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QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

MOTORISTS MUTUAL INSURANCE COMPANY

NAIC Group Code..... 291, 291 (Current Period) (Prior Period) NAIC Company Code..... 14621 Employer's ID Number..... 31-4259550

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

Country of Domicile US

Incorporated..... November 8, 1928 Commenced Business..... November 27, 1928

Statutory Home Office	471 East Broad Street….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	471 East Broad Street….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	614-225-8211 *(Area Code) (Telephone Number)*
Mail Address	471 East Broad Street….. Columbus ..... OH ..... 43215 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	471 East Broad Street….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	614-225-8211 *(Area Code) (Telephone Number)*
Internet Website Address	MotoristsGroup.com	
Statement Contact	James E. Vermillion *(Name)*	614-225-8331 *(Area Code) (Telephone Number) (Extension)*
	MIC-AHIG.Accounting@MotoristsGroup.com *(E-Mail Address)*	614-225-8330 *(Fax Number)*
Policyowner Relations Contact	471 East Broad Street….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	1-800-876-6642 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... John Jacob Bishop Treasurer ..... Michael Lee Wiseman Secretary ..... Thomas Charles Ogg

VICE PRESIDENTS

David Lynn Kaufman Duane Edwin Swartz Charles Arthur Wickert

DIRECTORS OR TRUSTEES

John Jacob Bishop	John Lorentz Cooper	Alan Nicholas Dekker
Daniel Edwin Evans	Archie Mason Griffin	Thomas Charles Ogg
Robert Elvin Herman Rabold	Garry Lee Wharton	Michael Lee Wiseman

State of........ Ohio
County of..... Franklin

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.

John J. Bishop President	Thomas C. Ogg Secretary	Michael L. Wiseman Treasurer

Subscribed and sworn to before me this

3rd 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	456,277,593		456,277,593	453,598,841
2. Stocks:				
2.1 Preferred stocks			0	
2.2 Common stocks	141,304,857		141,304,857	139,773,314
3. Mortgage loans on real estate:				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $..........0 encumbrances)	14,903,879		14,903,879	14,883,731
4.2 Properties held for the production of income (less $..........0 encumbrances)	817,208		817,208	821,081
4.3 Properties held for sale (less $..........0 encumbrances)	86,709		86,709	124,188
5. Cash ($.....17,722,451) and short-term investments ($..........0)	17,722,451		17,722,451	14,795,127
6. Other invested assets	18,595,297	2,837,689	15,757,608	16,210,200
7. Receivable for securities			0	
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	649,707,993	2,837,689	646,870,304	640,206,482
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	23,281,723	106,903	23,174,820	4,063,343
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $.....1,191,000 earned but unbilled premiums)	67,702,443	882,100	66,820,343	66,978,417
10.3 Accrued retrospective premiums			0	
11. Funds held by or deposited with reinsured companies			0	
12. Bills receivable, taken for premiums			0	
13. Amounts receivable under high deductible policies			0	
14. Reinsurance recoverables on loss and loss adjustment expense payments	15,342,891		15,342,891	9,732,545
15. Federal and foreign income tax recoverable and interest thereon (including $.....13,807,312 net deferred tax asset)	13,807,312		13,807,312	13,807,312
16. Guaranty funds receivable or on deposit			0	
17. Electronic data processing equipment and software	1,768,233	1,005,549	762,684	844,548
18. Interest, dividends and real estate income due and accrued	7,164,272		7,164,272	6,427,290
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	852,792		852,792	458,527
21. Amounts due from/to protected cells			0	
22. Equities and deposits in pools and associations	132,936		132,936	1,532,719
23. Amounts receivable relating to uninsured accident and health plans			0	
24. Other assets nonadmitted	2,720,555	2,720,555	0	(0)
25. Aggregate write-ins for other than invested assets	1,778,174	1,764,349	13,825	18,942
26. Total assets excluding protected cell assets (Lines 9 through 25)	784,259,323	9,317,144	774,942,178	744,070,124
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	784,259,323	9,317,144	774,942,178	744,070,124

DETAILS OF WRITE-INS

	1	2	3	4
0801.			0	
0802.			0	
0803.			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)	0	0	0	0
2501. Miscellaneous assets	38,144	24,319	13,825	18,942
2502. Prepaid pension asset	892,531	892,531	0	
2503. Tenant allowances	847,498	847,498	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)	1,778,174	1,764,349	13,825	18,942

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....25,688,371)	169,571,640	164,854,282
2.	Reinsurance payable on paid losses and loss adjustment expenses	15,837,463	6,244,909
3.	Loss adjustment expenses	37,819,490	36,476,665
4.	Commissions payable, contingent commissions and other similar charges	5,615,446	6,795,705
5.	Other expenses (excluding taxes, licenses and fees)	3,378,481	4,358,323
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	4,330,103	4,061,322
7.	Federal and foreign income taxes (including $.....313,552 on realized capital gains (losses) (including $..........0 net deferred tax liability)	391,838	801,118
8.	Borrowed money $..........0 and interest thereon $..........0		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....39,599,234 and including warranty reserves of $.....1,500)	117,898,712	107,811,525
10.	Advance premium	3,289,407	2,998,600
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders	351,750	361,130
12.	Ceded reinsurance premiums payable (net of ceding commissions)	23,669,886	16,744,662
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others	10,268,829	9,497,992
15.	Remittances and items not allocated	1,312,940	1,220,117
16.	Provision for reinsurance	9,126	9,126
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding	9,039,074	10,203,780
19.	Payable to parent, subsidiaries and affiliates	337,987	824,948
20.	Payable for securities	787,993	714,760
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	3,529,736	3,570,187
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	407,439,901	377,549,150
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	407,439,901	377,549,150
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock		
29.	Preferred capital stock		
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes		
32.	Gross paid in and contributed surplus		
33.	Unassigned funds (surplus)	367,502,277	366,520,975
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)		
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)		
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	367,502,277	366,520,975
36.	TOTALS	774,942,178	744,070,124

DETAILS OF WRITE-INS

2301.	Premium deficiency reserve	463,500	475,860
2302.	Pooled general expenses payable	871,603	1,116,975
2303.	Miscellaneous liabilities	694,836	430,276
2398.	Summary of remaining write-ins for Line 23 from overflow page	1,499,797	1,547,076
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	3,529,736	3,570,187
2701.	Appropriation for federal income tax on unrealized capital gains		
2702.			
2703.			
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.			
3002.			
3003.			
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 $.....76,055,066)	73,143,658	64,313,898	273,935,013
1.2 Assumed (written $.....39,922,675)	25,683,047	17,803,997	77,321,384
1.3 Ceded (written $.....33,015,083)	25,951,233	20,055,470	85,356,609
1.4 Net (written $.....82,962,658)	72,875,471	62,062,424	265,899,788
DEDUCTIONS:			
2. Losses incurred (current accident year $.....41,621,211):			
2.1 Direct	43,108,102	37,119,475	159,896,714
2.2 Assumed	18,331,116	11,207,140	46,867,424
2.3 Ceded	15,302,342	11,644,184	55,376,108
2.4 Net	46,136,876	36,682,430	151,388,030
3. Loss expenses incurred	11,120,975	8,050,931	31,796,208
4. Other underwriting expenses incurred	24,244,023	21,328,663	90,484,537
5. Aggregate write-ins for underwriting deductions	0	844,005	863,890
6. Total underwriting deductions (Lines 2 through 5)	81,501,874	66,906,029	274,532,665
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(8,626,403)	(4,843,605)	(8,632,877)
INVESTMENT INCOME			
9. Net investment income earned	6,693,766	7,177,381	31,453,548
10. Net realized capital gains (losses)	1,111,711	(522,981)	4,707,622
11. Net investment gain (loss) (Lines 9 + 10)	7,805,478	6,654,400	36,161,170
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $.....48,865 amount charged off $.....145,211)	(96,345)	(2,174)	(29,182)
13. Finance and service charges not included in premiums	548,433	398,574	1,694,468
14. Aggregate write-ins for miscellaneous income	(88,511)	52,827	73,614
15. Total other income (Lines 12 through 14)	363,576	449,226	1,738,900
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(457,349)	2,260,022	29,267,193
17. Dividends to policyholders	99,067	60,157	426,819
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(556,416)	2,199,865	28,840,375
19. Federal and foreign income taxes incurred	699,727	804,618	4,427,692
20. Net income (Line 18 minus Line 19) (to Line 22)	(1,256,143)	1,395,247	24,412,683
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	366,520,975	339,756,339	339,756,339
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	(1,256,143)	1,395,247	24,412,683
23. Net unrealized capital gains or losses	3,429,439	(6,174,268)	(13,080,182)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes		345,046	(1,162,992)
26. Change in nonadmitted assets	1,645,695	117,922	(3,885,418)
27. Change in provision for reinsurance			1,647
28. Change in surplus notes	(2,837,689)		
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		20,440,239	20,478,899
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	981,302	16,124,185	26,764,636
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	367,502,277	355,880,524	366,520,975

