



IMAGING COVER SHEET

NAIC #: 11019

NAIC Group Code: 000

Company Name: N.E.W. HOME WARRANTY SERVICES OF OHIO

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

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): _____

Effective Date: _____

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

Date Scanned: _____

Scanned By (initials): _____

HOME WARRANTY COMPANY

ANNUAL STATEMENT

For the Year Ended December 31, 2001
of the condition and affairs of1/11/29 RB ✓
DHW 1THE N.E.W. Home Warranty Services of Ohio, Inc.Employer's ID No: 54-1909904Organized under the Laws of the state of Ohio, made to the
INSURANCE DEPARTMENT OF THE STATE OF Ohio, pursuant to the laws
thereof.

Incorporated	<u>June 3, 1998</u>	Commenced Business	<u>Not Yet</u>
Home Office	<u>22894 Pacific Blvd, Sterling, Virginia 20166</u> (Street and Number) (City or Town, State and Zip Code)		
Mail Address	<u>22894 Pacific Blvd, Sterling, Virginia 20166</u> (Street and Number) (City or Town, State and Zip Code)		
Main Administrative Office	<u>(703) 318-7700</u> (Area Code and Telephone Number)		
Primary Location of Books	<u>22894 Pacific Blvd, Sterling, Virginia 20166 (703) 318-7700</u> (Street) (City, State and Zip Code) (Telephone)		
Contact Person and Phone Number	<u>Clifford A. White (703) 742-5620</u>		

OFFICERS

<u>Anthony P. Nader</u> (President)	<u>Martin V. Bloom</u> (Vice President)	<u>(Vice President)</u>
<u>Timothy J. Meenan, Jr.</u> (Secretary)	<u>(Vice President)</u>	<u>(Vice President)</u>
<u>Clifford A. White</u> (Treasurer)	<u>(Vice President)</u>	<u>(Vice President)</u>

Directors or trustees **

<u>Fredrick Schaufeld</u>	<u></u>
<u>Anthony P. Nader</u>	<u></u>
<u>Clifford A. White</u>	<u></u>
<u>Martin V. Bloom</u>	<u></u>

State of Virginia
County of Loudoun SS.

<u>Anthony P. Nader</u> (President)	<u>Timothy J. Meenan, Jr.</u> (Secretary)	<u>Clifford A. White</u> (Treasurer)
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of the N.E.W. Home Warranty Services of Ohio, Inc., being duly sworn, each for himself deposes and says that they are the above described officers of the said company, and that on the thirty first day of December last, all of the herein described assets were the absolute property of the said company, free and clear from any liens of claims thereon, except as herein stated, and that this annual statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the condition and affairs of the said company as of the thirty first day of December last, and of it's income and deductions therefrom for the year ended on that date, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me this 20th day of February, 2002

<u>Anthony P. Nader</u> President	<u>Timothy J. Meenan, Jr.</u> Secretary	<u>Clifford A. White</u> Treasurer
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**Or corresponding person having
charge of the accounts of company

Sally B. Little
Notary
My Commission Expires
December 31, 2003

M 3/1/04

STATEMENT AS OF December 31, 2001 OF THE N.E.W. Home Warranty Services of Ohio, Inc.

ASSETS

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

LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year To Date	Previous Year End
1. Unpaid contract claims in process of settlement		
2. Statutory reserve (pg. 13, Report 1, line 6, Col (1) + Col (2))		
3. Unpaid claims adjustment expense		
4. Other expenses (excluding taxes, licenses and fees)		
5. Taxes, licenses and fees (excluding federal and foreign income taxes)		
6. Federal and foreign income taxes (excluding deferred taxes)		
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		
12. Ceded reinsurance balances payable		
13. All other liabilities:		
a. <u>Intercompany Payable</u>	0.00	-
b. _____		
c. _____		
14. Total liabilities (Items 1 to 13c)	0.00	-
15. a. Common capital stock	1.00	1.00
b. Preferred capital stock		
16. Gross paid-in and contributed surplus	101,999.00	101,999.00
17. Unassigned funds (surplus)	14,543.49	8,808.69
18. Less treasury stock, at cost		
19. Surplus as regards contractholders (Items 15 to 17 less 18)	116,543.49	110,808.69
20. Totals (Item 14 plus 19)	116,543.49	110,808.69

Line 19 to agree with Page 4, line 27.

