If yes explain.
9. Have any loans been made to officers or directors at any time during the year? Yes ( ) No ( ☒ ).  
If yes explain.
10. Are all securities in actual possession of company (except for special and other deposits)? Yes ☒ 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 ( ☒ ) 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 lns 2+3) divided by (pg 4 ln 1) x 100	56.98	46.84	51.53	47.00
(pg 4 lns 4 + 5 + 13) divided by (pg 4 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





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																			
1	2	3			4	5	6	7	8	9		10	11	12		13	14	15	16
	Interest	Date of								Interest		In-	De-	Amount					
		Maturity	Option									crease	crease	of					
												by	by	Interest					
												Ad-	Ad-	Due and					
												just-	just-	Dec. 31					
												ment	ment	Current					
												In-	In-	Bonds in					
												Book	Book	Default as					
												Value	Value	to					
												Dur-	Dur-	Principle					
												ing	ing	of Interest					
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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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16							
	Interest	Maturity	Date of								Amount											
			Option								of											
CUSIP Identifi- cation	Description	Rate of	How Paid	Year	Month	Year	Call Price	Book Value	Par Value	Rate used to Ob- tain Mar- ket Value	Market Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amt. Re- ceived Dur- ing Year	In- crease by Ad- just- ment In- Book Value Dur- ing Year	De- crease by Ad- just- ment In- Book Value Dur- ing Year	Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principle of Interest	NAIC Desig- nation	Year Ac- quired	Effec- tive Rate of Interest	Statement Value Dec. 31 of Current Year (a)	
31359MEY5	FNMA NT 6.625%	6.625%		2009	9			51,179	50,000	6.625%	31,973	51,420			0	(19,206)			1PE	2000	6.625%	51,179
31359MEY5	FNMA NT 6.625%	6.625%		2009	9			9,877	10,000	6.625%	31,973	10,216			22,096	0	0		1PE	2000	6.625%	9,877
548661CC9	LOWES COS INC 7.500%	7.500%		2005	12			9,996	10,000	7.500%	10,788	9,995			792	0	0		1PE	2000	7.500%	9,996
34527RET6	FORDO 2000-F-CL A3 6.580%	6.580%		2004	11			30,350	30,000	6.580%	31,581	30,470			1,231	0	0		1PE	2001	6.580%	30,350
163762AL1	CHEM MSTR CRD 96-2-A 5.980%	5.980%		2008	9			29,975	30,000	5.980%	31,164	29,971			1,189	0	0		1PE	2001	5.980%	29,975
210805CB1	CONTINENTAL 98-1-A 6.648%	6.648%		2017	9			23,027	22,908	6.648%	20,005	23,035			0	(3,022)			2W	2001	6.648%	23,027
852060AJ1	SPRINT CAPITAL CORP 7.625%	7.625%		2011	1			14,913	15,000	7.625%	15,732	14,903			819	0	0		2	2001	7.625%	14,913
501044BX8	KROGER CO 8.050%	8.050%		2010	2			15,980	15,000	8.050%	16,401	16,092			421	0	0		2PE	2001	8.050%	15,980
75852UAF0	RELASTAR FINL NT 8.000%	8.000%		2006	10			15,960	15,000	8.000%	16,512	16,145			552	0	0		1PE	2001	8.000%	15,960
29444GAH0	EQUITABLE COS INC 6.500%	6.500%		2008	4			15,020	15,000	6.500%	15,341	15,023			321	0	0		1PE	2001	6.500%	15,020
742718BM0	PROCTOR & GAMBLE 6.875%	6.875%		2009	9			20,915	20,000	6.875%	21,393	21,024			478	0	0		1PE	2001	6.875%	20,915
04685RAA2	ATHENA NEURO FIN LLC 7.250%	7.250%		2008	2			15,146	15,000	7.250%	15,688	15,168			542	0	0		2PE	2001	7.250%	15,146
9128275N8	US TREAS NTS 6.000%	6.000%		2009	8			37,072	35,000	6.000%	37,286	37,551			214	0	0		NR	2001	6.000%	37,072
72348AAB7	PINNACLE WEST 6.400%	6.400%		2006	4			14,976	15,000	6.400%	15,174	14,971			188	0	0		2W	2001	6.400%	14,976
92780AEN0	VIRGINIA ELEC & PWR 5.800%	5.800%		2006	3			14,956	15,000	5.800%	15,161	14,947			205	0	0		1	2001	5.800%	14,956
86764PAB5	SUNOCO INC. 6.750%	6.750%		2011	4			14,921	15,000	6.750%	14,855	14,814			0	(66)			2	2001	6.750%	14,921
00184AAB1	AOL TIME WARNER INC 6.750%	6.750%		2011	4			19,815	20,000	6.750%	20,495	19,801			680	0	0		2PE	2001	6.750%	19,815
448814HR7	HYDRO-QUEBEC 6.300%	6.300%		2011	5			19,968	20,000	6.300%	20,449	19,966			481	0	0		1PE	2001	6.300%	19,968
