



NAIC #: 10828

NAIC Group Code: 35

Company Name: U.S. HOME PROTECTIVE ASSOCIATION, 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:** \_\_\_\_\_

**FIRST QUARTER, PERIOD ENDING MARCH 31, 2002**

Date Scanned:

Scanned By (initials):

## HOME WARRANTY COMPANY

QUARTERLY STATEMENT  
For the Quarter Ended MARCH 31 2002  
of the condition and affairs of

## THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

Employer's ID No: 34-1838977

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 OCTOBER 2, 1984 Commenced Business NOVEMBER 1, 1996

Home Office 27 POST OAK ST., NEW BREMEN, OH 45869

(Street and Number) (City or Town, State and Zip Code)

Mail Address 27 POST OAK ST., NEW BREMEN, OH 45869

(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office (419) 629-3764

(Area Code and Telephone Number)

Primary Location of Books 27 POST OAK ST., NEW BREMEN, OH 45869

(Street) (City, State and Zip Code) (Telephone)

Contact Person and Phone Number WILLIAM S. MOSER, CPCU (419) 629-3764

E-Mail Address NITTANY@NKTELCO.NET

## OFFICERS\*\*

WILLIAM S. MOSER	JANE A. MOSER
(President)	(Vice President)
WILLIAM S. MOSER	JANE A. MOSER
(Secretary)	(Vice President)
WILLIAM S. MOSER	JANE A. MOSER
(Treasurer)	(Vice President)

## DIRECTORS OR TRUSTEES\*\*

WILLIAM S. MOSER
JANE A. MOSER
RÖBERT S. HENDRIX
ROBERT S. KELLOGG

RECEIVED  
May 11, 2002  
OERS

State of OHIO  
County of AUGLAIZE SS.

WILLIAM S. MOSER	WILLIAM S. MOSER	WILLIAM S. MOSER
(President)	(Secretary)	(Treasurer)

of the U. S. HOME PROTECTIVE ASSOCIATION, INC., being duly sworn, each for himself deposes and says that they are the above described officers of the said company, and that on May 11, 2002, all of the herein 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 quarterly 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 March 31, 2002, and of its income and deductions therefrom for the quarter ended on that date, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me this 11<sup>th</sup> day of May, 2002Beverly A. Killian  
(seal)BEVERLY A. KILLIAN  
NOTARY PUBLIC, STATE OF OHIO  
My Commission Expires 3/26/2006

*William S. Moser*  
President  
Secretary  
Treasurer

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

STATEMENT AS OF MARCH 31, 2002OF THE U. S. HOME PROTECTIVE ASSOC. 2.  
INC.

## EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Asset not Admitted (include excess BV over MV)	Net Admitted Assets	Previous Year End
1. Bonds	24,762.				24,984.
2. Stocks					
a. Preferred stocks					
b. Common stocks					
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					
6. Other invested assets	22,788.				13,595.
7. Home protection contract fees receivable	82,543.				75,089.
8. Service fees receivable					
9. Receivable from affiliates					
10. Federal income tax recoverable					
11. Electronic data processing equip					
12. Interest, dividends & real estate income due and accrued					
13. Reinsurance recoverable on loss payments					
14. Equip., furniture & supplies				XXXXXXX	XXXXXXX
15. Deferred acquisition cost				XXXXXXX	XXXXXXX
16. Other assets:					
a.					
b.					
c.					
17. Prepaid expenses:	8,184.			XXXXXXX	XXXXXXX
a. PROCESSING FEES				XXXXXXX	XXXXXXX
b.				XXXXXXX	XXXXXXX
c.				XXXXXXX	XXXXXXX
18. Totals	138,277.				113,668.

## 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.			
b.			
c.			
23. Other assets not admitted :			
a.			
b.			
c.			
24. Total change	XXXXXXXXXX	XXXXXXXXXX	

Line 24 to agree with Page 4, line 20.

STATEMENT AS OF MARCH 31, 2002

OF THE U. S. HOME PROTECTIVE ASSOCIATION,  
INC.

## LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year To Date	Previous Year End
1. Unpaid contract claims in process of settlement		
2. Statutory reserve (pg. 14, Report 1, line 6, Col (1) + Col (2) )	51,041.	38,758.
3. Unpaid claims adjustment expense		
4. Other expenses (excluding taxes, licenses and fees)	-0-	-0-
5. Taxes, licenses and fees (excluding federal and foreign income taxes)	-0-	-0-
6. Federal and foreign income taxes (Including \$ _____ net deferred tax liability)		
7. Borrowed money		
8. Interest payable		
9. Unearned contract fees		
10. Dividends declared and unpaid		
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>ACCOUNTS PAYABLE</u>	238.	238.
B <u>ACCRUED EXPENSES</u>	22,980.	30,120.
C _____		
14. Total liabilities (Items 1 to 13c)	74,259.	69,116.
15. a. Common capital stock	500.	500.
b. Preferred capital stock		
16. Gross paid-in and contributed surplus	92,672.	92,672.
17. Unassigned funds (surplus)	(29,154.)	(40,588.)
18. Less treasury stock, at cost		
19. Surplus as regards contractholders (Items 15 to 17 less 18)	64,018.	52,584.
20. Totals (Item 14 plus 19)	138,277.	121,700.

Line 19 to agree with Page 4, line 27.

STATEMENT AS OF MARCH 31, 2002

OF THE U. S. HOME PROTECTIVE ASSOCIATION,  
INC.