STATEMENT OF INCOME

	Current Year To Date	Previous Year End
1. Contract fees earned		
DEDUCTIONS		
2. Claims incurred		
3. Claims adjustment expenses incurred		
4. Other underwriting expenses incurred		
5. _____		
6. Total deductions (Lines 2 to 5)	0.00	0.00
7. Net underwriting gain or loss (-) (Item 1 less 6)	0.00	0.00
INVESTMENT INCOME		
8. Net investment income earned	5,734.80	4,190.92
9. Net realized capital gains or losses		
10. Net investment gain or loss	5,734.80	4,190.92
OTHER INCOME		
11. _____		
12. _____		
13. Total other income (Lines 11 + 12)	0.00	0.00
14. Net income before federal income taxes (Lines 7 + 10 + 13)	5,734.80	4,190.92
15. Federal income taxes incurred		
16. Net income (Item 14 less 15)	5,734.80	4,190.92
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards contractholders, Dec. 31 Previous year	110,808.69	106,617.77
Gains (+) and Losses (-) in Surplus		
18. Net income (from item 16)	5,734.80	4,190.92
19. Net unrealized capital gains and losses	0.00	0.00
20. Change in non-admitted assets (Exhibit 2)	0.00	0.00
21. Capital changes:		
a. Paid in		
b. Transferred from surplus		
c. Transferred to surplus		
22. Surplus adjustments:		
a. Paid in		
b. Transferred to U.S. Treasury Bills*	0.00	0.00
c. Transferred from capital		
23. Dividends to stockholders (cash)	0.00	0.00
24. Change in treasury stock	0.00	0.00
25. Change in Statutory reserve	0.00	0.00
26. Change in surplus as regards contractholders	5,734.80	4,190.92
27. Surplus as regards contractholders at statement date	116,543.49	110,808.69

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - INTEREST, DIVIDENDS AND REAL ESTATE INCOME

1	2	3 Collected during yr paid on accrued purchase	Paid in advance		Due and accrued		8 Earned During year 3+5+6 — 4—7
			4 Current Year	5 Previous Year	6 Current Year	7 Previous Year	
1 Bonds	D* D D A" A# N A	4,519.60					4,519.60
2 Preferred stock		0.00					0.00
3 Common stock		0.00					0.00
4 Mortgage loans		0.00					0.00
5 Real estate		0.00					0.00
6 Cash		1,635.20					1,635.20
7 Other assets		0.00					0.00
8							0.00
9							0.00
10 Totals		6,154.80	0.00	0.00	0.00	0.00	6,154.80
Deductions							
Total investment expenses incurred							
11 Pg. 7, Col 3, line 22							420.00
12 Depreciation on real estate							
13							
14 Total deductions (Item 11 to 13)							
15 Net investment income earned (item 10 less 14)							5,734.80

*Includes \$ _____ accrual of discount less \$ _____ amortization of premium

"Includes \$ _____ accrual of discount less \$ _____ amortization of premium

#Includes \$ _____ for company's occupancy of it's own buildings.

