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QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

J.C. PENNEY CASUALTY INSURANCE COMPANY

NAIC Group Code..... 0468, 0468 (Current Period) (Prior Period)   NAIC Company Code..... 10952   Employer's ID Number..... 31-4423946

Organized under the Laws of Ohio   State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated..... November 15, 1957   Commenced Business..... April 15, 1958

Statutory Home Office	100 South Third Street ….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	2700 West Plano Parkway - 3C ….. Plano ..... TX ..... 75075-8200 *(Street and Number) (City or Town, State and Zip Code)*	972-881-6000 *(Area Code) (Telephone Number)*
Mail Address	2700 West Plano Parkway - 3C ….. Plano ..... TX ..... 75075-8200 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	2700 West Plano Parkway - 3C ….. Plano ..... TX ..... 75075-8200 *(Street and Number) (City or Town, State and Zip Code)*	972-881-6000 *(Area Code) (Telephone Number)*
Internet Website Address	www.aegonins.com	
Statement Contact	Paul Ben Nardini *(Name)*	319-398-8790 *(Area Code) (Telephone Number) (Extension)*
	pnardini@aegonusa.com *(E-Mail Address)*	319-369-2210 *(Fax Number)*
Policyowner Relations Contact	2700 West Plano Parkway - 3C ….. Plano ..... TX ..... 75075-8200 *(Street and Number) (City or Town, State and Zip Code)*	1-800-527-9027 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President	Marilyn Carp
Executive Vice President, Secretary, & General Counsel	John Robert Camillo
Vice President & Corporate Controller	Robert James Kontz#

DIRECTORS OR TRUSTEES

James Arthur Beardsworth	Marilyn Carp	Brenda Kay Clancy	Glyn Douglas Mangum, Jr.#
Martha Ann McConnell#	Brian Arthur Smith#	Craig Dean Vermie	

State of........ Texas
County of..... Collin

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions* and *Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)	(Signature)	(Signature)
Marilyn Carp	John Robert Camillo	Robert James Kontz
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Vice President & Corporate Controller

Subscribed and sworn to before me this

....14th...day of May, 2002

....

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	13,550,731	0	13,550,731	13,881,703
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less $............0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $............0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....(14,337)) and short-term investments ($..........0)	(14,337)	0	(14,337)	1,417,544
6. Other invested assets	0	0	0	0
7. Receivable for securities	516,563	0	516,563	7,625
8. Aggregate write-ins for invested assets	539,743	46	539,697	492,645
9. Subtotals, cash and invested assets (Lines 1 to 8)	14,592,700	46	14,592,654	15,799,517
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	502	0	502	0
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	0	0	0	0
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	0	0	0	0
12. Bills receivable, taken for premiums	0	0	0	0
13. Amounts receivable under high deductible policies	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments	0	0	0	185,126
15. Federal and foreign income tax recoverable and interest thereon (including $.....10,452 net deferred tax asset) -	43,472	33,020	10,452	9,477
16. Guaranty funds receivable or on deposit	(58,974)	0	(58,974)	(27,058)
17. Electronic data processing equipment and software	0	0	0	0
18. Interest, dividends and real estate income due and accrued	201,081	0	201,081	234,760
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	4,110,021	0	4,110,021	987,668
21. Amounts due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	0	0	0	0
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted	0	0	0	0
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	18,888,802	33,066	18,855,736	17,189,490
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	18,888,802	33,066	18,855,736	17,189,490