302570AN6	FPL GROUP 6.125%	6.125%		2011	5			14,919	15,000	6.125%	15,198	14,908			279	0	0		1	2001	6.125%	14,919
28336LAB5	EL PASO 7.000%	7.000%		2011	5			14,975	15,000	7.000%	14,853	14,873			0	(122)			2PE	2001	7.000%	14,975
98157DAJ5	WORLDCOM INC. 7.500%	7.500%		2011	5			14,847	15,000	7.500%	15,430	14,836			583	0	0		1	2001	7.500%	14,847
73755LAB3	POTASH CORP SASKA NT 7.750%	7.750%		2011	5			4,969	5,000	7.750%	5,318	4,967			349	0	0		2PE	2001	7.750%	4,969
87316BAC2	TXU CORP 6.375%	6.375%		2006	6			14,931	15,000	6.375%	15,106	14,922			177	0	0		2PE	2001	6.375%	14,931
46222PAJ7	IOS CAPITAL INC. 9.750%	9.750%		2004	6			14,923	15,000	9.750%	15,037	14,905			114	0	0		W	2001	9.750%	14,923
152312AG9	CENTEX CORP NTS 7.875%	7.875%		2011	2			14,997	15,000	7.875%	15,324	14,997			327	0	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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
		Maturity	Date of Option					Interest	In-	De-	Amount of							
								9.1	9	crease by Ad- just- ment In- Book Value	crease by Ad- just- ment In- Book Value	Interest Due and Accrued Dec. 31 Current year, on Bonds in Default as to Principal						
CUSIP Identif- ication	Description	Year	Month	Year	Call Price	Book Value	Par Value	Rate used to Ob- tain Mar- ket Value	Market Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amtl. Re- ceiv- ing Dur- ing Year	Year	Effective Rate of Interest	Statement Value Dec. 31 of Current Year (a)			
75968NAA9	FIRST MASS BK NT 7.625%	2011	6			4,987	5,000	7.625%	5,225	4,987			238		2	2001	7.625%	4,987
268766BU5	RENAISSANCE RE HLDGS 7.000%	2008	7			14,982	15,000	7.000%	15,142	14,981			160		1PE	2001	7.000%	14,982
359292AT9	EOP OPER LTD PARTNER 7.000%	2011	7			14,929	15,000	7.000%	15,119	14,926			190		2PE	2001	7.000%	14,929
444859AT9	FROST NATL BANK BDS 6.875%	2011	8			14,994	15,000	6.875%	14,838	14,994			0		2PE	2001	6.875%	14,994
081434AA0	HUMANA INC NTS 7.250%	2006	8			4,989	5,000	7.250%	5,032	4,988			43		2PE	2001	7.250%	4,989
833034AC5	BEMIS COMPANY INC 6.500%	2008	8			4,992	5,000	6.500%	5,116	4,991			124		1PE	2001	6.500%	4,992
594457BQ5	SNAP ON TOOLS NTS 6.250%	2011	8			9,945	10,000	6.250%	9,773	9,943			0		1PE	2001	6.250%	9,945
69351UAB9	MICHIGAN CONS GAS 6.125%	2011	9			14,974	15,000	6.125%	14,998	14,972			24		W	2001	6.125%	14,974
87612EAB2	PPL ELEC UTIL SR NT 6.250%	2009	8			14,939	15,000	6.250%	14,901	14,936			0		1PE	2001	6.250%	14,939
205887AZ5	TARGET CORP 7.500%	2010	8			21,786	20,000	7.500%	22,073	21,872			287		1	2001	7.500%	21,786
52108HFL3	CONGRA FOODS INC. 6.000%	2006	9			15,056	15,000	6.000%	15,319	15,060			263		2	2001	6.000%	15,056
31359MDU4	LBUBS 2001-C3-CL-A2 6.365%	2008	12			51,165	50,000	6.365%	50,701	51,180			0		1	2001	6.365%	51,165
31359MGJ6	FNMA 6.000%	2008	5			68,544	65,000	6.000%	67,539	68,730			0		1PE	2001	6.000%	68,544
67957AAF0	OLD DOMIN ELEC SER A 6.250%	2010	11			136,148	125,000	6.625%	132,851	136,516			0		1PE	2001	6.625%	136,148
441812JW5	HOUSEHOLD FIN NT 6.375%	2011	6			10,012	10,000	6.250%	9,790	10,012			0		1PE	2001	6.250%	10,012
40621PAF6	HOUSEHOLD FIN NT 6.375%	2006	8			9,999	10,000	6.375%	9,984	9,999			0		1PE	2001	6.375%	9,999
020002AK7	HALLIBURTON CO 6.000%	2006	8			10,248	10,000	5.000%	8,814	10,262			0		1PE	2001	5.000%	10,248
370425RG7	ALLSTATE CORP 7.200%	2009	12			10,766	10,000	7.200%	10,655	10,791			0		1PE	2001	7.200%	10,766
02378JAW8	GMAC 6.150%	2007	4			49,143	50,000	6.150%	49,252	49,101			109		NR	2001	6.150%	49,143
345397TX1	AMERICAN AIRLINE 6.978%	2011	4			10,141	10,000	6.978%	9,988	10,145			0		1	2001	6.978%	10,141
50075NAAB0	FORD MOTOR CR CO 6.500%	2007	1			64,704	65,000	6.500%	63,591	64,689			0		2	2001	6.500%	64,704
41014SAA4	KRAFT FOODS INC. 5.625%	2011	11			9,993	10,000	5.625%	9,696	9,993			0			2001	5.625%	9,993
428236AE3	JOHN HANCOCK 5.625%	2008	12			20,001	20,000	5.625%	19,721	20,000			0			2001	5.625%	20,001
013817AF8	HEWLETT PACKARD CO 5.750%	2008	12			14,921	15,000	5.750%	14,885	14,920			0		1	2001	5.750%	14,921
	ALCOA INC 6.000%	2012	1			14,970	15,000	6.000%	14,891	14,970			0			2001	6.000%	14,970