## STATEMENT OF INCOME

UNDERWRITING INCOME	Current Year To Date	Previous Year End
1. Contract fees earned	68,350.	231,700.
2. Claims incurred	9,131.	84,043.
3. Claims adjustment expenses incurred	-0-	-0-
4. Other underwriting expenses incurred	26,497.	114,329.
5. TPA PROCESSING FEES	9,266.	28,372.
6. Total deductions (Lines 2 to 5)	44,894.	226,744.
7. Net underwriting gain or loss (-) (Item 1 less 6)	23,456.	4,956.
INVESTMENT INCOME		
8. Net investment income earned	261.	4,716.
9. Net realized capital gains or losses		
10. Net investment gain or loss	261.	4,716.
OTHER INCOME		
11. _____		-0-
12. _____		-0-
13. Total other income (Lines 11 + 12)		-0-
14. Net income before federal income taxes (Lines 7 + 10 + 13)	23,717.	9,672.
15. Federal income taxes incurred		
16. Net income (Item 14 less 15)	23,717.	9,672.
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards contractholders, Dec. 31 Previous year	52,584.	59,200.
Gains (+) and Losses (-) in Surplus		
18. Net income (from item 16)	23,717.	9,672.
19. Net unrealized capital gains and losses		
20. Change in non-admitted assets (Exhibit 2)		
21. Capital changes:		
a. Paid in	-0-	10,000.
b. Transferred from surplus		
c. Transferred to surplus		
22. Surplus adjustments:		
a. Paid in		
b. Transferred to capital		
c. Transferred from capital		
23. Dividends to stockholders (cash)	-0-	(13,500.)
24. Change in treasury stock		
25. Change in Statutory reserve (YEAR-TO-DATE)	(12,283.)	(12,788.)
26. Change in surplus as regards contractholders LINES 18 TO 25	11,434.	(6,616.)
27. Surplus as regards contractholders at statement date	64,018.	52,584.

(LINES 17 - 26)

Line 27 to agree with Page 3, line 19.

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

SCHEDULE A - PART 2

Show all Real Estate Acquired by the Company During the Current Period

No.	Location and Description of Property (State if occupied or leased by company, parent, subsidiary, or affiliated	Date Acquired	Name of Vendor	1		2
				Amount of Encumbrances	Cost to Company	
99998	Foreclosed Real Estate Acquired During Current Period Under Contract for Sale			XXX		Total
99999						

SCHEDULE A - PART 3

Show all Real Estate Sold During the Current Period

No.	Location and Description of Property or Nature of Additions and Improvements	Date Sold	Name of Purchaser	1		2
				Cost to Company	Book Value At Date of Sale Less Encumbrances	
99999						Total
				0	0	0

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

**SCHEDULE A - VERIFICATION**

Show all Real Estate Owned

	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of real estate owned, previous period				
2. Increase, by adjustment				
3. Cost of acquired				
4. Cost of permanent improvements				
5. Profit on sales				
<b>6. TOTAL</b>				
7. Decrease, by adjustment				
8. Received on sales				
9. Loss on sales				
10. Book value of real estate owned, end of period				
11. Properties occupied by the company less encumbrances				
12. Properties acquired in satisfaction of debt less encumbrances				
13. Investment in real estate less encumbrances				

**SCHEDULE B**

Long - Term Mortgage Loans Held

	1 Current Year as of 3/31	2 Current Year as of 6/31	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of mortgages held, previous period				0
2. Loans in cash or granted on disposal of real estate				0
3. Cost of mortgages (insured and other) purchased				0
4. Additional cash loaned on refunded mortgages				0
5. Interest covered by increase in, or refunding of mortgages				0
6. Taxes covered by increase in, or refunding of, mortgages				0
7. Other items covered by increase in, or refunding of, mortgages				0
8. Accrual of discount on mortgages purchased				0
9. Transfers				0
10. Aggregate write - ins for increases				0
<b>11. TOTALS</b>				0
12. Payments on principal including cash on mortgages refunded				0
13. Mortgages foreclosed and transferred to real estate				0
14. Mortgages on properties acquired by deed, in lieu of foreclosure, and transferred to real estate				0
15. Decrease in book value of mortgages refunded or by adjustment in book value of mortgages				0
16. Amortization of premium on mortgages purchased				0
17. Transfers				0
18. Aggregate write - ins for decreases				0
19. Total deductions				0
20. Book value of mortgages owned, end of period				0
<b>DETAILS OF WRITE - INS AGGREGATED AT LINE 10 FOR INCREASES</b>				
1001.				0
1002.				0
1003.				0
1004.				0
1005.				0
1098. Summary of remaining write-ins for line 10 from overflow page				0
1099. Totals (Lines 1001 thru 1005 plus 1098) (Schedules B, Line 10)	0	0	0	0
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 18 FOR DECREASES</b>				
1801.				0
1802.				0
1803.				0
1804.				0
1805.				0
1898. Summary of remaining write-ins for line 18 from overflow page				0
1899. Totals (lines 1801 thru 1805 plus 1898) (Schedule b, Line 18)	0	0	0	0

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Invested Assets Included in Schedule BA

Description	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year
1. Book value of other invested assets, beginning period				
2. Cost of acquisitions, current period				
3. Increase by adjustment, current period				
4. Profit on disposition				
<b>5. TOTAL</b>				
6. Deduct consideration on disposition				
7. Reductions in investment, current period				
8. Decrease by adjustment, current period				
9. Loss on disposition				
10. Book value of other invested assets				

**SCHEDULE BA - PART 2**

Showing all Long-Term Invested Assets Acquired During the Current Period				
1 Number of Units and Description	2 Date Acquired	3 Cost to Company	4 Consideration Paid During Current Year	5 Name of Vendor

### SCHEDULE BA - PART 3

## SCHEDULE D - PART I

Showing the Acquisitions, Dispositions and Non - Trading activity  
During the Current Period for all Bonds and Preferred Stock by Rating Class