DETAILS OF WRITE-INS

0801. Amounts recoverable on Reinsurance	158,318	0	158,318	293,090
0802. Other receiveable	381,425	46	381,379	199,555
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	539,743	46	539,697	492,645
2501.	0	0	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $..........0)	1,087,103	734,983
2.	Reinsurance payable on paid losses and loss adjustment expenses	0	0
3.	Loss adjustment expenses	0	404,507
4.	Commissions payable, contingent commissions and other similar charges	0	0
5.	Other expenses (excluding taxes, licenses and fees)	2,722,353	3,492,922
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	657,395	59,841
7.	Federal and foreign income taxes (including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)	751,702	790,941
8.	Borrowed money $..........0 and interest thereon $..........0	0	0
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $..........0 and including warranty reserves of $..........0)	41,965	45,441
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	24,635	16,730
13.	Funds held by company under reinsurance treaties	1,630,897	1,049,267
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	14,597	903
16.	Provision for reinsurance	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	0	180,988
20.	Payable for securities	0	0
21.	Liability for amounts held under uninsured accident and health plans	0	0
22.	Capital notes $.........0 and interest thereon $..........0	0	0
23.	Aggregate write-ins for liabilities	47	496
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	6,930,694	6,777,019
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	6,930,694	6,777,019
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	2,539,160	2,539,160
29.	Preferred capital stock	0	0
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	3,758,805	3,758,805
33.	Unassigned funds (surplus)	5,627,077	4,114,507
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)	0	0
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)	0	0
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	11,925,042	10,412,472
36.	TOTALS	18,855,736	17,189,491

DETAILS OF WRITE-INS

2301.	Accounts payable	0	449
2302.	Uncashed drafts	47	47
2303.		0	0
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	47	496
2701.		0	0
2702.		0	0
2703.		0	0
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3001.		0	0
3002.		0	0
3003.		0	0
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....10,768,967)	10,768,967	10,784,341	39,494,357
1.2 Assumed (written $.....185,875)	185,875	157,684	521,616
1.3 Ceded (written $.....6,620,681)	6,620,681	8,585,878	31,509,608
1.4 Net (written $.....4,334,161)	4,334,161	2,356,147	8,506,365
DEDUCTIONS:			
2. Losses incurred (current accident year $..........0):			
2.1 Direct	2,228,348	1,423,190	3,545,462
2.2 Assumed	10,302	13,974	43,373
2.3 Ceded	719,436	917,283	1,856,948
2.4 Net	1,519,214	519,881	1,731,887
3. Loss expenses incurred	0	105,474	416,879
4. Other underwriting expenses incurred	822,698	372,356	2,272,200
5. Aggregate write-ins for underwriting deductions	0	0	(501,396)
6. Total underwriting deductions (Lines 2 through 5)	2,341,912	997,711	3,919,570
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	1,992,249	1,358,436	4,586,795
INVESTMENT INCOME			
9. Net investment income earned	181,430	278,755	1,100,431
10. Net realized capital gains (losses)	0	0	84,586
11. Net investment gain (loss) (Lines 9 + 10)	181,430	278,755	1,185,017
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $..........0)	0	0	0
13. Finance and service charges not included in premiums	0	0	0
14. Aggregate write-ins for miscellaneous income	6,418	0	25,631
15. Total other income (Lines 12 through 14)	6,418	0	25,631
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	2,180,097	1,637,191	5,797,443
17. Dividends to policyholders	0	0	0
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	2,180,097	1,637,191	5,797,443
19. Federal and foreign income taxes incurred	619,551	565,756	1,946,407
20. Net income (Line 18 minus Line 19) (to Line 22)	1,560,546	1,071,435	3,851,036
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	10,412,469	12,890,361	12,890,361
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,560,546	1,071,435	3,851,036
23. Net unrealized capital gains or losses	0	0	0
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income taxes	8,632	8,713	(14,518)
26. Change in nonadmitted assets	(7,657)	(20)	(23,681)
27. Change in provision for reinsurance	0	0	0
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	49,358	49,358
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	(6,340,087)
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus	(48,948)	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	1,512,573	1,129,486	(2,477,892)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	11,925,042	14,019,847	10,412,469