SCHEDULE D - PART 1

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

1	2	3	4	5	6	7	8	9.1	9	10	11	12	13	14	15	16				
		Maturity	Date of Option					Interest		In-	De-	Amount of								
		Year	Month	Year	Call Price	Book Value	Par Value	Rate used to Ob- tain Mar- ket Value	Market Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amt. Re- ceiv- ing Dur- ing Year	In- crease by Ad- just- ment In- Value Dur- ing Year	In- crease by Ad- just- ment In- Value Dur- ing Year	Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as Principle of Interest	NAIC Desig- nation	Year Ac- quired	Effec- tive Rate of Interest	Statement Value Dec. 31 of Current Year (a)	
CUSIP Identifi- cation	Description																			
		14911RAD1																		
		585510CG3																		
		925524AQ3																		
31359MH44																				
		5.950%				5,104	5,000	5.950%	5,135	5,108			31	0			1PE	2001	5.950%	5,104
		6.375%	2010	2		10,140	10,000	6.375%	10,109	10,141			0	(31)			1PE	2001	6.375%	10,140
		6.625%	2011	5		10,148	10,000	6.625%	10,166	10,149			18	0			1PE	2001	6.625%	10,148
		5.000%	2003	2		133,369	130,000	5.000%	133,697	133,628			328	0			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