PART 1A - CAPITAL GAINS AND LOSSES ON INVESTMENTS

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

UNDER WRITING AND INVESTMENT EXHIBIT

NOT APPLICABLE

Part 2A - Contract Fees Written

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

Part 2B - Contract Fees Earned

Net Fees Written 1	Unearned Fees Prior Year 2	Unearned Fees Current Year 3	Net Fees Earned (Col. 1+2-3) 4

Part 3 - Contract Claims Paid and Incurred

Direct Business 1	Claims Paid			Net Claims Unpaid Current Year 5	Net Claims Unpaid Prior Year 6	Claims Incurred Current Year 7			
	Reinsurance		Claims Payments (Col. 1+2-3) 4						
	Assumed 2	Ceded 3							

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

Ratios

Calendar Year 1	Net Fees Earned 2	Claims Incurred 3	Claims Expense Incurred Pg 7 in 21 col. 1 4	Ratio 1 Col. 3/ Col. 2/ 5	Ratio 2 Col. 4/ Col. 2 6
1993					
1994					
1995					
1996					
1997					
1998					

Part 3B - Contract Fees Written - OHIO BUSINESS ONLY

Direct Fees Written 1	Direct Fees Earned 2	Dividends Paid 3	Direct Claims Paid (deduct Salvage) 4	Direct Claim Incurre 5	Direct Claims Unpaid 6

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

Prior Year Unpaid Contract Claims Reserve 1	Claims Paid Current Year Incurred Prior Year 2	Col. (2) - Col. (1) Difference 3

PART 4 - EXPENSE EXHIBIT

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
1. Bonds				
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	116,543.49			116,543.49
6. Other invested assets				
7. Home protection contract fees receivable				
8. Service fees receivable				
9. Receivable from affiliates				
10. Federal income tax recoverable				
11. Electronic data processing equipment				
12. Interest, dividends & real estate income due and accrued				
13. Reinsurance recoverable on loss payments				
14. Equip., furniture & supplies			XXXXXXX	
15. Deferred acquisition cost			XXXXXXX	
16. Other assets:				
a. _____				
b. _____				
c. _____				
17. Prepaid expenses:				
a. _____			XXXXXXX	
b. _____			XXXXXXX	
c. _____			XXXXXXX	
18. Totals	116,543.49			116,543.49

Line 18, Col. 4 to agree with Page 2, Col. 1, Line 16.

EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	End of Previous Year	End of Current Year	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	XXXXXXXXXXXX	XXXXXXXXXXXX	

Line 24 to agree with Page 4, line 20.

EXHIBIT 3 - RECONCILIATION OF LEDGER ASSETS

Increase in ledger assets	
1. Contract fees written	
2. Interest, dividends and real estate income received	6,154.80
3. From sale or maturity of ledger assets	
4. Other income items or increases:	
a. Funds held under reinsurance treaties (net)	
b. Borrowed money (gross)	
c. Amounts withheld or retained for account of others	
d. Ceded reinsurance balances	
e. _____	
f. _____	
g. _____	
5. Adjustment in book value of ledger assets	
6. Capital paid in	
7. Surplus paid in	0.00
8. Total (Items 1 to 7)	6,154.80
Decrease in ledger assets	
9. Net contract claims paid	
10. Expenses paid	420.00
11. From sale or maturity of ledger assets	
12. Other disbursement items or decreases:	
a. Funds held under reinsurance treaties (net)	
b. Borrowed money (gross)	
c. Amounts withheld or retained for account of others	
d. Ceded reinsurance balances	
e. _____	
f. _____	
g. _____	
13. Adjustments in book value of ledger assets and depreciation	
14. Federal and foreign income taxes paid	
15. Dividends paid stockholders	
16. _____	
17. _____	
18. _____	
19. Total (Items 9 to 18)	420.00
Reconciliation between years	
20. Amount of ledger assets as per balance Dec.31 of previous year	110,808.69
21. Increase (+) or decrease (-) in ledger assets during the year (Item 8 less 19)	5,734.80
22. Balance = ledger assets as of statement date	116,543.49

Line 22 to agree with page 2, line 16, col 1.

NAME N.E.W. Home Warranty Services of Ohio, Inc.