DETAILS OF WRITE-INS

	1	2	3
0501. Reserve transfer from other reinsurers	0	0	(501,396)
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	(501,396)
1401. Other income	6,418	0	25,631
1402.	0	0	0
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	6,418	0	25,631
3601. Prior period adjustment	(48,948)	0	0
3602.	0	0	0
3603.	0	0	0
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	(48,948)	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	4,342,240	8,509,513
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,597,893	1,393,434
3.	Underwriting expenses paid	996,156	3,278,848
4.	Other underwriting income (expenses)	0	501,396
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	1,748,191	4,338,627
6.	Net investment income	231,231	1,153,281
7.	Other income (expenses):		
	7.1 Agents' balances charged off	0	0
	7.2 Net funds held under reinsurance treaties	581,630	310,022
	7.3 Net amount withheld or retained for account of others	0	0
	7.4 Aggregate write-ins for miscellaneous items	32,076	97,565
	7.5 Total other income (Lines 7.1 to 7.4)	613,706	407,587
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)	0	0
9.	Federal and foreign income taxes (paid) recovered	(658,790)	(2,661,260)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	1,934,338	3,238,235
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	1,491,289	8,464,529
	11.2 Stocks	0	249,992
	11.3 Mortgage loans	0	0
	11.4 Real estate	0	0
	11.5 Other invested assets	0	0
	11.6 Net gains or (losses) on cash and short-term investments	0	0
	11.7 Miscellaneous proceeds	111,264	3,965
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,602,553	8,718,486
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	1,170,188	6,854,006
	12.2 Stocks	0	0
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	0	0
	12.6 Miscellaneous applications	508,938	0
	12.7 Total investments acquired (Lines 12.1 to 12.6)	1,679,126	6,854,006
13.	Net cash from investments (Line 11.8 minus Line 12.7)	(76,573)	1,864,480
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in	0	0
	14.2 Capital notes $..........0 less amounts repaid $.........0	0	0
	14.3 Net transfers from affiliates	0	1,354,039
	14.4 Borrowed funds received	0	0
	14.5 Other cash provided	13,694	16,730
	14.6 Total (Lines 14.1 to 14.5)	13,694	1,370,769
15.	Cash applied:		
	15.1 Dividends to stockholders paid	0	6,340,087
	15.2 Net transfers to affiliates	3,303,341	0
	15.3 Borrowed funds repaid	0	0
	15.4 Other applications	0	552,296
	15.5 Total (Lines 15.1 to 15.4)	3,303,341	6,892,383
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(3,289,647)	(5,521,614)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(1,431,882)	(418,899)
18.	Cash and short-term investments:		
	18.1 Beginning of year	1,417,542	1,836,441
	18.2 End of period (Line 17 plus Line 18.1)	(14,340)	1,417,542

DETAILS OF WRITE-INS

07.401	Guaranty fund receivable or on deposit	31,916	71,934
07.402	Other income	160	25,631
07.403		0	0
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	32,076	97,565

NOTES TO FINANCIAL STATEMENTS

1. Accounting Practices

The financial statements of J. C. Penney Casualty Insurance Company are presented on the basis of accounting practices prescribed or permitted by the and Ohio Insurance Department.
The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. While the Commissioner of Insurance has the right to permit specific practices that deviate from prescribed practices, none are included within this financial statement.
A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	3/31/2002	2001
1. Net Income, State of Ohio basis	$1,560,545	$3,851,038
2. State Prescribed Practices (Income)	-0-	-0-
3. Net Income, NAIC SAP	$1,560,545	$3,851,038
4. Statutory Surplus, State of Ohio basis	$9,385,882	$7,873,312
5. State Prescribed Practices (Surplus)	-0-	-0-
6. Statutory Surplus, NAIC SAP	$9,385,882	$7,873,312

2. Accounting Changes and Corrections of Errors

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual - version effective January 1, 2001, subject to any deviations prescribed or permitted by the State of Ohio Commissioner of Insurance.
Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual - version effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased unassigned funds (surplus), by $49,358 as of January 1, 2001. The toal amount of this adjustment was made up by the establishment of net admitted deferred tax assets.

9. Income Taxes

Footnote 9A: Deferred Tax Components:	12/31/2001	03/31/2002
1. Total Deferred Tax Assets	49,450	48,201
2. Total All Deferred Tax Liabilities	14,610	4,729
3. Total Deferred Tax Assets Nonadmitted (per SSAP #10)	25,363	33,020
4. Incr. (Decr.) in Deferred Tax Assets - Nonadmitted		7,657

Footnote 9B: Deferred Tax Liabilities are not recognized for the following amounts:

Not Applicable.