DETAILS OF WRITE-INS

0501. Premium recognition transition adjustment		844,005	740,690
0502. Premium deficiency reserve			123,200
0503.			
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	844,005	863,890
1401. Miscellaneous income or expense	(88,511)	52,827	73,614
1402.			
1403.			
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)	(88,511)	52,827	73,614
3601. Lines 23 and 29 from 2000 Annual Statement			
3602.			
3603.			
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)	0	0	0

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance	76,642,655	267,998,369
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	53,276,101	182,287,106
3. Underwriting expenses paid	23,724,239	88,178,564
4. Other underwriting income (expenses)	(1,419,033)	(863,890)
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(1,776,718)	(3,331,192)
6. Net investment income	6,419,744	33,440,879
7. Other income (expenses):		
7.1 Agents' balances charged off	(99,070)	(29,182)
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	770,837	1,116,840
7.4 Aggregate write-ins for miscellaneous items	1,864,937	252,459
7.5 Total other income (Lines 7.1 to 7.4)	2,536,704	1,340,118
8. Dividends to policyholders on direct business, less $.....(72,539) dividends on reinsurance assumed or ceded (net)	99,067	309,779
9. Federal and foreign income taxes (paid) recovered	(1,109,007)	(5,168,247)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	5,971,656	25,971,779
CASH FROM INVESTMENTS		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	17,716,890	110,209,455
11.2 Stocks	8,450,325	62,164,200
11.3 Mortgage loans		
11.4 Real estate	130,340	
11.5 Other invested assets	2,052	528,783
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		714,760
11.8 Total investment proceeds (Lines 11.1 to 11.7)	26,299,607	173,617,198
12. Cost of investments acquired (long-term only):		
12.1 Bonds	17,863,822	125,244,180
12.2 Stocks	8,184,701	63,591,020
12.3 Mortgage loans		
12.4 Real estate	335,569	992,675
12.5 Other invested assets	398,060	10,388,933
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	26,782,152	200,216,808
13. Net cash from investments (Line 11.8 minus Line 12.7)	(482,545)	(26,599,610)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes $..........0 less amounts repaid $..........0		
14.3 Net transfers from affiliates		268,594
14.4 Borrowed funds received		
14.5 Other cash provided		14,447,669
14.6 Total (Lines 14.1 to 14.5)	0	14,716,263
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	881,225	
15.3 Borrowed funds repaid		
15.4 Other applications	1,680,563	
15.5 Total (Lines 15.1 to 15.4)	2,561,788	0
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(2,561,788)	14,716,263
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	2,927,323	14,088,432
18. Cash and short-term investments:		
18.1 Beginning of year	14,795,127	706,695
18.2 End of period (Line 17 plus Line 18.1)	17,722,451	14,795,127

DETAILS OF WRITE-INS

07.401 Finance and service charges not included in premiums	553,665	1,694,468
07.402 Change in equities and deposits in pools and associations	1,399,783	(1,349,988)
07.403 Miscellaneous income or expense	(88,511)	73,614
07.498 Summary of remaining write-ins for Line 7.4 from overflow page	0	(165,635)
07.499 Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	1,864,937	252,459

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices
The accompanying financial statements have been completed in accordance with the accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

B. Use of Estimates in the Preparation of the Financial Statements
The preparation of financial statements in conformity with Statutory Accounting Principles as described in the Annual Statement Instructions and the Accounting Practices and Procedures manual requires that management make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates. Refer to the previous year annual statement for additional disclosure information.

C. Accounting Policy
Premiums are earned over the terms of the related insurance polices and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of the premiums written. Such reserves are computed using the daily method for direct business and are based on reports received from ceding companies for reinsurance assumed business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.
(2) Bonds not backed by other loans are stated at amortized cost using the scientific amortization method.
(3) Common Stocks are valued at market except that investments in stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are carried on the equity basis.
(4) Preferred stocks are stated at cost, unless qualified at market.
(5) The company has no mortgage loans.
(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. Amortized cost includes pre-payment assumptions based on values obtained from market data vendors or broker dealers. The retrospective adjustment method is used to value these securities.
(7) The company owns 70% of the common stock of Motorists Life Insurance Company, a life insurer; 100% of the common stock of MICO Insurance Company, a property/casualty insurer; and 100% of Motorists Service Corporation, a facilities management company. The stock is valued on a net worth basis as described in Part 8 of the NAIC Securities Valuation Handbook.
(8) The company's investments in joint ventures and partnerships are valued based on the underlying equity of the investee as presented in audited GAAP financial reports.
(9) No derivative securities are held.
(10) The company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property/Casualty Contracts-Premiums.
(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amounts are adequate, the ultimate liabilities may be in excess of or less than the amounts provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Correction 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 insurance commissioner. There were no accounting changes or corrections of errors in 2002.

17 C. Wash Sales

In the course of the company's asset management, no securities were sold and reacquired within 30 days of the sale date to enhance the company's yield on its investment portfolio.

25. Intercompany Pooling Arrangements

Since January 1, 1993, Motorists Mutual Insurance Company (NAIC Company Code 14621) and its affiliates, American Hardware Mutual Insurance Company (NAIC Company Code 13331) and American Merchants Casualty Company (NAIC Company Code 43630), participated in a reinsurance pooling arrangement covering premiums, losses and underwriting expenses for all lines of business from January 1, 1993 forward. Related finance and service charge income, net gains/losses from agent and premium balance charge-offs, and policyholder dividends were also subject to the pooling agreement. The pool participation rates were 77% for Motorists Mutual, 20% for American Hardware and 3% for American Merchants.

On November 19, 2001, Wilson Mutual Insurance Company (NAIC Company Code 19950) affiliated with the Motorists Insurance Group. Effective January 1, 2002, the reinsurance pooling arrangement was amended to include Wilson Mutual. Unearned premiums, unpaid losses, unpaid expenses and other underwriting related balances as of December 31, 2001 were redistributed to facilitate the inclusion of Wilson Mutual. The pool participation rates for 2002 are 75% for Motorists Mutual, 19% for American Hardware, 3% for American Merchants and 3% for Wilson Mutual.

Each company recognizes facultative (quota share and excess) and treaty (excess and catastrophe) reinsurance cessions with non-affiliated reinsurers, prior to the administration of the pooling agreement. Reinsurance assumed business from voluntary and involuntary pools and associations is also recorded before pooling. As the lead insurer, Motorists Mutual assumes all net premiums, losses, adjustment expenses and underwriting expenses subject to pooling and cedes back to each company their respective share of the pool. Underwriting related balance sheet items such as premiums, losses, and expenses receivable/recoverable and payable are pooled in the same manner. Write-offs of uncollectible premiums and reinsurance balances associated with accident years 1993 and subsequent are pooled in the year the write-offs are recognized.