BONDS	Statement Value Beginning of Period	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value End of Previous Year	8			
						1	2	3	4
1. Class 1 .....	.....	.....	.....	.....	.....				
2. Class 2 .....	.....	.....	.....	.....	.....				
3. Class 3 .....	.....	.....	.....	.....	.....				
4. Class 4 .....	.....	.....	.....	.....	.....				
5. Class 5 .....	.....	.....	.....	.....	.....				
6. Class 6 .....	.....	.....	.....	.....	.....				
7. Total Bonds .....	.....	.....	.....	.....	.....				
PREFERRED STOCK									
8. Class 1 .....	.....	.....	.....	.....	.....				
9. Class 2 .....	.....	.....	.....	.....	.....				
10. Class 3 .....	.....	.....	.....	.....	.....				
11. Class 4 .....	.....	.....	.....	.....	.....				
12. Class 5 .....	.....	.....	.....	.....	.....				
13. Class 6 .....	.....	.....	.....	.....	.....				
14. Total Preferred Stock .....	.....	.....	.....	.....	.....				
15. Total Bonds and Preferred Stock .....	.....	.....	.....	.....	.....				

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

**SCHEDULE D - PART 2**  
*Show All Bonds and Stock 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	j	
									1	2
									0	0
2499099	Total								0	0

\* For all common stock bearing the NAIC designation "U" provide the number of such issues .....

STATEMENT AS OF MARCH 31, 2000, OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

### SCHEDULED - PART 3

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

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE <sup>II.</sup> ASSOCIATION,  
INC.

SCHEDULE N

Month End Depository Balances

1 Depository	2	3	4	Book Balance at end of Each Month During Current Quarter		
				5	6	7
Give Full Name and Location State if depository is a parent, subsidiary, or affiliate (Show rate of interest and maturity date in the case of certificates of deposit or time deposits )	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued During Current Quarter	JANUARY First Month	FEBRUARY Second Month	MARCH Third Month
BANK ONE, N.A. (SAVINGS) WESTERVILLE, OH		261.	--	64,016.	65,817.	80,484.
FIRST NATIONAL BANK OF NEW BREMEN, OH		--	--	18,015.	10,694.	3,052.
FIRST NATIONAL BANK OF NEW BREMEN, OH		--	--	238.	238.	238.
MINSTER BANK MINSTER, OH		--	--	1,937.	1,937.	1,821.
BANK ONE N.A. WESTERVILLE, OH		--	--	6,433.	8,517.	19,736.
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	261.	--	90,639.	87,203.	105,331.
0199999 Total Open Depositories	XXX					
0299998 Deposits in .... depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX					
0299999 Total Suspended Depositories	XXX					
0399999 Grand Totals		261.	--	90,639.	87,203.	105,331.

**SCHEDULE Y**

**INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 — ORGANIZATIONAL CHART**

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

## REPORT 1 - RESERVE CALCULATION

	Ohio Business (1)	Non-Ohio Business (2)
1. Contract fees collected - on contracts issued and renewed during the year and all other contracts in force (unexpired) at the end of current period.	\$ 258,013.	9,660. 1.
2. Less: Reinsurance ceded	- 0-	- 0- 2.
3. Net contract fees	<u>258,013.</u>	<u>9,660.</u> 3.
	x .40	.40
4. Sub-total reserve amount	<u>103,205.</u>	<u>3,864.</u> 4.
5. Less: Claims paid during current year and prior years on contract policies issued or renewed during the year and all other contracts still in force (unexpired) at the end of current period.	- 54,497.	1,531. 5.
6. Current statutory reserve **	\$ 48,708.	2,333. 6.

\*\* Show line 6 (sum of Col. (1) + Col. (2)) on Page 3, line 2, current period.  
If line six is negative enter 0 (zero) on page 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 preceding 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 <del>XXXXXX</del> 2002	1. 725	28
2. Less 1,000 contracts	2. - 1,000	<del>XXXXXXXXXXXXXXXXXX</del> x
3. Additional contracts	3. 0	28
4. Divided by 500	4. / 500	/ 500
5. Surplus factor (round up; no decimal)	5. 0	.056
6. Multiply by \$20,000	6. x \$20,000	x \$20,000
7. Additional surplus required	7. 0	<u>\$1,120.</u>
8. Plus \$50,000 minimum	8. + \$50,000	

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOC., INC.

9. Total minimum surplus required - Ohio Business (lines 7 + 8.)	9. <u>\$ 50,000.</u>
10. Total surplus required - Non-Ohio business (line 7, Col. 2)	10. <u>\$ 1,120.</u>
11. Total (lines 9 + 10)	11. <u>\$ 51,120.</u>
12. Enter amount from page 3, line 19	12. <u>\$ 64,018.</u>
13. Difference (line 12 - line 11)	13. <u>\$ 12,898.</u>

STATEMENT AS OF MARCH 31, 2002

OF THE U. S. HOME PROTECTIVE ASSOC., 16  
INC.CONTRACT FEES WRITTEN  
Allocated by States and Territories

1 STATES	2 Number of Contracts Written Year to Date	3. Direct Fees Written Year to Date	4 Direct Claims Paid Year to Date	5 Number of Contracts In Force (Unexpired)
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	2	690.	1
16 Iowa	IA			12
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	195	67,660.	41
37 Oklahoma	OK			725
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		2	16
51 Wyoming	WY			
52				
53				
54				
55	Totals	197	68,350.	44
				753



**IMAGING COVER SHEET**

NAIC #: 10828

NAIC Group Code: 35

Company Name: U.S. HOME PROTECTIVE ASSOCIATION, INC.