Footnote 9C: Current income taxes incurred consist of the following major components:

	12/31/2001	03/31/2002
Current Income Taxes:		
1. Current Year Tax Expense	1,946,407	751,702
2. Tax Credits	0	0
3. Current Year Equity Tax	1,946,407	751,702
4. Prior Year Overaccrual	0	(132,151)
5. Current Income Taxes Incurred	1,946,407	619,551

Changes in the main components of deferred tax amounts are as follows:

Net Change in Deferred Tax Assets	12/31/2001	03/31/2002	Net Change
Miscellaneous Accruals	42,114	42,114	(0)
Software	5,958	6,087	129
Tax Reserve Adjustment	1,378	0	(1,378)
All Other Misc.	(0)	0	0
Total Change in Deferred Tax Assets	49,450	48,201	(1,249)
Total Change in Deferred Tax Assets - Nonadmitted	25,363	33,020	7,657
Net Change in Deferred Tax Liabilities			
Unrealized Capital Gains	14,610	4,713	(9,897)
All Other Misc.	0	16	16
Total Change Deferred Tax Liabilities	14,610	4,729	(9,881)

Footnote 9D: Significant Statutory to Tax Adjustments on Current Taxes:

In 000's	03/31/2002	12/31/2001
Income Tax Computed at the federal Statutory rate (35%)	761	2,000
Tax-Exempt Interest	(13)	(74)
Bond Discount	3	(9)
Prior Year Under/(Over) Accrual	(132)	-
All Other Adjustments	0	0
Federal Income Tax Expense	620	1,917

NOTES TO FINANCIAL STATEMENTS

Change in Net Deferred Income Taxes	(1)	-
Total Statutory Income Taxes	619	1,917

Footnote 9E & 9F: Additional income tax disclosures:

There are no losses carried forward and available to offset future net income subject to federal income taxes

J. C. Penney Casualty Insurance Company filed a federal income tax return with J. C. Penney Company Inc. for the period ended June 18, 2001. Effective June 19, 2001, the Company will file a consolidated federal income return with AEGON USA, Inc.

The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations. Intercompany tax balances are settled within 30 days of payment to the IRS.

17c. Wash Sales - None.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [X]

1.2 If yes, explain:....................

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

3.2 If yes, date of change: ....
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [X] N/A [ ]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/2000.....................

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/1996.....................

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....07/21/1998.....................

7.4 By what department or departments?................................. Dept. of Ohio

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [ ] No [X]

9.2 If yes, explain:....................

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

10.2 If yes, give full and complete information relating thereto:

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: $..0

12. Amount of real estate and mortgages held in short-term investments: $..0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] No [X]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$..............................0	$..0
13.22 Preferred Stock	$..............................0	$..0
13.23 Common Stock	$..............................0	$..0
13.24 Short-Term Investments	$..............................0	$..0
13.25 Mortgages, Loans or Real Estate	$..............................0	$..0
13.26 All Other	$..............................0	$..0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$..............................0	$..0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	$..............................0	$..0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	$..............................0	$..0

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]
If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Royal Trust	Toronto, Ontario

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation.

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [ ] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
N/A	N/A	N/A

GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [X] N/A [ ]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [ ] No [X]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [ ] No [X]
3.2 If yes, give full and complete information thereto:

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes [ ] No [X]
4.2 If yes, complete the following schedule:

1	2	3	Total Discount				Discount Taken During Period			
			4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
....	................0.0	................0.0	0	0	0	0	0	0	0	0
Total..................................	........XXX.......	........XXX.......	0	0	0	0	0	0	0	0

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	0	0	0	0
2. Increase (decrease) by adjustment	0	0	0	0
3. Cost of acquired	0	0	0	0
4. Cost of additions to and permanent improvements	0	0	0	0
5. Total profit (loss) on sales	0	0	0	0
6. Increase (decrease) by foreign exchange adjustment	0	0	0	0
7. Amount received on sales	0	0	0	0
8. Book/adjusted carrying value at end of current period	0	0	0	0
9. Total valuation allowance	0	0	0	0
10. Subtotal (Lines 8 plus 9)	0	0	0	0
11. Total nonadmitted amounts	0	0	0	0
12. Statement value, current period (Page 2, real estate lines, current period)	0	0	0	0

NONE

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	0	0	0	0
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount and mortgage interest points and commitment fees	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	0	0	0	0
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0	0	0	0
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of mortgages owned at end of current period	0	0	0	0

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	0	0	0	0
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	0	0	0	0
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book/adjusted carrying value of long-term invested assets at end of current period	0	0	0	0
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of long-term invested assets at end of current period	0	0	0	0