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

NOT APPLICABLE**SPECIAL DEPOSIT SCHEDULE**

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

1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value
SCHEDULE OF ALL OTHER DEPOSITS				
Showing all deposits made with any Government, Province, State, District, County, Municipality, Corporation firm or individual, except those shown in Schedule N, and those shown in "Special Deposit Schedule"				
1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value

GENERAL INTERROGATORIES

(attach additional sheets where necessary)

1. Provide the number and type of stock authorized, outstanding and the par value.
1000 shares common stock authorized and outstanding, par value .001
2. Report any changes in the Bi-laws or Articles of Incorporation and attach to statement if not already filed with department.
NONE
3. Does the company have any material contingent liabilities that affect it's financial condition.
NO
4. When was the last report of examination done and by whom. Date N/A State N/A
5. Have there been any changes in contract fee rates on contracts issued during the year in Ohio?
NO
6. Explain the methods used for asset valuation.
N/A
7. Give information about relationships with parents, subsidiaries and affiliates (see schedule Y)
8. Have any of the company assets been pledged or hypothecated at any time during the year.
NO
9. Have any loans been made to officers or directors at any time during the year
NO
10. Are all securities in actual possession of company (except for special and other deposits).
N/A
11. What is the company's maximum liability on any one contract \$ N/A
12. Has the Company been under any disciplinary action or regulatory restrictions by a regulatory agency at any time during the year. If yes, provide a complete explanation.
NO

FOUR - YEAR HISTORICAL DATA

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

	2001	2000	1999	1998
Balance sheet Items (pg 2,3)				
Total Assets (pg 2, ln 16)	116,543	110,809	106,618	103,538
Total Liabilities (pg 3, ln 14)	0	0	0	580
Capital (pg 3, ln 15)	1	1	1	1
Total Surplus (pg 3, ln 19)	116,543	110,809	106,618	102,957
Income Statement Items (pg 4)				
Net underwriting Gain (ln 8)	0	0	0	0
Net Investment Gain (ln 10)	5,735	4,191	3,865	753
Total Other Income (ln 13)	0	0	0	0
Federal Income Tax Incurred (ln 15)	0	0	0	0
Net Income (ln 6)	5,735	4,191	3,865	753
Ratios (pg 4)				
Claims Incurred (ln 2) divided by (pg 4, ln 1) x 100				
Claims Adjustment Expense divided by (pg 4, ln 1) x 100	0.0	0.0	0.0	0.0
Combined Ratio: (pg 4 Ins 2+3) divided by (pg 4 IN 1) x 100	0.0	0.0	0.0	0.0
(pg 4 Ins 4 + 5 - 13) divided by (pg 9 ln 1) x 100	0.0	0.0	0.0	0.0
Contracts	0.0	0.0	0.0	0.0
Total contracts issued (number of)	0	0	0	0
Total claims paid (dollar amount)	0	0	0	0
	0	0	0	0

SCHEDULE A

NOT APPLICABLE

DESCRIPTION (1)	DATE ACQUIRED (2)	ACTUAL COST OF INVESTMENT OR AMOUNT OF LOAN (3)	AMOUNT OF ENCUMBRANCES (4)	DEPRECIATION (5)	BOOK VALUE NET OF ENCUMBRANCES AND DEPRECIATION (6)	MARKET VALUE LESS DEPRECIATION (7)	AMOUNT OF PRINCIPAL UNPAID (8)	INCOME INTEREST EARNED (9)
SECTION A - INVESTMENT IN REAL ESTATE								

SCHEDULE E D - PART 1

Showing all 11 8000 - Term BONDS Owned December 31 of Current Year

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

NOT APPLICABLE

NOT APPLICABLE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of the Current Year

(a) for all common stocks bearing the NAIC designation "U" provide the number of such issues _____ the total \$ value (included in Column 5) of all such issues \$ _____

SCHEDULE - D - PART 3
Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

SCHEDULE D - PART 4
Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

SCHEDULE D - PART 5

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

NOT APPLICABLE

SCHEDULE F - PART 1
Assumed Reinsurance as of December 31, Current Year (000 Omitted)

a) For a bulk deposit and/or compensating balance which is held as security to multiple letters of credit, indicate next to the amount, the following symbol #. Total Assets indicated with # _____

a) For a bulk deposit and/or compensating balance which is held as security to multiple letters of credit, indicate next to the amount, the following symbol #. Total Assets indicated with # _____ pledge for total letters of credit _____ (Use a different symbol for each bulk deposit posted for multiple letters of credit.)