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

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Sub-form Type: QUARTERLY

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Effective Date: \_\_\_\_\_

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

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

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

## HOME WARRANTY COMPANY

QUARTERLY STATEMENT  
For the Quarter Ended MARCH 31 2002  
of the condition and affairs of

## THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

Employer's ID No: 34-1838977

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 OCTOBER 2, 1984 Commenced Business NOVEMBER 1, 1996

Home Office 27 POST OAK ST., NEW BREMEN, OH 45869

(Street and Number) (City or Town, State and Zip Code)

Mail Address 27 POST OAK ST., NEW BREMEN, OH 45869

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Main Administrative Office (419) 629-3764

(Area Code and Telephone Number)

Primary Location of Books 27 POST OAK ST., NEW BREMEN, OH 45869

(Street) (City, State and Zip Code) (Telephone)

Contact Person and Phone Number WILLIAM S. MOSER, CPCU (419) 629-3764

E-Mail Address NITTANY@NKTELCO.NET

## OFFICERS\*\*

WILLIAM S. MOSER	JANE A. MOSER
(President)	(Vice President)
WILLIAM S. MOSER	(Vice President)
(Secretary)	(Vice President)
WILLIAM S. MOSER	(Vice President)
(Treasurer)	(Vice President)

## DIRECTORS OR TRUSTEES\*\*

WILLIAM S. MOSER
JANE A. MOSER
RÖBERT S. HENDRIX
ROBERT S. KELLOGG

KENNETH L. ZEMANEK
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RECEIVED  
May 11, 2002  
OERS

State of OHIO  
County of AUGLAIZE SS.

WILLIAM S. MOSER	WILLIAM S. MOSER	WILLIAM S. MOSER
(President)	(Secretary)	(Treasurer)

of the U. S. HOME PROTECTIVE ASSOCIATION, INC., being duly sworn, each for himself deposes and says that they are the above described officers of the said company, and that on May 11, 2002, all of the herein 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 quarterly 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 March 31, 2002, and of its income and deductions therefrom for the quarter ended on that date, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me this 11<sup>th</sup> day of May, 2002Beverly A. Killian  
(seal)BEVERLY A. KILLIAN  
NOTARY PUBLIC, STATE OF OHIO  
My Commission Expires 3/26/2006

*William S. Moser*  
President  
Secretary  
Treasurer

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

STATEMENT AS OF MARCH 31, 2002OF THE U. S. HOME PROTECTIVE ASSOC. 2.  
INC.

## EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Asset not Admitted (include excess BV over MV)	Net Admitted Assets	Previous Year End
1. Bonds	24,762.				24,984.
2. Stocks					
a. Preferred stocks					
b. Common stocks					
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					
6. Other invested assets	22,788.				13,595.
7. Home protection contract fees receivable	82,543.				75,089.
8. Service fees receivable					
9. Receivable from affiliates					
10. Federal income tax recoverable					
11. Electronic data processing equip					
12. Interest, dividends & real estate income due and accrued					
13. Reinsurance recoverable on loss payments					
14. Equip., furniture & supplies				XXXXXXX	XXXXXXX
15. Deferred acquisition cost				XXXXXXX	XXXXXXX
16. Other assets:					
a.					
b.					
c.					
17. Prepaid expenses:	8,184.			XXXXXXX	XXXXXXX
a. PROCESSING FEES				XXXXXXX	XXXXXXX
b.				XXXXXXX	XXXXXXX
c.				XXXXXXX	XXXXXXX
18. Totals	138,277.				113,668.

## EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	2 End of Previous Year	3 End of Current Year	4 Change increase - decrease + Col. 2-3
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20. Deposits in suspended depositories, less estimated amount recoverable			
21. Equip., furniture and supplies			
22. Prepaid expenses:			
a.			
b.			
c.			
23. Other assets not admitted :			
a.			
b.			
c.			
24. Total change	XXXXXXXXXX	XXXXXXXXXX	

Line 24 to agree with Page 4, line 20.

STATEMENT AS OF MARCH 31, 2002

OF THE U. S. HOME PROTECTIVE ASSOCIATION,  
INC.

## LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year To Date	Previous Year End
1. Unpaid contract claims in process of settlement		
2. Statutory reserve (pg. 14, Report 1, line 6, Col (1) + Col (2) )	51,041.	38,758.
3. Unpaid claims adjustment expense		
4. Other expenses (excluding taxes, licenses and fees)	-0-	-0-
5. Taxes, licenses and fees (excluding federal and foreign income taxes)	-0-	-0-
6. Federal and foreign income taxes (Including \$ _____ net deferred tax liability)		
7. Borrowed money		
8. Interest payable		
9. Unearned contract fees		
10. Dividends declared and unpaid		
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>ACCOUNTS PAYABLE</u>	238.	238.
B <u>ACCRUED EXPENSES</u>	22,980.	30,120.
C _____		
14. Total liabilities (Items 1 to 13c)	74,259.	69,116.
15. a. Common capital stock	500.	500.
b. Preferred capital stock		
16. Gross paid-in and contributed surplus	92,672.	92,672.
17. Unassigned funds (surplus)	(29,154.)	(40,588.)
18. Less treasury stock, at cost		
19. Surplus as regards contractholders (Items 15 to 17 less 18)	64,018.	52,584.
20. Totals (Item 14 plus 19)	138,277.	121,700.

Line 19 to agree with Page 4, line 27.

STATEMENT AS OF MARCH 31, 2002

OF THE U. S. HOME PROTECTIVE ASSOCIATION,  
INC.