NONE

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	12,626,945	1,174,220	1,707,085	(16,409)	12,077,670	0	0	12,626,945
2. Class 2	1,472,774	0	0	287	1,473,061	0	0	1,472,774
3. Class 3	0	0	0	0	0	0	0	0
4. Class 4	0	0	0	0	0	0	0	0
5. Class 5	0	0	0	0	0	0	0	0
6. Class 6	0	0	0	0	0	0	0	0
7. Total Bonds	14,099,719	1,174,220	1,707,085	(16,122)	13,550,731	0	0	14,099,719
PREFERRED STOCK								
8. Class 1	0	0	0	0	0	0	0	0
9. Class 2	0	0	0	0	0	0	0	0
10. Class 3	0	0	0	0	0	0	0	0
11. Class 4	0	0	0	0	0	0	0	0
12. Class 5	0	0	0	0	0	0	0	0
13. Class 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	14,099,719	1,174,220	1,707,085	(16,122)	13,550,731	0	0	14,099,719

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

NONE

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals	0	XXX	0	0	0

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	218,019	0	0	1,861,700
2. Cost of short-term investments acquired	4,032	0	0	33,271,862
3. Increase (decrease) by adjustment	0	0	0	12,663
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	0	0	0	0
6. Consideration received on disposal of short-term investments	222,051	0	0	34,928,206
7. Book/adjusted carrying value, current period	0	0	0	218,019
8. Total valuation allowance	0	0	0	0
9. Subtotal (Lines 7 plus 8)	0	0	0	218,019
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Lines 9 minus 10)	0	0	0	218,019
12. Income collected during period	4,214	0	0	86,721
13. Income earned during period	182	0	0	90,753

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. F
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