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. ....12/31/1998.......................

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. ....12/31/1998.......................

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). ....06/15/2000.......................

7.4 By what department or departments?.................................... 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: $..

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

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

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	$63,719,343	$63,327,380
13.24 Short-Term Investments	$0	$0
13.25 Mortgages, Loans or Real Estate	$0	$0
13.26 All Other	$10,000,000	$10,000,000
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$73,719,343	$73,327,380
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
Banc One	1111 Polaris Parkway, Columbus, OH 43271

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
	ABN AMRO Asset Management, Inc.	208 S. LaSalle St., Chicago, IL 60604
	Meeder Advisor Funds	P.O. Box 7177, Dublin, OH 43017
	Deutsche Asset Management	222 S. Riverside Plaza, Chicago, IL 60606-5808

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 [X] No [ ] N/A [ ]
If yes, attach an explanation.
See Notes to Financial Statements #25.

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
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	15,828,999	0	0	15,778,733
2. Increase (decrease) by adjustment	(232,585)			(942,409)
3. Cost of acquired	86,709			470,422
4. Cost of additions to and permanent improvements	248,859			522,253
5. Total profit (loss) on sales	(18,214)			
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales	105,973			
8. Book/adjusted carrying value at end of current period	15,807,795	0	0	15,828,999
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	15,807,795	0	0	15,828,999
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	15,807,795	0	0	15,828,999

SCHEDULE B - VERIFICATION

NONE

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

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	18,199,289	0	0	8,671,168
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	567,730			10,388,933
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				(332,029)
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	171,722			528,783
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	18,595,297	0	0	18,199,289
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	18,595,297	0	0	18,199,289
12. Total nonadmitted amounts	2,837,689			1,989,089
13. Statement value of long-term invested assets at end of current period	15,757,608	0	0	16,210,200

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	416,041,218	17,863,822	16,596,987	(203,064)	417,104,989			416,041,218
2. Class 2	18,413,850		1,124,311	(7,516)	17,282,023			18,413,850
3. Class 3	14,353,772		24,718	2,801,527	17,130,581			14,353,772
4. Class 4								
5. Class 5								
6. Class 6	4,790,000			(30,000)	4,760,000			4,790,000
7. Total Bonds	453,598,840	17,863,822	17,746,016	2,560,947	456,277,593	0	0	453,598,840
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	453,598,840	17,863,822	17,746,016	2,560,947	456,277,593	0	0	453,598,840

Sch. DA-Part 1
NONE

Sch. DA-Part 2-Verification
NONE

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
U.S. Insurers				
10348	06-1430254	Arch Reinsurance Company	Greenwich, Connecticut	Yes
24767	13-6108721	Harco National Insurance Company	Schaumburg, Illinois	Yes
60739	74-0484030	American National Insurance Company	Texas	Yes
23043	04-1543470	Liberty Mutual Insurance Company	Boston, Massachusetts	Yes
35432	22-2187459	New Jersey Re-Insurance Company	West Trenton, New Jersey	No
All Other Insurers				
	AA-1120002	Lloyd's Syndicate Number 0002	U.K.	Yes
	AA-1121241	Lloyd's Syndicate Number 1241	U.K.	Yes
	AA-1121245	Lloyd's Syndicate Number 1245	U.K.	Yes
	AA-1122987	Lloyd's Syndicate Number 2987	U.K.	Yes

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

		1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
	States, Etc.	Is Insurer Licensed? (Yes or No)	2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1.	Alabama AL	NO						
2.	Alaska AK	NO						
3.	Arizona AZ	NO						
4.	Arkansas AR	NO						
5.	California CA	NO						
6.	Colorado CO	NO						
7.	Connecticut CT	NO						
8.	Delaware DE	NO						
9.	District of Columbia DC	NO						
10.	Florida FL	NO						
11.	Georgia GA	NO						
12.	Hawaii HI	NO						
13.	Idaho ID	NO						
14.	Illinois IL	NO						
15.	Indiana IN	YES	8,151,159	6,582,087	2,822,235	3,213,269	13,693,848	12,296,539
16.	Iowa IA	NO						
17.	Kansas KS	NO						
18.	Kentucky KY	YES	8,253,542	6,612,278	3,554,410	2,967,476	16,121,245	15,087,110
19.	Louisiana LA	NO						
20.	Maine ME	NO						
21.	Maryland MD	NO						
22.	Massachusetts MA	NO						
23.	Michigan MI	YES			340,398	350,636	4,929,864	3,150,807
24.	Minnesota MN	NO						
25.	Mississippi MS	NO						
26.	Missouri MO	NO						
27.	Montana MT	NO						
28.	Nebraska NE	NO						
29.	Nevada NV	NO						
30.	New Hampshire NH	NO						
31.	New Jersey NJ	NO						
32.	New Mexico NM	NO						
33.	New York NY	NO						
34.	North Carolina NC	NO						
35.	North Dakota ND	NO						
36.	Ohio OH	YES	48,533,924	42,905,453	25,872,951	27,069,290	85,826,047	80,347,528
37.	Oklahoma OK	NO						
38.	Oregon OR	NO						
39.	Pennsylvania PA	YES	8,777,319	8,026,997	4,659,193	4,539,896	25,493,187	29,701,949
40.	Rhode Island RI	NO						
41.	South Carolina SC	NO						
42.	South Dakota SD	NO						
43.	Tennessee TN	NO						
44.	Texas TX	NO						
45.	Utah UT	NO						
46.	Vermont VT	NO						
47.	Virginia VA	NO						
48.	Washington WA	NO						
49.	West Virginia WV	YES	2,339,122	2,026,423	1,423,767	894,951	3,015,699	4,151,978
50.	Wisconsin WI	NO						
51.	Wyoming WY	NO						
52.	American Samoa AS	NO						
53.	Guam GU	NO						
54.	Puerto Rico PR	NO						
55.	US Virgin Islands VI	NO						
56.	Canada CN	NO						
57.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58.	Totals	(a) 6	76,055,066	66,153,237	38,672,955	39,035,518	149,079,889	144,735,911

DETAILS OF WRITE-INS

5701.		XXX						
5702.		XXX						
5703.		XXX						
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	0	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