## STATEMENT OF INCOME

UNDERWRITING INCOME	Current Year To Date	Previous Year End
1. Contract fees earned	68,350.	231,700.
2. Claims incurred	9,131.	84,043.
3. Claims adjustment expenses incurred	-0-	-0-
4. Other underwriting expenses incurred	26,497.	114,329.
5. TPA PROCESSING FEES	9,266.	28,372.
6. Total deductions (Lines 2 to 5)	44,894.	226,744.
7. Net underwriting gain or loss (-) (Item 1 less 6)	23,456.	4,956.
INVESTMENT INCOME		
8. Net investment income earned	261.	4,716.
9. Net realized capital gains or losses		
10. Net investment gain or loss	261.	4,716.
OTHER INCOME		
11. _____		-0-
12. _____		-0-
13. Total other income (Lines 11 + 12)		-0-
14. Net income before federal income taxes (Lines 7 + 10 + 13)	23,717.	9,672.
15. Federal income taxes incurred		
16. Net income (Item 14 less 15)	23,717.	9,672.
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards contractholders, Dec. 31 Previous year	52,584.	59,200.
Gains (+) and Losses (-) in Surplus		
18. Net income (from item 16)	23,717.	9,672.
19. Net unrealized capital gains and losses		
20. Change in non-admitted assets (Exhibit 2)		
21. Capital changes:		
a. Paid in	-0-	10,000.
b. Transferred from surplus		
c. Transferred to surplus		
22. Surplus adjustments:		
a. Paid in		
b. Transferred to capital		
c. Transferred from capital		
23. Dividends to stockholders (cash)	-0-	(13,500.)
24. Change in treasury stock		
25. Change in Statutory reserve (YEAR-TO-DATE)	(12,283.)	(12,788.)
26. Change in surplus as regards contractholders LINES 18 TO 25	11,434.	(6,616.)
27. Surplus as regards contractholders at statement date	64,018.	52,584.

(LINES 17 - 26)

Line 27 to agree with Page 3, line 19.

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

SCHEDULE A - PART 2

Show all Real Estate Acquired by the Company During the Current Period

No.	Location and Description of Property (State if occupied or leased by company, parent, subsidiary, or affiliated	Date Acquired	Name of Vendor	1		2
				Amount of Encumbrances	Cost to Company	
99998	Foreclosed Real Estate Acquired During Current Period Under Contract for Sale			XXX		Total
99999						

SCHEDULE A - PART 3

Show all Real Estate Sold During the Current Period

No.	Location and Description of Property or Nature of Additions and Improvements	Date Sold	Name of Purchaser	1		2
				Cost to Company	Book Value At Date of Sale Less Encumbrances	
99999						Total
				0	0	0

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

**SCHEDULE A - VERIFICATION**

Show all Real Estate Owned

	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of real estate owned, previous period				
2. Increase, by adjustment				
3. Cost of acquired				
4. Cost of permanent improvements				
5. Profit on sales				
<b>6. TOTAL</b>				
7. Decrease, by adjustment				
8. Received on sales				
9. Loss on sales				
10. Book value of real estate owned, end of period				
11. Properties occupied by the company less encumbrances				
12. Properties acquired in satisfaction of debt less encumbrances				
13. Investment in real estate less encumbrances				

**SCHEDULE B**

Long - Term Mortgage Loans Held

	1 Current Year as of 3/31	2 Current Year as of 6/31	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of mortgages held, previous period				0
2. Loans in cash or granted on disposal of real estate				0
3. Cost of mortgages (insured and other) purchased				0
4. Additional cash loaned on refunded mortgages				0
5. Interest covered by increase in, or refunding of mortgages				0
6. Taxes covered by increase in, or refunding of, mortgages				0
7. Other items covered by increase in, or refunding of, mortgages				0
8. Accrual of discount on mortgages purchased				0
9. Transfers				0
10. Aggregate write - ins for increases				0
<b>11. TOTALS</b>				0
12. Payments on principal including cash on mortgages refunded				0
13. Mortgages foreclosed and transferred to real estate				0
14. Mortgages on properties acquired by deed, in lieu of foreclosure, and transferred to real estate				0
15. Decrease in book value of mortgages refunded or by adjustment in book value of mortgages				0
16. Amortization of premium on mortgages purchased				0
17. Transfers				0
18. Aggregate write - ins for decreases				0
19. Total deductions				0
20. Book value of mortgages owned, end of period				0
<b>DETAILS OF WRITE - INS AGGREGATED AT LINE 10 FOR INCREASES</b>				
1001.				0
1002.				0
1003.				0
1004.				0
1005.				0
1098. Summary of remaining write-ins for line 10 from overflow page				0
1099. Totals (Lines 1001 thru 1005 plus 1098) (Schedules B, Line 10)	0	0	0	0
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 18 FOR DECREASES</b>				
1801.				0
1802.				0
1803.				0
1804.				0
1805.				0
1898. Summary of remaining write-ins for line 18 from overflow page				0
1899. Totals (lines 1801 thru 1805 plus 1898) (Schedule b, Line 18)	0	0	0	0

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Invested Assets Included in Schedule BA

Description	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year
1. Book value of other invested assets, beginning period				
2. Cost of acquisitions, current period				
3. Increase by adjustment, current period				
4. Profit on disposition				
<b>5. TOTAL</b>				
6. Deduct consideration on disposition				
7. Reductions in investment, current period				
8. Decrease by adjustment, current period				
9. Loss on disposition				
10. Book value of other invested assets				

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

7.