Showing all Common Stocks Owned December 31 of Current Year												
CUSIP Identification	Description	Number of Shares of Stock	Book Value	Rate per Share Used to Obtain Market Value	Market Value	Actual Cost	Dividends		Increased By Adjustment In Book Value During Year	Decrease By Adjustment In Book Value During Year	NAIC Designation (a)	Year Acquired
							7.1 Declared But Unpaid During Year	7.2 Amount Received During Year				
018091108	ALLEN TELECOM INC	10,500	89,250	13,000	89,250	136,498			0		0	2001
179584107	CLAIRES STORES	3,925	59,268	18,458	59,268	72,449			0		0	1999
049156102	ATLANTIS PLASTICS INC	10,200	32,436	6,215	32,436	63,391			0		0	2001
720279108	PIER 1 IMPORTS INC	6,925	120,080	8,337	120,080	57,732			0		0	2001
929297109	WMS INDS INC	4,700	94,000	14,964	94,000	70,329			0		0	2001
147195101	CASCADE CORP	8,200	98,482	11,661	98,482	95,624			0		0	2001
598148104	MIDWAY GAMES INC	6,445	96,739	11,236	96,739	72,414			0		0	2001
896522109	TRINITY INDS INC	4,600	124,982	27,811	124,982	127,930			0		0	2000
001084102	ARGO CORP	7,500	118,350	11,406	118,350	85,547			0		0	2001
363127101	GAINSCO INC	35,500	56,800	3,818	56,800	135,526			0		0	2000
023641109	AMERICA SVC GROUP INC	3,800	28,994	19,125	28,994	72,675			0		0	2000
34354P105	FLOWSERVE CORP	3,800	101,118	16,411	101,118	62,362			0		0	2001
938824109	WASHINGTON FED INC	3,740	96,417	20,045	96,417	74,970			0		0	2001
892356106	TRACTOR SUPPLY CO	3,100	105,648	14,452	105,648	44,800			0		0	2001
140909102	CARAUSTAR INDS INC	10,550	73,111	10,108	73,111	106,639			0		0	2001
549271104	LUBRIZOL CORP	2,600	91,234	28,685	91,234	74,580			0		0	2001
651290108	NEWFIELD EXPL CO	3,200	113,632	34,938	113,632	111,800			1		0	2001
651824104	NEWPORT CORP	3,500	67,480	18,237	67,480	63,831			2		0	2001
670837103	OGE ENERGY CORP	2,200	50,776	22,739	50,776	50,025			3		0	2001
903236107	URS CORP NEW	1,300	35,633	23,503	35,633	30,554			0		0	2001
	Total Preferred and Common Stocks	136,285	1,654,430		1,654,430	1,609,676			6		295,021	(250,267)



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		1PE
441812JW5	HOUSEHOLD FIN NT 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		1PE
020002AK7	ALLSTATE CORP 7.200%	10/24/2001	Union Bank of California		10790.90	10000		1PE
370425RG7	GMAC 6.150%	10/29/2001	Union Bank of California		49101.50	50000		NR
02378JAW8	AMERICAN AIRLINE 6.978%	10/29/2001	Union Bank of California		10144.90	10000		1
345397TX1	FORD MOTOR CREDIT CO 6.500%	10/31/2001	Union Bank of California		64689.30	65000		2
50075NAB0	KRAFT FOODS INC 5.625%	11/2-5/2001	Union Bank of California		9992.75	10000		1
41014SAA4	JOHN HANCOCK 5.625%	12/06/2001	Union Bank of California		20000.90	20000		1
428236AE3	HEWLETT PACKARD CO 5.750%	12/06/2001	Union Bank of California		14919.75	15000		1
013817AF8	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		1PE
585510CG3	MELLON FINL CO 6.375%	12/26/2001	Union Bank of California		10141.30	10000		1PE
925524AQ3	VACOM INC 6.625%	12/26/2001	Union Bank of California		10148.90	10000		1PE
31359MHA4	FNMA 5.000%	12/31/2001	Union Bank of California		133628.30	130000		1PE
					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			L
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
929297109	WMS INDS INC	12/31/2001	Union Bank of California	900	17937.00			L
140909102	CARAUSTAR INDS 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 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

	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)	1 Number of Shares of Stock	2 Consideration (excluding accrued interest and dividends)	3 Par Value of bonds	4 Actual Cost (excluding accrued interest and dividends)	5 Book Value at Date of Disposal	6 Profit on Disposal	7 Loss on Disposal	8 Interest and Dividends Received	9 NAIC Designation*
CUSIP												
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
333736LAA3	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	29913.00	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	6174.48	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	FILMC 2137 CL-1B 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
346397SH7	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
31340MAQ5	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	26.05	25.04	0.00	(1.01)		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
362056F17	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	FILMC 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	FILMC POOL #E00292	10/15/2001	Union Bank of California		471.96	471.96	475.65	471.96	0.00	(3.69)		1
3128G6LR4	FILMC #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%	10/15/2001	Union Bank of California		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
33736LAA3	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