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1. Fire	376,539	188,742	50.1	24.8
2. Allied lines	203,459	176,858	86.9	42.5
3. Farmowners multiple peril			0.0	
4. Homeowners multiple peril	11,655,852	9,306,846	79.8	60.7
5. Commercial multiple peril	4,568,613	2,405,107	52.6	65.3
6. Mortgage guaranty			0.0	
8. Ocean marine	97,345	15,536	16.0	10.5
9. Inland marine	1,740,601	350,077	20.1	36.0
10. Financial guaranty			0.0	
11.1. Medical malpractice-occurrence			0.0	
11.2. Medical malpractice-claims made			0.0	
12. Earthquake	272,080		0.0	
13. Group accident and health			0.0	
14. Credit accident and health			0.0	
15. Other accident and health			0.0	
16. Workers' compensation	1,713,139	1,926,509	112.5	46.0
17.1 Other liability-occurrence	5,001,674	1,472,867	29.4	24.0
17.2 Other liability-claims made			0.0	
18.1 Products liability-occurrence	423,081	608,238	143.8	(10.7)
18.2 Products liability-claims made			0.0	
19.1, 19.2 Private passenger auto liability	20,897,046	12,114,118	58.0	61.2
19.3, 19.4 Commercial auto liability	7,156,744	3,499,699	48.9	72.6
21. Auto physical damage	18,867,194	10,982,891	58.2	61.0
22. Aircraft (all perils)			0.0	
23. Fidelity	64,786	27,111	41.8	(12.1)
24. Surety			0.0	
26. Burglary and theft	32,555	32,965	101.3	7.0
27. Boiler and machinery	72,949	537	0.7	39.3
28. Credit			0.0	
29. International			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	0	0	0.0	0.0
34. Totals	73,143,658	43,108,102	58.9	57.7
DETAILS OF WRITE-INS				
3301.			0.0	
3302.			0.0	
3303.			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)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	334,585	334,585	308,041
2. Allied lines	171,135	171,135	155,260
3. Farmowners multiple peril			
4. Homeowners multiple peril	10,516,741	10,516,741	9,089,679
5. Commercial multiple peril	5,193,872	5,193,872	4,004,403
6. Mortgage guaranty			
8. Ocean marine	57,869	57,869	65,429
9. Inland marine	1,685,791	1,685,791	1,527,441
10. Financial guaranty			
11.1. Medical malpractice-occurrence			
11.2. Medical malpractice-claims made			
12. Earthquake	263,253	263,253	221,542
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation	1,964,224	1,964,224	1,719,075
17.1. Other liability-occurrence	5,754,956	5,754,956	5,067,627
17.2. Other liability-claims made			
18.1. Products liability-occurrence	468,929	468,929	385,358
18.2. Products liability-claims made			
19.1, 19.2 Private passenger auto liability	21,639,141	21,639,141	19,672,478
19.3, 19.4 Commercial auto liability	7,874,937	7,874,937	6,462,417
21. Auto physical damage	19,926,598	19,926,598	17,326,786
22. Aircraft (all perils)			
23. Fidelity	80,093	80,093	62,720
24. Surety			
26. Burglary and theft	36,265	36,265	35,692
27. Boiler and machinery	86,677	86,677	49,289
28. Credit			
29. International			
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	0	0	0
34. Totals	76,055,066	76,055,066	66,153,237
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
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)	0	0	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	50,945	28,666	79,611	8,527	392	8,919	46,473	610	27,325	74,408	4,055	(339)	3,716
2. 2000	26,301	12,164	38,465	4,128	187	4,315	24,424	530	10,156	35,110	2,252	(1,291)	961
3. Subtotals 2000 + Prior	77,246	40,830	118,076	12,656	579	13,234	70,898	1,140	37,481	109,518	6,307	(1,631)	4,676
4. 2001	50,956	32,299	83,255	13,346	4,537	17,883	38,888	2,557	25,686	67,131	1,278	482	1,759
5. Subtotals 2001 + Prior	128,203	73,128	201,331	26,001	5,116	31,117	109,786	3,696	63,168	176,649	7,584	(1,149)	6,436
6. 2002	XXX	XXX	XXX	XXX	20,080	20,080	XXX	20,204	10,537	30,741	XXX	XXX	XXX
7. Totals	128,203	73,128	201,331	26,001	25,196	51,197	109,786	23,900	73,705	207,390	7,584	(1,149)	6,436
8. Prior Year-End's Surplus As Regards Policyholders	366,521										Col. 11, Line 7 As % of Col. 1, Line 7 1. 5.9 %	Col. 12, Line 7 As % of Col. 2, Line 7 2. (1.6)%	Col. 13, Line 7 As % of Col. 3, Line 7 3. 3.2 %

Col. 13, Line 7 Line 8
4. 1.8 %

(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:

* 1 4 6 2 1 2 0 0 2 4 9 0 0 0 0 0 1 *

* 1 4 6 2 1 2 0 0 2 4 5 0 0 0 0 0 1 *

Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31, Prior Year
2304. Uncashed drafts and checks that are pending escheatment to a state	485,106	457,304
2305. Reinsurance assumed overhead payable	33,279	68,231
2306. Tenant allowances payable	22,039	2,790
2307. Notes payable for agency sales assistance	959,372	1,018,751
2397. Summary of remaining write-ins for Line 23 from Liabilities	1,499,797	1,547,076

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Miscellaneous assets		12,517
07.405 Miscellaneous liabilities		(178,152)
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow	0	(165,635)

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	Location 2 City	3 State	4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
Acquired by Purchase								
4821 Haplin Drive	Dayton	OH	01/24/2002	Floyd Hensley	86,709		86,709	
0199999. Totals					86,709	0	86,709	0
9999999. Totals					86,709	0	86,709	0

SCHEDULE A - PART 3

Showing all Real Estate SOLD During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	Location 2 City	3 State	4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs, and Expenses Incurred
Property Sold															
4078 East Village Drive	Mason	OH	01/31/2002	Susan Schirnhofer	124,188				124,188	105,973		(18,214)	(18,214)		
0199999. Totals					124,188	0	0	0	124,188	105,973	0	(18,214)	(18,214)	0	0
9999999. Totals					124,188	0	0	0	124,188	105,973	0	(18,214)	(18,214)	0	0

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation

NONE

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, Transferred or Paid in Full During the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/ Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale

NONE

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9	10
	2	3							
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment
Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Other Fixed Income Instruments									
13 Agency Loans	Various	Various	Private Placements	Various	567,730		567,730		
0699999. Total - Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Other Fixed Income Instruments					567,730	0	567,730	0	0
9999999. Totals					567,730	0	567,730	0	0

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/ Adjusted Carrying Value Less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Other Fixed Income Instruments												
14 Agency Loans	Various	Various	Private Placements	Various	74,272				74,272			0
0699999. Total - Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Other Fixed Income Instruments					74,272	0	0	0	74,272	0	0	0
9999999. Totals					74,272	0	0	0	74,272	0	0	0

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								
3136F0-NU-2	Federal National Mtg As 6.000% 06/18/08	02/20/2002	Morgan Keegan & Company Inc.		1,025,490	1,000,000	10,500	1PE
3136F1-RL-6	Federal National Mtg As 5.000% 03/19/07	02/26/2002	Mesirow & Co.		3,000,000	3,000,000		1PE
36200T-NU-8	GNMA Pool #572003 7.250% 03/15/25	03/15/2002	Red Capital Markets		1,960,291	1,860,300	10,115	1
0399999.	Total - Bonds - U.S. Government				5,985,781	5,860,300	20,615	XXX
Bonds - States, Territories and Possessions								
Illinois								
452150-4C-6	Illinois State 6.100% 10/01/03	03/25/2002	Conversion		1,348,625	1,320,000	39,142	1PE
452150-4N-2	Illinois State 6.100% 10/01/03	03/25/2002	Conversion		209,446	205,000	6,079	1PE
	Illinois				1,558,071	1,525,000	45,221	XXX
	United States				1,558,071	1,525,000	45,221	XXX
1799999.	Total - Bonds - States, Territories & Possessions				1,558,071	1,525,000	45,221	XXX
Bonds - Political Subdivisions of States								
Washington								
735388-3W-8	Port Of Seattle Washing 5.625% 04/01/13	02/01/2002	Betzold Berg & Nussbaum Inc.		4,247,660	4,000,000	66,250	1PE
	Washington				4,247,660	4,000,000	66,250	XXX
	United States				4,247,660	4,000,000	66,250	XXX
2499999.	Total - Bonds - Political Subdivision				4,247,660	4,000,000	66,250	XXX
Bonds - Industrial and Miscellaneous								
United States								
002824-AM-2	Abbott Laboratories 5.625% 07/01/06	02/26/2002	Kiley Bloemers Inc.		2,079,580	2,000,000	18,750	1
134429-AQ-2	Campbell Soup 5.500% 03/15/07	03/18/2002	William Blair		997,500	1,000,000	306	1PE
25468P-BU-9	Walt Disney Company 5.500% 12/29/06	03/18/2002	William Blair		993,290	1,000,000	12,528	1PE
459200-AW-1	IBM Corporation 4.875% 10/01/06	02/26/2002	Mesirow & Co.		2,001,940	2,000,000	41,708	1
	United States				6,072,310	6,000,000	73,292	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				6,072,310	6,000,000	73,292	XXX
6099997.	Total - Bonds - Part 3				17,863,822	17,385,300	205,378	XXX
6099999.	Total - Bonds				17,863,822	17,385,300	205,378	XXX
Common Stocks - Public Utilities								
United States								
131347-10-6	Calpine Corporation	03/28/2002	SEI Financial Services Inc.	9,100.000	119,718			L
451107-10-6	IDACORP Inc.	01/30/2002	Various	2,000.000	76,953			L
98157D-10-6	WorldCom Inc.	03/28/2002	Various	15,800.000	128,200			L
	United States				324,871	XXX	0	XXX
6699999.	Total - Common Stocks - Public Utilities				324,871	XXX	0	XXX
Common Stocks - Banks, Trust and Insurance Companies								
United States								
020002-10-1	Allstate Corporation	02/08/2002	Merrill Lynch	7,200.000	243,534			L
14040H-10-5	Capital One Financial C	02/27/2002	Merrill Lynch	5,200.000	256,468			L
201647-10-4	Commercial Federal Corp	03/28/2002	Various	2,600.000	69,301			L
337907-10-9	FirstFed Financial Corp	01/28/2002	Investment Technology Group	600.000	16,152			L
339030-10-8	FleetBoston Finl Corpor	01/23/2002	Various	4,800.000	167,774			L
453414-10-4	Independence Community	02/04/2002	Various	5,200.000	130,518			L
46625H-10-0	J P Morgan Chase & Co	02/25/2002	Various	3,000.000	93,187			L
493267-10-8	KeyCorp	02/08/2002	Goldman Sachs	6,600.000	152,130			L
514936-10-3	LandAmerica Financial G	03/19/2002	Credit Suisse 1st Boston Corp	1,200.000	37,848			L
635405-10-3	National City Corporati	03/04/2002	Lehman Brothers	3,900.000	116,074			L
693475-10-5	PNC Bank Corporation	03/01/2002	Various	6,900.000	394,835			L
81170Q-10-6	Seacoast Financial Serv	01/25/2002	B-Trade Services	700.000	12,165			L
867914-10-3	Suntrust Banks Incorpor	03/04/2002	Credit Suisse 1st Boston Corp	2,100.000	137,010			L
902788-10-8	UMB Financial Corporati	01/29/2002	B-Trade Services	280.000	11,232			L
902788-10-8	UMB Financial Corporati	12/10/2001	Stock Dividend	120.000				L
902973-30-4	US Bancorp	03/19/2002	Salomon Smith Barney	8,700.000	198,928			L