**SCHEDULE BA - PART 2**

Number of Units and Description		Showing all Long-Term Invested Assets Acquired During the Current Period		
1	2 Date Acquired	3 Cost to Company	4 Consideration Paid During Current Year	5 Name of Vendor
1299999			0	X.XX

**SCHEDULE BA - PART 3**

Number of Units and Description		Showing all Long-Term Invested Assets Disposed of During the Current Period		
1	2 Date Disposed of	3 Name of Purchaser or Nature of Disposition	4 Consideration	5 Book Value at Date of Sale

  

7 Loss on Disposal
0

1299999 TOTALS

## SCHEDULE D - PART I

Showing the Acquisitions, Dispositions and Non - Trading activity  
During the Current Period for all Bonds and Preferred Stock by Rating Class

BONDS	Statement Value Beginning of Period	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value End of Previous Year	8			
						1	2	3	4
1. Class 1 .....	.....	.....	.....	.....	.....				
2. Class 2 .....	.....	.....	.....	.....	.....				
3. Class 3 .....	.....	.....	.....	.....	.....				
4. Class 4 .....	.....	.....	.....	.....	.....				
5. Class 5 .....	.....	.....	.....	.....	.....				
6. Class 6 .....	.....	.....	.....	.....	.....				
7. Total Bonds .....	.....	.....	.....	.....	.....				
PREFERRED STOCK									
8. Class 1 .....	.....	.....	.....	.....	.....				
9. Class 2 .....	.....	.....	.....	.....	.....				
10. Class 3 .....	.....	.....	.....	.....	.....				
11. Class 4 .....	.....	.....	.....	.....	.....				
12. Class 5 .....	.....	.....	.....	.....	.....				
13. Class 6 .....	.....	.....	.....	.....	.....				
14. Total Preferred Stock .....	.....	.....	.....	.....	.....				
15. Total Bonds and Preferred Stock .....	.....	.....	.....	.....	.....				

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

**SCHEDULE D - PART 2**  
*Show All Bonds and Stock 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	j				
									1	2	3	4	5
2499099	Total								0	0	0	0	0

\* For all common stock bearing the NAIC designation "U" provide the number of such issues .....

STATEMENT AS OF MARCH 31, 2000 OF THE U. S. HOME PROTECTIVE ASSOCIATION, INC.

### SCHEDULED - PART 3

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

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE <sup>II.</sup> ASSOCIATION,  
INC.

SCHEDULE N

Month End Depository Balances

1 Depository	2	3	4	Book Balance at end of Each Month During Current Quarter		
				5 JANUARY First Month	6 FEBRUARY Second Month	7 MARCH Third Month
Give Full Name and Location State if depository is a parent, subsidiary, or affiliate (Show rate of interest and maturity date in the case of certificates of deposit or time deposits )	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued During Current Quarter			
BANK ONE, N.A. (SAVINGS) WESTERVILLE, OH		261.	--	64,016.	65,817.	80,484.
FIRST NATIONAL BANK OF NEW BREMEN, OH		--	--	18,015.	10,694.	3,052.
FIRST NATIONAL BANK OF NEW BREMEN, OH		--	--	238.	238.	238.
MINSTER BANK MINSTER, OH		--	--	1,937.	1,937.	1,821.
BANK ONE N.A. WESTERVILLE, OH		--	--	6,433.	8,517.	19,736.
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	261.	--	90,639.	87,203.	105,331.
0199999 Total Open Depositories	XXX					
0299998 Deposits in .... depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX					
0299999 Total Suspended Depositories	XXX					
0399999 Grand Totals		261.	--	90,639.	87,203.	105,331.