	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)	1  Number of Shares of Stock	2  Consideration (excluding accrued interest and dividends)	3  Par Value of bonds	4  Actual Cost (excluding accrued interest and dividends)	5  Book Value at Date of Disposal	6  Profit on Disposal	7  Loss on Disposal	8  Interest and Dividends Received	9  NAIC Designation*
CUSIP												
161506BK7	CHASE COML - 1997-2-A1 6.45%	11/19/2001	Union Bank of California		512.63	512.63	517.52	512.63	0.00	(4.89)		1PE
25243YAA7	DIAGEO PLC (YANKEE) 6.125%	11/30/2001	Union Bank of California		10357.80	10357.80	9972.10	10357.80	385.70	0.00		1PE
3133TJRE5	FHLMC 2137 CL-1B 6.5%	11/15/2001	Union Bank of California		2540.55	2540.55	2567.84	2540.55	0.00	(27.29)		1
530512AA0	LIBERTY FINL COS INC 6.750%	11/13/2001	Union Bank of California		16161.15	16161.15	13753.80	16161.15	2407.35	0.00		W
9128275N8	US TREAS NTS 6.000%	11/05/2001	Union Bank of California		44637.50	44637.50	42915.63	44637.50	1721.87	0.00		1PE
86210MAA4	STORA ENSO OYJ NT 7.375%	11/21/2001	Union Bank of California		5287.50	5287.50	4974.05	5287.50	313.45	0.00		1
31340M4Q5	FMAC #18-2631 8.5% / 18-1731	11/15/2001	Union Bank of California		22.64	22.64	22.21	22.64	0.43	0.00		1
362029VB3	GNMA #004210 9%	11/16/2001	Union Bank of California		124.57	124.57	133.69	124.57	0.00	-9.12		1
36202AZC4	GNMAI #739 9%	11/12/2001	Union Bank of California		12.46	12.46	12.96	12.46	0.00	-0.50		1
36202BD85	GNMAI #1027 8.5%	11/21/2001	Union Bank of California		44.71	44.71	47.47	44.71	0.00	-2.76		1
362056FJ7	GNMA #27169 9%	11/16/2001	Union Bank of California		70.30	70.30	73.55	70.30	0.00	-3.25		1
36205XVM3	GNMA #403920 6.5%	11/16/2001	Union Bank of California		69.16	69.16	66.11	69.16	3.05	0.00		1
31280KDS7	FMAC #E6-4613 7.5%	11/15/2001	Union Bank of California		266.27	266.27	267.43	266.27	0.00	-1.16		1
36203DB25	GNMA #345757 8%	11/16/2001	Union Bank of California		538.96	538.96	553.02	538.96	0.00	-14.06		1
31283JKB6	FGLMC POOL #G10290 6.5%	11/15/2001	Union Bank of California		2451.34	2451.34	2404.99	2451.34	46.35	0.00		1
31294JKD9	FGLMC POOL #E00292	11/15/2001	Union Bank of California		554.96	554.96	559.30	554.96	0.00	(4.34)		1
3128G6LR4	FGLMC #E72136 5.5%	11/15/2001	Union Bank of California		299.52	299.52	295.03	299.52	4.49	0.00		1
31371H276	FNMA #252866 7.0%	11/26/2001	Union Bank of California		4613.85	4613.85	4610.97	4613.85	2.88	0.00		1
31289VTE8	FGLMC #N98649 6.5%	11/15/2001	Union Bank of California		3995.91	3995.91	3939.09	3995.91	56.82	0.00		1
31377M6S5	FNMA #381681 6.320%	11/26/2001	Union Bank of California		28.99	28.99	29.34	28.99	0.00	(0.35)		1
33736LAA3	FIRST UNION 97-C1-A1 7.15%	12/20/2001	Union Bank of California		202.98	202.98	204.50	202.98	0.00	(1.52)		1PE
31359L6W0	FEDERAL NATL MTG REMIC 7.385%	12/26/2001	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%	12/20/2001	Union Bank of California		236.87	236.87	239.13	236.87	0.00	(2.26)		1PE
96647KAJ1	WHITMAN CORP 6.0%	12/17/2001	Union Bank of California		2527.77	2527.77	2554.92	2527.77	0.00	(27.15)		2PE
785905AA8	SABRE HOLDINGS BDS 7.350%	12/03/2001	Union Bank of California		13862.50	13862.50	14997.80	13862.50	0.00	(1135.30)		2
31340M4Q5	FMAC #18-2631 8.5% / 18-1731	12/17/2001	Union Bank of California		31.12	31.12	30.53	31.12	0.59	0.00		1
362029VB3	GNMA #004210 9%	12/17/2001	Union Bank of California		126.51	126.51	135.77	126.51	0.00	(9.26)		1
36202AZC4	GNMAI #739 9%	12/21/2001	Union Bank of California		22.76	22.76	23.68	22.76	0.00	(0.92)		1
36202BD85	GNMAI #1027 8.5%	12/21/2001	Union Bank of California		44.98	44.98	47.76	44.98	0.00	(2.78)		1
362056FJ7	GNMA #27169 9%	12/17/2001	Union Bank of California		70.85	70.85	74.12	70.85	0.00	(3.27)		1
36205XVM3	GNMA #403920 6.5%	12/17/2001	Union Bank of California		98.85	98.85	94.49	98.85	4.36	0.00		1
31280KDS7	FMAC #E6-4613 7.5%	12/17/2001	Union Bank of California		685.95	685.95	688.95	685.95	0.00	(3.00)		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**