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)
938824-10-9	Washington Federal Inc.	02/06/2002	Stock Dividend	410.000				L
	United States				2,037,156	XXX	0	XXX
Foreign								
G4933P-10-1	IPC Holdings Ltd (Bermu	03/15/2002	Fox Pitt Kelton	1,400.000	44,118			L
	Foreign				44,118	XXX	0	XXX
6799999.	Total - Common Stocks - Banks, Trust & Ins. Cos.				2,081,274	XXX	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
00252W-10-4	AaiPharma Inc.	03/28/2002	Various	2,600.000	86,829			L
00724F-10-1	Adobe Systems Incorpora	01/03/2002	Archipelago BCC Capitol	2,100.000	69,181			L
013817-10-1	Alcoa Inc.	03/28/2002	Various	6,900.000	262,434			L
026375-10-5	American Greetings Corp.	03/21/2002	Various	5,100.000	69,433			L
037411-10-5	Apache Corporation	12/27/2001	Stock Dividend	455.000				L
038197-10-9	Applied Films Corporati	01/17/2002	Various	2,100.000	52,585			L
042923-10-2	Artisan Components Inc.	03/28/2002	J P Morgan	4,000.000	59,431			L
09061G-10-1	BioMarin Pharmaceutical	03/27/2002	US Bancorp Piper Jaffray Inc.	700.000	7,217			L
103304-10-1	Boyd Gaming Corporation	01/15/2002	Westminster Research Assoc Inc.	5,100.000	35,607			L
110122-10-8	Bristol-Myers Squibb	03/20/2002	Various	1,800.000	79,513			L
12189T-10-4	Burlington Northern San	01/23/2002	CIBC World Markets Corp.	1,200.000	33,324			L
134429-10-9	Campbell Soup	01/23/2002	First Union Capital Markets	2,400.000	70,199			L
166764-10-0	Chevron Texaco Corpora	03/04/2002	CIBC World Markets Corp.	3,100.000	263,295			L
208192-10-4	Connetics Corporation	02/22/2002	Thomas Weisel Partners LLC	2,900.000	33,100			L
23330X-10-0	DRS Technologies Inc.	01/23/2002	Westminster Research Assoc Inc.	1,100.000	40,086			L
253651-10-3	Diebold Inc.	02/11/2002	Investment Technology Group	700.000	25,775			L
260543-10-3	Dow Chemical Company	01/23/2002	Various	6,000.000	189,349			L
261018-10-5	Downey Financial Corpor	03/19/2002	Investment Technology Group	300.000	14,571			L
28336L-10-9	El Paso Corporation	02/12/2002	Merrill Lynch	2,600.000	96,300			L
291011-10-4	Emerson Electric Compan	02/08/2002	Various	1,900.000	103,546			L
303072-10-2	Factory 2-U Stores Inc.	02/06/2002	Wedbush Morgan Securities Inc.	2,200.000	38,364			L
313586-10-9	Federal Natl Mtg Assn.	03/26/2002	ESI Securities Company	200.000	15,956			L
317923-10-0	The Finish Line Inc.	03/07/2002	Various	4,900.000	83,992			L
35914P-10-5	Frontier Oil Corporatio	01/22/2002	Williams Capital Group	2,600.000	45,534			L
369300-10-8	General Cable Corporati	01/31/2002	Jefferies & Co.	400.000	5,359			L
369550-10-8	General Dynamics Corpor	03/08/2002	SEI Financial Services Inc.	3,300.000	290,278			L
369604-10-3	General Electric	03/05/2002	SEI Financial Services Inc.	10,700.000	433,667			L
390064-10-3	Great Atlantic & Pacifi	03/20/2002	Investment Technology Group	200.000	5,552			L
415864-10-7	Harsco Corporation	02/07/2002	Various	300.000	10,311			L
428236-10-3	Hewlett Packard Company	03/28/2002	Various	18,100.000	389,626			L
438516-10-6	Honeywell International	02/08/2002	Various	2,100.000	71,329			L
44043J-10-5	Horizon Offshore Inc.	03/28/2002	Raymond James Assoc.	4,500.000	48,825			L
441339-10-8	Hot Topic Inc.	02/07/2002	Stock Split	2,300.000				L
451713-10-1	Ikon Office Solutions I	02/05/2002	Various	600.000	7,683			L
458140-10-0	Intel Corporation	03/28/2002	Spear Leeds & Kellogg	900.000	27,972			L
45819B-10-1	Intergrated Defense Tec	03/22/2002	Various	2,800.000	65,949			L
458372-10-9	Inter-Tel Incorporated	03/18/2002	B-Trade Services	100.000	1,847			L
460573-10-8	Interneuron Pharmaceuti	02/21/2002	Various	8,300.000	81,763			L
482686-10-2	K-Swiss Inc.	03/27/2002	Various	2,100.000	85,798			L
500255-10-4	Kohl's Corporation	03/14/2002	SEI Financial Services Inc.	4,300.000	297,711			L
533900-10-6	Lincoln Electric Holdin	01/30/2002	B-Trade Services	400.000	10,069			L
553769-10-0	MTR Gaming Group Inc.	03/01/2002	CIBC World Markets Corp.	7,200.000	94,783			L
562750-10-9	Manhattan Associates In	03/08/2002	Credit Suisse 1st Boston Corp.	1,400.000	51,063			L
580135-10-1	McDonalds Corporation	01/04/2002	First Tennessee	300.000	8,055			L
58505Y-10-3	MedSource Technologies	03/28/2002	Morgan Stanley	5,500.000	68,710			L