**SCHEDULE Y**

**INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 — ORGANIZATIONAL CHART**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	1.10	1.11	1.12	1.13
2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10	2.11	2.12	2.13
3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9	3.10	3.11	3.12	3.13
4.1	4.2	4.3	4.4	4.5	4.6	4.7	4.8	4.9	4.10	4.11	4.12	4.13
5.1	5.2	5.3	5.4	5.5	5.6	5.7	5.8	5.9	5.10	5.11	5.12	5.13
6.1	6.2	6.3	6.4	6.5	6.6	6.7	6.8	6.9	6.10	6.11	6.12	6.13
7.1	7.2	7.3	7.4	7.5	7.6	7.7	7.8	7.9	7.10	7.11	7.12	7.13
8.1	8.2	8.3	8.4	8.5	8.6	8.7	8.8	8.9	8.10	8.11	8.12	8.13
9.1	9.2	9.3	9.4	9.5	9.6	9.7	9.8	9.9	9.10	9.11	9.12	9.13
10.1	10.2	10.3	10.4	10.5	10.6	10.7	10.8	10.9	10.10	10.11	10.12	10.13
11.1	11.2	11.3	11.4	11.5	11.6	11.7	11.8	11.9	11.10	11.11	11.12	11.13
12.1	12.2	12.3	12.4	12.5	12.6	12.7	12.8	12.9	12.10	12.11	12.12	12.13
13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	13.10	13.11	13.12	13.13
14.1	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	14.10	14.11	14.12	14.13
15.1	15.2	15.3	15.4	15.5	15.6	15.7	15.8	15.9	15.10	15.11	15.12	15.13
16.1	16.2	16.3	16.4	16.5	16.6	16.7	16.8	16.9	16.10	16.11	16.12	16.13
17.1	17.2	17.3	17.4	17.5	17.6	17.7	17.8	17.9	17.10	17.11	17.12	17.13
18.1	18.2	18.3	18.4	18.5	18.6	18.7	18.8	18.9	18.10	18.11	18.12	18.13
19.1	19.2	19.3	19.4	19.5	19.6	19.7	19.8	19.9	19.10	19.11	19.12	19.13
20.1	20.2	20.3	20.4	20.5	20.6	20.7	20.8	20.9	20.10	20.11	20.12	20.13
21.1	21.2	21.3	21.4	21.5	21.6	21.7	21.8	21.9	21.10	21.11	21.12	21.13
22.1	22.2	22.3	22.4	22.5	22.6	22.7	22.8	22.9	22.10	22.11	22.12	22.13
23.1	23.2	23.3	23.4	23.5	23.6	23.7	23.8	23.9	23.10	23.11	23.12	23.13
24.1	24.2	24.3	24.4	24.5	24.6	24.7	24.8	24.9	24.10	24.11	24.12	24.13
25.1	25.2	25.3	25.4	25.5	25.6	25.7	25.8	25.9	25.10	25.11	25.12	25.13
26.1	26.2	26.3	26.4	26.5	26.6	26.7	26.8	26.9	26.10	26.11	26.12	26.13
27.1	27.2	27.3	27.4	27.5	27.6	27.7	27.8	27.9	27.10	27.11	27.12	27.13
28.1	28.2	28.3	28.4	28.5	28.6	28.7	28.8	28.9	28.10	28.11	28.12	28.13
29.1	29.2	29.3	29.4	29.5	29.6	29.7	29.8	29.9	29.10	29.11	29.12	29.13
30.1	30.2	30.3	30.4	30.5	30.6	30.7	30.8	30.9	30.10	30.11	30.12	30.13
31.1	31.2	31.3	31.4	31.5	31.6	31.7	31.8	31.9	31.10	31.11	31.12	31.13
32.1	32.2	32.3	32.4	32.5	32.6	32.7	32.8	32.9	32.10	32.11	32.12	32.13
33.1	33.2	33.3	33.4	33.5	33.6	33.7	33.8	33.9	33.10	33.11	33.12	33.13
34.1	34.2	34.3	34.4	34.5	34.6	34.7	34.8	34.9	34.10	34.11	34.12	34.13
35.1	35.2	35.3	35.4	35.5	35.6	35.7	35.8	35.9	35.10	35.11	35.12	35.13
36.1	36.2	36.3	36.4	36.5	36.6	36.7	36.8	36.9	36.10	36.11	36.12	36.13
37.1	37.2	37.3	37.4	37.5	37.6	37.7	37.8	37.9	37.10	37.11	37.12	37.13
38.1	38.2	38.3	38.4	38.5	38.6	38.7	38.8	38.9	38.10	38.11	38.12	38.13
39.1	39.2	39.3	39.4	39.5	39.6	39.7	39.8	39.9	39.10	39.11	39.12	39.13
40.1	40.2	40.3	40.4	40.5	40.6	40.7	40.8	40.9	40.10	40.11	40.12	40.13
41.1	41.2	41.3	41.4	41.5	41.6	41.7	41.8	41.9	41.10	41.11	41.12	41.13
42.1	42.2	42.3	42.4	42.5	42.6	42.7	42.8	42.9	42.10	42.11	42.12	42.13
43.1	43.2	43.3	43.4	43.5	43.6	43.7	43.8	43.9	43.10	43.11	43.12	43.13
44.1	44.2	44.3	44.4	44.5	44.6	44.7	44.8	44.9	44.10	44.11	44.12	44.13
45.1	45.2	45.3	45.4	45.5	45.6	45.7	45.8	45.9	45.10	45.11	45.12	45.13
46.1	46.2	46.3	46.4	46.5	46.6	46.7	46.8	46.9	46.10	46.11	46.12	46.13
47.1	47.2	47.3	47.4	47.5	47.6	47.7	47.8	47.9	47.10	47.11	47.12	47.13
48.1	48.2	48.3	48.4	48.5	48.6	48.7	48.8	48.9	48.10	48.11	48.12	48.13
49.1	49.2	49.3	49.4	49.5	49.6	49.7	49.8	49.9	49.10	49.11	49.12	49.13
50.1	50.2	50.3	50.4	50.5	50.6	50.7	50.8	50.9	50.10	50.11	50.12	50.13
51.1	51.2	51.3	51.4	51.5	51.6	51.7	51.8	51.9	51.10	51.11	51.12	51.13
52.1	52.2	52.3	52.4	52.5	52.6	52.7	52.8	52.9	52.10	52.11	52.12	52.13
53.1	53.2	53.3	53.4	53.5	53.6	53.7	53.8	53.9	53.10	53.11	53.12	53.13
54.1	54.2	54.3	54.4	54.5	54.6	54.7	54.8	54.9	54.10	54.11	54.12	54.13
55.1	55.2	55.3	55.4	55.5	55.6	55.7	55.8	55.9	55.10	55.11	55.12	55.13
56.1	56.2	56.3	56.4	56.5	56.6	56.7	56.8	56.9	56.10	56.11	56.12	56.13
57.1	57.2	57.3	57.4	57.5	57.6	57.7	57.8	57.9	57.10	57.11	57.12	57.13
58.1	58.2	58.3	58.4	58.5	58.6	58.7	58.8	58.9	58.10	58.11	58.12	58.13
59.1	59.2	59.3	59.4	59.5	59.6	59.7	59.8	59.9	59.10	59.11	59.12	59.13
60.1	60.2	60.3	60.4	60.5	60.6	60.7	60.8	60.9	60.10	60.11	60.12	60.13
61.1	61.2	61.3	61.4	61.5	61.6	61.7	61.8	61.9	61.10	61.11	61.12	61.13
62.1	62.2	62.3	62.4	62.5	62.6	62.7	62.8	62.9	62.10	62.11	62.12	62.13
63.1	63.2	63.3	63.4	63.5	63.6	63.7	63.8	63.9	63.10	63.11	63.12	63.13
64.1	64.2	64.3	64.4	64.5	64.6	64.7	64.8	64.9	64.10	64.11	64.12	64.13
65.1	65.2	65.3	65.4	65.5	65.6	65.7	65.8	65.9	65.10	65.11	65.12	65.13
66.1	66.2	66.3	66.4	66.5	66.6	66.7	66.8	66.9	66.10	66.11	66.12	66.13
67.1	67.2	67.3	67.4	67.5	67.6	67.7	67.8	67.9	67.10	67.11	67.12	67.13
68.1	68.2	68.3	68.4	68.5	68.6	68.7	68.8	68.9	68.10	68.11	68.12	68.13
69.1	69.2	69.3	69.4	69.5	69.6	69.7	69.8	69.9	69.10	69.11	69.12	69.13
70.1	70.2	70.3	70.4	70.5	70.6	70.7	70.8	70.9	70.10	70.11	70.12	70.13
71.1	71.2	71.3	71.4	71.5	71.6	71.7	71.8	71.9	71.10	71.11	71.12	71.13
72.1	72.2	72.3	72.4	72.5	72.6	72.7	72.8	72.9	72.10	72.11	72.12	72.13
73.1	73.2	73.3	73.4	73.5	73.6	73.7	73.8	73.9	73.10	73.11	73.12	73.13
74.1	74.2	74.3	74.4	74.5	74.6	74.7	74.8	74.9	74.10	74.11	74.12	74.13
75.1	75.2	75.3	75.4	75.5	75.6	75.7	75.8	75.9	75.10	75.11	75.12	75.13
76.1	76.2	76.3	76.4	76.5	76.6	76.7	76.8	76.9	76.10	76.11	76.12	76.13
77.1	77.2	77.3	77.4	77.5	77.6	77.7	77.8	77.9	77.10	77.11	77.12	77.13
78.1	78.2	78.3	78.4	78.5	78.6	78.7	78.8	78.9	78.10	78.11	78.12	78.13
79.1	79.2	79.3	79.4	79.5	79.6	79.7	79.8	79.9	79.10	79.11	79.12	79.13
80.1	80.2	80.3	80.4	80.5	80.6	80.7	80.8	80.9	80.10	80.11	80.12	80.13
81.1	81.2	81.3	81.4	81.5	81.6	81.7	81.8	81.9	81.10	81.11	81.12	81.13
82.1	82.2	82.3	82.4	82.5	82.6	82.7	82.8	82.9	82.10	82.11	82.12	82.13
83.1	83.2	83.3	83.4	83.5	83.6	83.7	83.8	83.9	83.10	83.11	83.12	83.13
84.1	84.2	84.3	84.4	84.5	84.6	84.7	84.8	84.9	84.10	84.11	84.12	84.13
85.1	85.2	85.3	85.4	85.5	85.6	85.7	85.8	85.9	85.10	85.11	85.12	85.13
86.1	86.2	86.3	86.4	86.5	86.6	86.7	86.8	86.9	86.10	86.11	86.12	86.13
87.1	87.2	87.3	87.4	87.5	87.6	87.7	87.8	87.9	87.10	87.11	87.12	87.13
88.1	88.2	88.3	88.4	88.5	88.6	88.7	88.8	88.9	88.10	88.11	88.12	88.13
89.1	89.2	89.3	89.4	89.5	89.6	89.7	89.8	89.9	89.10	89.11	89.12	89.13
90.1	90.2	90.3	90.4	90.5	90.6	90.7	90.8	90.9	90.10	90.11	90.12	90.13
91.1	91.2	91.3	91.4	91.5	91.6	91.7	91.8	91.9	91.10	91.11	91.12	91.13
92.1	92.2	92.3	92.4	92.5	92.6	92.7	92.8	92.9	92.10	92.11	92.12	92.13
93.1	9											