	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)	1 Number of Shares of Stock	2 Consideration (excluding accrued interest and dividends)	3 Par Value of bonds	4 Actual Cost (excluding accrued interest and dividends)	5 Book Value at Date of Disposal	6 Profit on Disposal	7 Loss on Disposal	8 Interest and Dividends Received	9 NAIC Designation*
CUSIP												
36203DB25	GNMA #345157 8%	12/17/2001	Union Bank of California		541.74	541.74	555.87	541.74	0.00	(14.13)		1
31283JK86	FGLMC POOL #G10290 6.5%	12/17/2001	Union Bank of California		3750.54	3750.54	3679.63	3750.54	70.91	0.00		1
31294JKD9	FGLMC POOL #E00292	12/17/2001	Union Bank of California		808.66	808.66	814.98	808.66	0.00	(6.32)		1
31286GLR4	FGLMC #E72136 5.5%	12/17/2001	Union Bank of California		301.61	301.61	297.09	301.61	4.52	0.00		1
31371HZ76	FNMA #252866 7.0%	12/26/2001	Union Bank of California		3768.03	3768.03	3765.68	3768.03	2.35	0.00		1
31289VTE8	FGLMC #N98649 6.5%	12/17/2001	Union Bank of California		1318.10	1318.10	1299.36	1318.10	18.74	0.00		1
31377M6S5	FNMA #381681 6.320%	12/26/2001	Union Bank of California		36.96	36.96	37.41	36.96	0.00	(0.45)		1
					364021.65	364021.65	354300.48	364021.65	13285.35	(3564.18)		

OCTOBER 1 THRU DECEMBER 31, 2001  
STATEMENTS OF THE AMERICA HOME SHIELD OF OHIO, INC.  
SCHEDULE D PART 4 - COOK

**Showing all BONDS and STOCK Sold, Redeemed or Otherwise Disposed of by the Company During the Current Period**

	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)	1 Number of Shares of Stock	2 Consideration (excluding accrued interest and dividends)	3 Par Value of bonds	4 Actual Cost (excluding accrued interest and dividends)	5 Book Value at Date of Disposal	6 Profit on Disposal	7 Loss on Disposal	8 Interest and Dividends Received	9 NAIC Designation*
091797/100	BLACK & DECKER	10/09/2001	Union Bank of California		74057.53	74057.53	110064.50	74057.53	0.00	(36006.97)		L
596148/104	MIDWAY GAMES	10/06/2001	Union Bank of California		28169.06	28169.06	22968.84	28169.06	5200.22			L
720279/108	PIER 1 IMPORTS INC	11/14/2001	Union Bank of California		18619.38	18619.38	9880.67	18619.38	8738.71			L
892356/106	TRACTOR SUPPLY CO	11/17/2001	Union Bank of California		20450.73	20450.73	9966.25	20450.73	10484.48			L
720279/108	PIER 1 IMPORTS INC	12/31/2001	Union Bank of California		23555.21	23555.21	9205.73	23555.21	14349.48			L
001084/102	AGCO CORP	12/17/2001	Union Bank of California		15949.46	15949.46	11393.80	15949.46	4555.66			L
					180801.37	180801.37	173479.79	180801.37	43328.55	(36006.97)		















**SCHEDULE F — PART 7**

Provision for Overdue Reinsurance as of December 31, Current Year

[illegible]

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)
<b>ASSETS</b> (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) .....			
<b>LIABILITIES</b> (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	1,000
70,000	1,500
90,000	2,000
110,000	2,500
130,000	3,000
150,000	3,500
170,000	4,000
210,000	5,000
410,000	10,000
610,000	15,000

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



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

## SURPLUS REQUIREMENT CALCULATION (cont'd)

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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		



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	28,332
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