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)
589331-10-7	Merck & Company Incorpo	03/28/2002	Various	6,800.000	401,656			L
591520-20-0	Methode Electronics Inc	02/01/2002	Various	1,300.000	11,010			L
59514P-10-9	Microtune Inc	02/05/2002	Prudential Securities Inc	3,600.000	51,240			L
598148-10-4	Midway Games Inc	03/14/2002	Wedbush Morgan Securities Inc	2,300.000	30,277			L
603158-10-6	Minerals Technologies I	03/15/2002	Credit Suisse 1st Boston Corp	2,500.000	132,600			L
637657-20-6	Natl Service Ind	01/07/2002	Tax Free Exchange	875.000	12,477			L
671802-10-6	Oak Technology Inc	03/28/2002	Various	6,400.000	89,989			L
718507-10-6	Phillips Petroleum Comp	03/28/2002	Gerard Klauer Mattison & Co	700.000	43,568			L
737464-10-7	Post Properties Inc	03/26/2002	Prudential Securities Inc	3,200.000	109,816			L
740189-10-5	Precision Castparts Cor	03/14/2002	SEI Financial Services Inc	3,600.000	123,707			L
742674-10-4	ProBusiness Services In	03/28/2002	William Blair	1,200.000	24,994			L
786514-20-8	Safeway Incorporated	02/12/2002	Merrill Lynch	1,800.000	74,357			L
800907-10-7	Sanmina Corp	02/13/2002	Various	7,500.000	101,743			L
803111-10-3	Sara Lee	03/18/2002	Various	2,400.000	51,616			L
83545G-10-2	Sonic Automotive Inc	03/20/2002	Various	800.000	22,139			L
85856W-10-5	Stellent Inc	03/19/2002	Baird Robert W & Company	600.000	9,455			L
872941-10-9	TMP Worldwide Inc	02/26/2002	Merrill Lynch	2,800.000	78,159			L
883203-10-1	Textron Incorporated	02/11/2002	Investment Technology Group	2,800.000	123,250			L
891092-10-8	The Toro Company	03/21/2002	B-Trade Services	200.000	11,406			L
90338W-10-3	US Oncology Inc	03/28/2002	Various	2,400.000	19,815			L
904708-10-4	UniFirst Corporation	03/20/2002	B-Trade Services	500.000	12,490			L
909440-10-9	United Auto Group Inc	03/22/2002	Various	2,600.000	57,438			L
913456-10-9	Universal Corporation	03/19/2002	Scott & Stringfellow Inc	300.000	11,712			L
941848-10-3	Waters Corporation	03/15/2002	Salomon Smith Barney	3,900.000	132,076			L
981475-10-6	World Fuel Services Cor	03/28/2002	Various	2,000.000	38,110			L
	United States				5,607,071	XXX	0	XXX
Foreign								
055622-10-4	BP Amoco PLC Sponsored	01/31/2002	Lehman Brothers	1,100.000	51,090			L
	Foreign				51,090	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				5,658,161	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				8,064,306	XXX	0	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				120,395	XXX		XXX
7099999.	Total - Common Stocks				8,184,701	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				8,184,701	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				26,048,523	XXX	205,378	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																
362027-FX-7	GNMA Pool #1982 8.100% 01/15/12	03/01/2002	Paydown		12,165	12,165	12,408	12,165	(151)				0	165		1
36204D-VT-3	GNMA Pool #367026 8.750% 09/15/29	03/01/2002	Paydown		3,274	3,274	3,241	3,274	30				0	48		1
36204L-NV-9	GNMA Pool #373104 6.750% 09/15/39	03/01/2002	Paydown		2,936	2,936	2,694	2,936	237				0	33		1
36205Q-3X-5	GNMA Pool #397814 8.250% 06/15/20	03/01/2002	Paydown		14,856	14,856	15,654	14,856	(778)				0	205		1
362063-B8-1	GNMA Pool #33363 9.500% 08/15/09	03/01/2002	Paydown		16,153	16,153	17,425	16,153	(763)				0	178		1
362064-Z4-2	GNMA Pool #34963 9.500% 09/15/09	03/01/2002	Paydown		4,099	4,099	4,421	4,099	(226)				0	65		1
36206N-3Y-9	GNMA Pool #416715 7.250% 01/15/31	03/01/2002	Paydown		2,446	2,446	2,489	2,446	(39)				0	30		1
36206Y-2F-7	GNMA Pool #425674 7.625% 12/15/31	03/01/2002	Paydown		3,675,193	3,675,193	3,748,697	3,675,193	(67,252)				0	70,010		1
362075-W9-0	GNMA Pool #44772 11.000% 09/15/10	03/01/2002	Paydown		316	316	338	316	(10)				0	6		1
36207D-SN-7	GNMA Pool #429025 7.900% 08/15/32	03/01/2002	Paydown		3,947	3,947	4,028	3,947	(76)				0	52		1
36207E-BK-9	GNMA Pool #429442 8.000% 09/15/26	03/01/2002	Paydown		1,664	1,664	1,692	1,664	(25)				0	22		1
362088-MF-0	GNMA Pool #056158 13.500% 10/15/12	03/01/2002	Paydown		258	258	281	258	(13)				0	6		1
36209K-NY-0	GNMA Pool #473907 6.400% 11/15/39	03/01/2002	Paydown		5,117	5,117	5,062	5,117	55				0	55		1
36209L-GY-6	GNMA Pool #474615 6.500% 05/15/34	03/01/2002	Paydown		26,213	26,213	26,349	26,213	(127)				0	285		1
36209N-WB-4	GNMA Pool #476842 6.750% 05/15/34	03/01/2002	Paydown		4,816	4,816	4,901	4,816	(82)				0	54		1
36209V-D5-0	GNMA Pool #482624 6.470% 05/15/34	03/01/2002	Paydown		7,210	7,210	7,255	7,210	(42)				0	78		1
36209V-EA-8	GNMA Pool #482629 6.750% 04/15/34	03/01/2002	Paydown		11,887	11,887	12,099	11,887	(201)				0	134		1
36210F-HR-0	GNMA Pool #490840 6.600% 04/15/34	03/01/2002	Paydown		15,279	15,279	15,479	15,279	(190)				0	168		1
36210F-HS-8	GNMA Pool #490841 6.750% 04/15/30	03/01/2002	Paydown		18,974	18,974	19,422	18,974	(421)				0	214		1
36210F-HZ-2	GNMA Pool #490848 6.840% 05/15/34	03/01/2002	Paydown		50,548	50,548	52,096	50,548	(1,839)				0	577		1
36210G-ZM-9	GNMA Pool #492248 6.910% 04/01/19	03/01/2002	Paydown		32,385	32,385	33,498	32,385	(989)				0	374		1
36210R-JM-3	GNMA Pool #499868 7.280% 09/15/27	03/01/2002	Paydown		6,675	6,675	6,628	6,675	45				0	81		1
36210V-EX-5	GNMA Pool #503350 7.450% 09/15/34	03/01/2002	Paydown		1,683	1,683	1,708	1,683	(24)				0	21		1
36212W-5M-5	GNMA Pool #546352 8.000% 12/15/30	03/01/2002	Paydown		2,418	2,418	2,611	2,418	(190)				0	32		1
36212W-5Z-6	GNMA Pool #546364 8.000% 01/15/31	03/01/2002	Paydown		1,050	1,050	1,131	1,050	(79)				0	14		1
36212W-6C-6	GNMA Pool #546367 7.500% 03/15/36	03/01/2002	Paydown		4,427	4,427	4,649	4,427	(219)				0	55		1
362142-UN-9	GNMA Pool #122189 12.000% 03/15/15	03/01/2002	Paydown		59	59	65	59	(5)				0	1		1
362160-G9-8	GNMA Pool #179424 9.000% 10/15/16	03/01/2002	Paydown		787	787	816	787	(28)				0	12		1
36217A-HY-9	GNMA Pool #187547 9.000% 03/15/17	03/01/2002	Paydown		1,934	1,934	2,062	1,934	(94)				0	29		1
36217J-EA-5	GNMA Pool #194629 9.000% 11/15/16	03/01/2002	Paydown		14,847	14,847	15,812	14,847	(911)				0	222		1
36218N-JE-2	GNMA Pool #227161 10.000% 05/15/19	03/01/2002	Paydown		283	283	287	283	(5)				0	5		1
362194-KB-7	GNMA Pool #266790 9.000% 08/15/31	03/01/2002	Paydown		4,127	4,127	4,375	4,127	(220)				0	54		1
36220U-NU-1	GNMA Pool #288503 9.500% 06/15/20	03/01/2002	Paydown		166	166	165	166	1				0	3		1
0399999.	Total - Bonds - U.S. Government				3,948,192	3,948,192	4,029,838	3,948,192	(74,631)	0	0	0	0	73,288	0	XXX
Bonds - States, Territories and Possessions																
Illinois																
452149-NP-8	Illinois State 6.100% 10/01/03	03/25/2002	Conversion		1,558,071	1,525,000	1,587,845	1,558,071	(4,840)				0	45,220		1PE
	Illinois				1,558,071	1,525,000	1,587,845	1,558,071	(4,840)	0	0	0	0	45,220	0	XXX
New Jersey																
646135-UQ-4	New Jersey St Trans Tr 4.000% 06/15/11	01/25/2002	Betzold Berg & Nussbaum Inc		1,957,040	2,000,000	2,000,000	2,000,000				(42,960)	(42,960)	10,000		1PE
	New Jersey				1,957,040	2,000,000	2,000,000	2,000,000	0	0	0	(42,960)	(42,960)	10,000	0	XXX
Wisconsin																
602245-MY-5	Milwaukee Cnty Wisconsi 4.000% 12/01/10	02/01/2002	Betzold Berg & Nussbaum Inc		1,954,800	2,000,000	2,012,060	2,011,726	(97)			(56,926)	(56,926)	27,778		1PE
	Wisconsin				1,954,800	2,000,000	2,012,060	2,011,726	(97)	0	0	(56,926)	(56,926)	27,778	0	XXX
	United States				5,469,911	5,525,000	5,599,905	5,569,797	(4,937)	0	0	(99,886)	(99,886)	82,998	0	XXX
1799999.	Total - Bonds - States, Territories & Possessions				5,469,911	5,525,000	5,599,905	5,569,797	(4,937)	0	0	(99,886)	(99,886)	82,998	0	XXX
Bonds - Special Revenue and Special Assessment																
Pennsylvania																
04233K-AB-2	Armstrong Cnty Pa Indl 0.000% 08/20/34	02/20/2002	Call 8.4480		43,930	520,000	36,192	43,927	452			3	3			1PE
	Pennsylvania				43,930	520,000	36,192	43,927	452	0	0	3	3	0	0	XXX