	States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written 2 Current Year to Date	3 Prior Year to Date	Direct Losses Paid (Deducting Salvage) 4 Current Year to Date	5 Prior Year to Date	Direct Losses Unpaid 6 Current Year to Date	7 Prior Year to Date
1.	Alabama AL	YES	209,106	249,531	37,314	25,160	59,801	56,593
2.	Alaska AK	YES	58,411	59,793	1,822	2,873	13,650	14,836
3.	Arizona AZ	YES	227,927	249,279	13,715	7,706	20,873	18,445
4.	Arkansas AR	YES	165,733	179,046	13,754	10,664	27,285	25,145
5.	California CA	YES	1,061,302	1,200,910	95,966	68,611	247,553	253,066
6.	Colorado CO	YES	191,878	201,694	20,627	14,906	44,800	49,502
7.	Connecticut CT	YES	0	0	0	0	0	0
8.	Delaware DE	YES	43,317	51,139	4,011	2,936	11,507	11,066
9.	District of Columbia DC	YES	52,059	59,315	4,084	3,047	9,165	8,415
10.	Florida FL	YES	870,328	1,015,276	107,213	80,328	221,467	211,375
11.	Georgia GA	YES	479,527	588,034	45,670	29,921	93,488	86,853
12.	Hawaii HI	YES	58,204	63,219	3,179	1,026	10,281	10,769
13.	Idaho ID	YES	62,761	65,249	5,029	5,117	15,764	14,827
14.	Illinois IL	YES	543,391	650,574	62,702	39,836	102,357	97,239
15.	Indiana IN	YES	281,996	343,403	22,531	15,719	43,205	40,805
16.	Iowa IA	YES	65,625	73,078	10,892	15,552	81,387	29,992
17.	Kansas KS	YES	106,571	112,522	11,270	7,424	30,957	44,105
18.	Kentucky KY	YES	195,182	241,924	13,781	13,288	32,936	31,401
19.	Louisiana LA	YES	231,635	261,004	29,995	17,715	67,123	64,852
20.	Maine ME	YES	0	0	0	0	0	0
21.	Maryland MD	YES	134,329	155,390	20,129	11,862	40,883	39,636
22.	Massachusetts MA	YES	30	30	1	0	17	6
23.	Michigan MI	YES	829,164	457,744	380,268	22,428	70,381	88,846
24.	Minnesota MN	YES	231,877	99,068	160,393	12,769	45,522	57,589
25.	Mississippi MS	YES	126,945	146,702	21,700	21,568	39,107	37,225
26.	Missouri MO	YES	250,905	250,849	41,529	35,987	105,359	100,878
27.	Montana MT	YES	50,344	51,683	4,377	2,359	17,696	18,214
28.	Nebraska NE	YES	90,118	86,187	5,260	5,278	25,333	24,461
29.	Nevada NV	YES	113,061	124,087	12,935	6,219	24,156	20,720
30.	New Hampshire NH	YES	512	566	0	0	0	0
31.	New Jersey NJ	YES	190,268	218,068	25,597	18,080	58,873	61,000
32.	New Mexico NM	YES	96,176	101,127	4,820	3,062	12,304	12,441
33.	New York NY	YES	757,173	73,480	648,851	14,847	39,514	38,090
34.	North Carolina NC	YES	117,532	136,595	15,500	12,540	21,723	19,111
35.	North Dakota ND	YES	30,091	31,284	2,313	1,536	7,799	7,526
36.	Ohio OH	YES	625,037	747,295	97,347	69,018	233,394	223,702
37.	Oklahoma OK	YES	180,352	196,250	13,456	5,095	35,111	34,325
38.	Oregon OR	YES	136,540	156,447	18,080	10,061	32,012	28,332
39.	Pennsylvania PA	YES	6,202	6,389	182	442	1,518	1,510
40.	Rhode Island RI	YES	38,489	45,065	3,520	1,597	10,197	10,840
41.	South Carolina SC	YES	168,883	202,765	16,235	7,372	21,060	19,384
42.	South Dakota SD	YES	38,917	38,051	1,386	1,138	6,334	6,050
43.	Tennessee TN	YES	273,713	333,796	24,689	17,092	48,657	46,697
44.	Texas TX	YES	240,491	260,107	43,761	21,969	48,941	46,653
45.	Utah UT	YES	75,005	84,280	5,942	5,151	16,577	15,315
46.	Vermont VT	YES	32,981	0	25,624	0	0	0
47.	Virginia VA	YES	363,754	424,421	23,230	10,793	54,282	52,068
48.	Washington WA	YES	302,476	303,300	64,204	62,512	121,170	114,973
49.	West Virginia WV	YES	85,475	100,099	8,865	9,308	30,758	30,245
50.	Wisconsin WI	YES	238,881	247,629	32,344	27,008	60,835	56,805
51.	Wyoming WY	YES	37,829	38,442	2,256	1,948	6,379	5,696
52.	American Samoa AS	NO	0	0	0	0	0	0
53.	Guam GU	NO	0	0	0	0	0	0
54.	Puerto Rico PR	NO	0	0	0	0	0	0
55.	US Virgin Islands VI	NO	0	0	0	0	0	0
56.	Canada CN	NO	0	2	0	0	0	0
57.	Aggregate Other Alien OT	XXX	0	53	0	0	0	0
58.	Totals	(a) 51	10,768,503	10,782,241	2,228,349	780,868	2,369,491	2,287,624

DETAILS OF WRITE-INS

5701.	Other alien	XXX	0	53	0	0	0	0
5702.		XXX	0	0	0	0	0	0
5703.		XXX	0	0	0	0	0	0
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799.	Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	0	53	0	0	0	0