SCHEDULE F - PART 3
Ceded Reinsurance as of December 31, Current Year (000 Omitted)

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

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

<u>Name of Company</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1	2	3

1) 2) 3) 4) 5)

NOT APPLICABLE

SCHEDULE F. PART 5
Provisions for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1. Amounts in dispute totaling \$ _____ are included in Column 1.

2. Amounts in dispute totaling \$ _____ are excluded from Column 9.

3. Column 1 excludes \$ _____ recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE Y (continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

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.	\$ 0.00	0.00	1.
2. Less: Reinsurance ceded	- 0.00	0.00	2.
3. Net contract fees	0.00	0.00	3.
	x 0.40	0.40	
4. Sub-total reserve amount	0.00	0.00	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.	0.00	0.00	5.
6. Current statutory reserve**	\$ 0.00	0.00	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

1. Total contracts issued or renewed (1999)	1.		
2. Less 1,000 contracts	2. -	1,000	Xxxxxxxxxxxxxxxxxx
3. Additional contracts	3.		
4. Divided by 500	4. /	500	/ 500
5. Surplus factor (round up; no decimal)	5.		
6. Multiply by \$20,000	6. x	\$20,000	x \$20,000
7. Additional surplus required	7.		

STATEMENT AS OF December 31, 2001 OF THE N.E.W. Home Warranty Services of Ohio, Inc.

SURPLUS REQUIREMENT CALCULATION (cont'd)

8. Plus \$50,000 minimum	8 +	\$50,000
9. Total minimum surplus required - Ohio business (lines 7 + 8, Col. (1))	9 \$	<u>50,000</u>
10. Total surplus required - Non-Ohio business (line 7, Col. 2)	10 \$	<u>0</u>
11. Total (lines 9 + 10)	11 \$	<u>50,000</u>
12. Enter amount from page 3, line 19	12 \$	<u>116,543.49</u>
13. Difference (line 12 - line 11)	13 \$	<u>66,543.49</u>

SCHEDULE N - CASH

1 Depository - Give full name and location. Give interest rate and maturity date for certificate of deposits.	2 Amount of interest received during year	3 Amount of interest accrued Dec. 31 (current)	4 Balances
OPEN DEPOSITORIES			
1. CD with Dept. of Insurance-1.64%, matures 12/1/02	1,116.38		25,000.00
2. Cash - Crestar Bank	0.00		50.00
3. Cash - Schwab Money Market	518.82		89,507.89
4. Cash - Wachovia	0.00		1,985.60
5			
6			
7			
8			
SUB-TOTAL	1,635.20	0.00	116,543.49
SUSPENDED DEPOSITORIES			
9			
10			
SUB-TOTAL	0.00	0.00	0.00
GRAND TOTAL - ALL DEPOSITORIES	1,635.20	0.00	116,543.49

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

Jan	27,258.11	Apr	27,526.04	Jul	27,414.44	Oct	115,956.18
Feb	27,377.77	May	27,299.04	Aug	115,530.46	Nov	116,363.02
Mar	27,408.79	Jun	27,301.79	Sep	115,739.31	Dec	116,543.49

2001 SCHEDULE T - 110
11019 - New Home Warranty Services OH

LINE	Is Insurer Licensed?	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid	Finance & Service Charges not Included in Premiums	Direct Premium Written for Federal Purchasing Groups
Details of Write-Ins									

Footnotes

DSSPROD

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04/10/2002