## REPORT 1 - RESERVE CALCULATION

	Ohio Business (1)	Non-Ohio Business (2)
1. Contract fees collected - on contracts issued and renewed during the year and all other contracts in force (unexpired) at the end of current period.	\$ 258,013.	9,660. 1.
2. Less: Reinsurance ceded	- 0-	- 0- 2.
3. Net contract fees	<u>258,013.</u>	<u>9,660.</u> 3.
	x .40	.40
4. Sub-total reserve amount	<u>103,205.</u>	<u>3,864.</u> 4.
5. Less: Claims paid during current year and prior years on contract policies issued or renewed during the year and all other contracts still in force (unexpired) at the end of current period.	- 54,497.	1,531. 5.
6. Current statutory reserve **	\$ 48,708.	2,333. 6.

\*\* Show line 6 (sum of Col. (1) + Col. (2)) on Page 3, line 2, current period.  
If line six is negative enter 0 (zero) on page 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 preceding 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 <del>XXXXXX</del> 2002	1. 725	28
2. Less 1,000 contracts	2. - 1,000	<del>XXXXXXXXXXXXXXXXXX</del> x
3. Additional contracts	3. 0	28
4. Divided by 500	4. / 500	/ 500
5. Surplus factor (round up; no decimal)	5. 0	.056
6. Multiply by \$20,000	6. x \$20,000	x \$20,000
7. Additional surplus required	7. 0	<u>\$1,120.</u>
8. Plus \$50,000 minimum	8. + \$50,000	

STATEMENT AS OF MARCH 31, 2002 OF THE U. S. HOME PROTECTIVE ASSOC., INC.

9. Total minimum surplus required - Ohio Business (lines 7 + 8.)	9. <u>\$ 50,000.</u>
10. Total surplus required - Non-Ohio business (line 7, Col. 2)	10. <u>\$ 1,120.</u>
11. Total (lines 9 + 10)	11. <u>\$ 51,120.</u>
12. Enter amount from page 3, line 19	12. <u>\$ 64,018.</u>
13. Difference (line 12 - line 11)	13. <u>\$ 12,898.</u>

STATEMENT AS OF MARCH 31, 2002

OF THE U. S. HOME PROTECTIVE ASSOC., 16  
INC.CONTRACT FEES WRITTEN  
Allocated by States and Territories

1 STATES	2 Number of Contracts Written Year to Date	3. Direct Fees Written Year to Date	4 Direct Claims Paid Year to Date	5 Number of Contracts In Force (Unexpired)
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	2	690.	1
16 Iowa	IA			12
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	195	67,660.	41
37 Oklahoma	OK			725
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		2	16
51 Wyoming	WY			
52				
53				
54				
55	Totals	197	68,350.	44
				753