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

NONE

PART 1 - LOSS EXPERIENCE

	Current Year to Date			4
Lines of Business	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire	0	0	0.0	0.0
2. Allied lines	0	0	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	0	0	0.0	0.0
5. Commercial multiple peril	0	0	0.0	0.0
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	0	0	0.0	0.0
10. Financial guaranty	0	0	0.0	0.0
11.1. Medical malpractice-occurrence	0	0	0.0	0.0
11.2. Medical malpractice-claims made	0	0	0.0	0.0
12. Earthquake	0	0	0.0	0.0
13. Group accident and health	761,313	117,508	15.4	0.0
14. Credit accident and health	0	0	0.0	0.0
15. Other accident and health	13,958	(323)	(2.3)	0.0
16. Workers' compensation	0	0	0.0	0.0
17.1 Other liability-occurrence	0	0	0.0	0.0
17.2 Other liability-claims made	0	0	0.0	0.0
18.1 Products liability-occurrence	0	0	0.0	0.0
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	0	0	0.0	0.0
19.3, 19.4 Commercial auto liability	0	0	0.0	0.0
21. Auto physical damage	0	0	0.0	0.0
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	0	0	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	0	0.0	0.0
27. Boiler and machinery	0	0	0.0	0.0
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	9,993,698	2,111,163	21.1	0.0
34. Totals	10,768,969	2,228,348	20.7	0.0
DETAILS OF WRITE-INS				
3301. Other unemployment	8,680,369	964,478	11.1	0.0
3302. TripMate	1,313,329	1,146,685	87.3	0.0
3303.	0	0	0.0	0.0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	9,993,698	2,111,163	21.1	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	0	0	0
2. Allied lines	0	0	0
3. Farmowners multiple peril	0	0	0
4. Homeowners multiple peril	0	0	0
5. Commercial multiple peril	0	0	0
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	0	0	0
10. Financial guaranty	0	0	0
11.1. Medical malpractice-occurrence	0	0	0
11.2. Medical malpractice-claims made	0	0	0
12. Earthquake	0	0	0
13. Group accident and health	760,950	760,950	0
14. Credit accident and health	0	0	0
15. Other accident and health	13,682	13,682	0
16. Workers' compensation	0	0	0
17.1. Other liability-occurrence	0	0	0
17.2. Other liability-claims made	0	0	0
18.1. Products liability-occurrence	0	0	0
18.2. Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	0	0	0
19.3, 19.4 Commercial auto liability	0	0	0
21. Auto physical damage	0	0	0
22. Aircraft (all perils)	0	0	0
23. Fidelity	0	0	0
24. Surety	0	0	0
26. Burglary and theft	0	0	0
27. Boiler and machinery	0	0	0
28. Credit	0	0	0
29. International	0	0	0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	9,993,872	9,993,872	0
34. Totals	10,768,504	10,768,504	0
DETAILS OF WRITE-INS			
3301. Other unemployoyemnt	8,680,369	8,680,369	0
3302. TripMate	1,313,503	1,313,503	0
3303.	0	0	0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	9,993,872	9,993,872	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	85	0	85	17	3	20	20	4	0	24	(48)	7	(41)
2. 2000	292	0	292	78	8	86	92	9	0	101	(122)	17	(105)
3. Subtotals 2000 + Prior	377	0	377	95	11	106	112	13	0	125	(170)	24	(146)
4. 2001	358	405	763	210	161	371	210	193	285	688	62	234	296
5. Subtotals 2001 + Prior	735	405	1,140	305	172	477	322	206	285	813	(108)	258	150
6. 2002	XXX	XXX	XXX	XXX	12	12	XXX	40	232	272	XXX	XXX	XXX
7. Totals	735	405	1,140	305	184	489	322	246	517	1,085	(108)	258	150
8. Prior Year-End's Surplus As Regards Policyholders	10,412										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. (14.7)%	2. 63.7 %	3. 13.2 %
													Col. 13, Line 7 Line 8
													4. 1.4 %

(a) Should equal prior year-end Annual Statement; Page 3, Col. 1, Lines 1 + 3.
(b) Should equal Q.S. Page 3, Col.1, Lines 1 and 3.
(c) Should also equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSE
1. Will the SVO Compliance Certification be filed with this statement?	YES
2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement?	NO
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?	NO

EXPLANATIONS:

BAR CODE:

10952200249000001

10952200245000001

Overflow Page
NONE

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

Sch. BA-Part 1
NONE

Sch. BA-Part 2
NONE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - U.S. Government								
912827-7F-3	US TREASURY NOTE 3.500% 11/15/06	02/27/2002	J.P. MORGAN SECURITIES INC.		1,170,188	1,210,000	10,253	1
0399999.	Total - Bonds - U.S. Government				1,170,188	1,210,000	10,253	XXX
6099997.	Total - Bonds - Part 3				1,170,188	1,210,000	10,253	XXX
6099999.	Total - Bonds				1,170,188	1,210,000	10,253	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				1,170,188	XXX	10,253	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues: 0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
36211G-VY-6	GNMA POOL #512831 6.500% 06/01/29	03/01/2002	Paydown		514	514	479	514	35	0	0	0	0	5		1
36225A-QF-0	GNMA #780454 7.000% 10/01/26	03/01/2002	Paydown		10,990	10,990	11,031	10,990	(39)	0	0	0	0	113		1
912810-BX-5	US TREASURY BOND 7.625% 02/15/07	02/15/2002	Various		805,000	805,000	789,722	798,745	117	0	0	6,255	6,255	26,878		1PE
912827-2P-6	US TREASURY NOTE 6.625% 03/31/02	03/31/2002	Various		500,000	500,000	496,875	500,000	179	0	0	0	0	16,563		1
0399999.	Total - Bonds - U.S. Government				1,316,504	1,316,504	1,298,107	1,310,249	292	0	0	6,255	6,255	43,559	0	XXX
Bonds - Special Revenue and Special Assessment																
District of Columbia																
31359L-6W-0	FNMA SR 1996-M3 CL A1 7.385% 03/01/21	03/01/2002	Paydown		51,328	51,328	52,106	51,328	(47)	0	0	0	0	747		1
31371H-HT-8	FNMA #252342 6.500% 04/01/29	03/01/2002	Paydown		16,479	16,479	15,454	16,479	1,006	0	0	0	0	173		1
	District of Columbia				67,807	67,807	67,560	67,807	959	0	0	0	0	920	0	XXX
United States																
31383U-2Y-0	FNMA #513891 7.000% 09/01/29	03/01/2002	Paydown		54,612	54,612	52,427	54,612	2,164	0	0	0	0	321		1
	U.S.				54,612	54,612	52,427	54,612	2,164	0	0	0	0	321	0	XXX
	United States				122,419	122,419	119,987	122,419	3,123	0	0	0	0	1,241	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				122,419	122,419	119,987	122,419	3,123	0	0	0	0	1,241	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
16675H-AF-9	CHEVRON CORP PROFIT SH 8.110% 12/01/04	01/01/2002	Redemption 100.0000		33,333	33,333	33,903	33,333	(216)	0	0	0	0	1,352		1PE
76110F-J3-8	RESIDENTIAL ACCREDIT LO 6.500% 03/01/29	03/01/2002	Paydown		19,033	19,033	18,975	19,033	64	0	0	0	0	199		1
	United States				52,366	52,366	52,878	52,366	(152)	0	0	0	0	1,551	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				52,366	52,366	52,878	52,366	(152)	0	0	0	0	1,551	0	XXX
6099997.	Total - Bonds - Part 4				1,491,289	1,491,289	1,470,972	1,485,034	3,263	0	0	6,255	6,255	46,351	0	XXX
6099999.	Total - Bonds				1,491,289	1,491,289	1,470,972	1,485,034	3,263	0	0	6,255	6,255	46,351	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				1,491,289	XXX	1,470,972	1,485,034	3,263	0	0	6,255	6,255	46,351	0	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues: 0.

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
		Rate of	Amount of Interest Received During	Amount of Interest Accrued at Current	5	6	7	
Depository		Interest	Current Quarter	Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
Allfirst	Baltimore, Maryland	0.000	0	0	(228,826)	(3,817)	265	
Bank One	Phoenix, Arizona	0.000	0	0	13,810	18,207	13,928	
State Street Bank	North Quincy, Massachusetts	0.000	0	0	0	0	84,926	
Wachovia Bank	Winston-Salem, North Carolina	0.000	0	0	(98,575)	(135,381)	(122,750)	
		0.000	0	0	9,295	9,295	9,295	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
EUROPEAN TIME DEPOSIT CD		0.005	83	0	0	0	0	
0199999. Total Open Depositories		XXX	83	0	(304,296)	(111,696)	(14,336)	XXX
0399999. Total Cash on Deposit		XXX	83	0	(304,296)	(111,696)	(14,336)	XXX
0599999. Total Cash		XXX	83	0	(304,296)	(111,696)	(14,336)	XXX

Supplement A to Sch. T
NONE

Supplement A to Sch. T
NONE

Supplement A to Sch. T
NONE

Supplement A to Sch. T
NONE

Supplement A to Sch. T
NONE

Overflow Page
NONE

Trusteed Surplus Statement-Title Page
NONE

Trusteed Surplus Statement-Assets
NONE

Trusteed Surplus Statement-Liabilities
NONE

Trusteed Surplus Statement-Overflow Page
NONE