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)
United States																
313448-HG-0	FHLMC Pool #298331 7.500% 07/01/08	03/01/2002	Paydown		3,165	3,165	3,256	3,165	(62)				0	37		1
31377Q-F6-4	FNMA Pool #383689 6.740% 06/01/11	03/01/2002	Paydown		5,487	5,487	5,631	5,487	(137)				0	62		1
	U.S.				8,652	8,652	8,887	8,652	(199)	0	0	0	0	99	0	XXX
	United States				52,582	528,652	45,079	52,579	253	0	0	3	3	99	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				52,582	528,652	45,079	52,579	253	0	0	3	3	99	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
244199-AR-6	Deere & Company 8.950% 06/15/19	01/29/2002	Carolina Capital Markets		5,556,250	5,000,000	5,510,480	5,477,006	(4,528)			79,244	79,244	57,181		1PE
345220-AB-3	Ford Capital B V 9.500% 06/01/10	01/30/2002	Morgan Keegan & Company Inc.		1,106,670	1,000,000	1,167,850	1,124,311	(1,069)			(17,641)	(17,641)	16,625		2PE
667294-AK-8	Northwest Airlines Corp 8.130% 02/01/14	02/01/2002	Redemption 100.0000		27,426	27,426	28,386	24,718	3,552			(844)	(844)	1,115		3
	United States				6,690,346	6,027,426	6,706,716	6,626,035	(2,045)	0	0	60,759	60,759	74,921	0	XXX
Foreign																
055450-AG-5	BHP Finance 7.250% 03/01/16	01/30/2002	Kiley Bloemers Inc.		1,555,860	1,500,000	1,556,025	1,549,414	(105)			6,446	6,446	46,219		1PE
	Foreign				1,555,860	1,500,000	1,556,025	1,549,414	(105)	0	0	6,446	6,446	46,219	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				8,246,206	7,527,426	8,262,741	8,175,449	(2,150)	0	0	67,205	67,205	121,140	0	XXX
6099997.	Total - Bonds - Part 4				17,716,891	17,529,270	17,937,563	17,746,017	(81,465)	0	0	(32,678)	(32,678)	277,525	0	XXX
6099999.	Total - Bonds				17,716,891	17,529,270	17,937,563	17,746,017	(81,465)	0	0	(32,678)	(32,678)	277,525	0	XXX
Common Stocks - Public Utilities																
United States																
00130H-10-5	AES Corporation	03/28/2002	SEI Financial Services Inc.	8,300.000	74,501		157,759	135,705	22,054			(83,257)	(83,257)			L
92343V-10-4	Verizon Communications	02/26/2002	Merrill Lynch	5,200.000	244,312		291,564	246,792	44,772			(47,252)	(47,252)		2,002	L
	United States				318,813	XXX	449,323	382,497	66,826	0	0	(130,509)	(130,509)	0	2,002	XXX
6699999.	Total - Common Stocks - Public Utilities				318,813	XXX	449,323	382,497	66,826	0	0	(130,509)	(130,509)	0	2,002	XXX
Common Stocks - Banks, Trust and Insurance Companies																
United States																
06646R-10-7	Banknorth Group Inc.	03/20/2002	Various	4,540.000	117,897		69,762	102,241	(32,479)			48,135	48,135		613	L
339030-10-8	FleetBoston Finl Corpor	02/12/2002	Merrill Lynch	3,900.000	127,963		154,940	142,350	12,590			(26,977)	(26,977)		1,365	L
81369Y-80-3	Technology Select Secto	01/18/2002	Morgan Stanley	15,000.000	362,104		371,979	360,000	11,979			(9,875)	(9,875)			L
	United States				607,964	XXX	596,681	604,591	(7,910)	0	0	11,283	11,283	0	1,978	XXX
6799999.	Total - Common Stocks - Banks, Trust & Insurance Companies				607,964	XXX	596,681	604,591	(7,910)	0	0	11,283	11,283	0	1,978	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
00724F-10-1	Adobe Systems Incorpora	01/28/2002	Various	6,400.000	219,141		194,887	198,720	(3,833)			24,254	24,254		80	L
01642T-10-8	Alkermes Inc.	03/22/2002	Various	1,100.000	32,263		24,245	28,996	(4,751)			8,018	8,018			L
03070Q-10-1	Ameristar Casinos Inc.	01/22/2002	Southwest Securities Inc.	400.000	12,387		8,200	10,020	(1,820)			4,187	4,187			L
032744-10-4	Anaren Microwave Inc.	01/09/2002	Banc/America Secur LLC	2,400.000	42,066		85,857	41,568	44,289			(43,791)	(43,791)			L
037411-10-5	Apache Corporation	03/08/2002	SEI Financial Services Inc.	455.000	27,270		27,414	24,940	4,741			(144)	(144)		45	L
038222-10-5	Applied Materials Inc.	03/12/2002	Various	9,800.000	441,637		422,558	392,980	29,578			19,079	19,079			L
053611-10-9	Avery Dennison Corporat	03/13/2002	Various	2,400.000	146,390		116,937	135,672	(18,735)			29,453	29,453		792	L
075887-10-9	Becton Dickinson	03/12/2002	Morgan Stanley	3,900.000	140,206		141,235	129,285	11,950			(1,029)	(1,029)		761	L
099849-10-1	Borland Software Corpor	03/15/2002	Various	8,200.000	124,832		104,527	128,412	(23,885)			20,306	20,306			L
205887-10-2	ConAgra Incorporated	02/06/2002	Various	6,600.000	157,572		141,768	156,882	(15,114)			15,804	15,804		1,551	L
234053-10-6	Daisytek Int'l Corp	03/28/2002	Various	2,600.000	39,875		40,220	34,242	5,978			(345)	(345)			L
235811-10-6	Dana Corporation	03/20/2002	J P Morgan	6,400.000	131,762		114,230	88,832	25,398			17,533	17,533		64	L
247025-10-9	Dell Computer Corporati	01/15/2002	Warburg Dillon Read LLC	6,400.000	180,958		163,566	173,952	(10,386)			17,392	17,392			L
294429-10-5	Equifax Incorporated	03/04/2002	Credit Suisse 1st Boston Corp.	8,800.000	263,107		219,864	212,520	7,344			43,244	43,244		176	L
302125-10-9	Expedia Inc.	01/17/2002	Credit Suisse 1st Boston Corp.	2,200.000	96,841		67,042	89,342	(22,300)			29,799	29,799			L
30241L-10-9	FEI Company	03/19/2002	Merrill Lynch	1,700.000	55,589		53,801	53,567	234			1,788	1,788			L

SCHEDULE D - PART 4

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

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)
31410H-10-1	Federated Dept Stores I	01/16/2002	Warburg Dillon Read LLC	3,700.000	152,758		118,293	151,330	(33,037)			34,466	34,466			L
31428X-10-6	FedEx Corporation	01/17/2002	Various	10,600.000	531,006		430,393	549,928	(119,535)			100,614	100,614			L
315616-10-2	F5 Networks Inc.	03/20/2002	Various	4,800.000	121,672		90,272	103,392	(13,120)			31,400	31,400			L
364730-10-1	Gannett Company Incorpo	03/01/2002	Weeden & Company	1,900.000	144,346		123,672	127,737	(4,065)			20,674	20,674		437	L
413086-10-9	Harman International In	03/25/2002	Various	4,000.000	200,508		91,615	180,400	(88,785)			108,893	108,893		100	L
451923-10-6	ILEX Oncology Inc.	01/30/2002	US Bancorp Piper Jaffray Inc.	200.000	4,544		4,800	5,408	(608)			(256)	(256)			L
45884X-10-3	InterMune Inc.	01/17/2002	Lehman Brothers	1,800.000	80,928		69,838	88,668	(18,830)			11,090	11,090			L
516548-10-4	Lantronix Inc.	02/12/2002	Gerard Klauer Mattison & Co.	13,000.000	27,866		113,878	82,160	31,718			(86,012)	(86,012)			L
532716-10-7	The Limited Incorporate	03/07/2002	Warburg Dillon Read LLC	7,500.000	130,950		122,650	110,400	12,250			8,301	8,301		563	L
548661-10-7	Lowe's Companies Inc.	03/12/2002	SEI Financial Services Inc.	7,900.000	343,441		148,652	366,639	(217,987)			194,789	194,789		158	L
55270M-10-8	MCSI Inc.	02/26/2002	Southwest Securities Inc.	4,200.000	46,972		96,714	98,490	(1,776)			(49,743)	(49,743)			L
559424-10-6	MagneTek Inc.	03/26/2002	Cantor Fitzgerald & Co.	9,300.000	105,496		80,981	83,793	(2,812)			24,516	24,516			L
574599-10-6	Masco Corporation	03/20/2002	Various	11,200.000	290,659		290,382	274,400	15,982			277	277		1,512	L
609842-10-9	Monolithic System Techn	03/22/2002	Various	4,900.000	64,622		68,392	100,940	(32,548)			(3,770)	(3,770)			L
628850-10-9	NCH Corporation	02/13/2002	Corporate Reorg/Merger	1,300.000	68,250		75,267	67,795	7,472			(7,017)	(7,017)			L
637657-10-7	Natl Service Ind	01/07/2002	Tax Free Exchange	3,500.000	12,477		12,477	7,070	5,407				0			L
64115P-10-2	NetIQ Corporation	01/25/2002	Various	2,900.000	89,319		109,132	102,254	6,878			(19,812)	(19,812)			L
655664-10-0	Nordstrom Incorporated	02/19/2002	Various	12,300.000	296,240		264,019	248,829	15,190			32,221	32,221			L
680665-20-5	Olin Corporation	02/01/2002	Various	2,000.000	32,013		31,084	32,280	(1,196)			930	930			L
719405-10-2	Photronics Inc.	01/17/2002	Fleetboston Robertson Steph	700.000	22,131		16,171	21,945	(5,774)			5,960	5,960			L
724479-10-0	Pitney Bowes Inc.	03/13/2002	Credit Suisse 1st Boston Corp	6,200.000	256,688		257,120	233,182	23,938			(432)	(432)		1,829	L
739363-10-9	Powerwave Technologies	01/18/2002	Dain Rauscher	800.000	15,099		10,044	13,824	(3,780)			5,054	5,054			L
742718-10-9	Procter & Gamble Compan	02/28/2002	First Union Capital Markets	2,700.000	229,490		190,468	213,651	(23,183)			39,022	39,022		1,026	L
783764-10-3	Ryland Group Inc.	03/19/2002	AB Watley Inc.	1,000.000	88,398		26,070	73,200	(47,130)			62,328	62,328		40	L
825846-10-8	SICOR Inc.	03/15/2002	Salomon Smith Barney	2,700.000	37,613		43,534	42,336	1,198			(5,920)	(5,920)			L
874054-10-9	Take-Two Interactive So	02/15/2002	Various	6,800.000	112,606		85,214	109,956	(24,742)			27,392	27,392			L
902124-10-6	Tyco International Ltd	01/30/2002	Merrill Lynch	4,600.000	158,468		89,454	270,940	(181,486)			69,013	69,013		58	L
913017-10-9	United Technologies	01/14/2002	Lehman Brothers	3,600.000	225,042		171,295	232,668	(61,373)			53,747	53,747			L
918204-10-8	V F Corporation	01/30/2002	Various	2,200.000	87,800		81,003	85,822	(4,819)			6,797	6,797			L
91913Y-10-0	Valero Energy Corporati	01/23/2002	Various	4,200.000	171,207		120,463	160,104	(39,641)			50,744	50,744			L
923436-10-9	VERITAS Software Corpor	03/11/2002	Merrill Lynch	4,000.000	180,291		87,411	179,320	(91,909)			92,880	92,880			L
927460-10-5	Vintage Petroleum Inc.	03/21/2002	Various	2,300.000	29,190		44,887	33,235	11,652			(15,696)	(15,696)		81	L
972232-10-2	Wilson Greatbatch Techn	03/20/2002	Banc/America Secur LLC	1,400.000	35,615		32,200	50,540	(18,340)			3,415	3,415			L
974637-10-0	Winnebago Industries In	01/31/2002	Various	4,300.000	174,944		70,523	158,842	(88,319)			104,421	104,421		430	L
983024-10-0	Wyeth	02/14/2002	Motorists	4,700.000	298,826		63,783	288,392	(224,609)			235,043	235,043		1,081	L
983919-10-1	Xilinx Incorporated	02/12/2002	Merrill Lynch	4,000.000	153,830		123,662	156,200	(32,538)			30,169	30,169			L
M6778Q-10-5	Lumenis Ltd.	02/25/2002	Lehman Brothers	3,400.000	30,514		102,587	66,980	35,607			(72,073)	(72,073)			L
	United States				7,163,715	XXX	5,884,751	7,072,980	(1,185,962)	0	0	1,278,973	1,278,973	0	10,784	XXX
Foreign																
904784-70-9	Unilever NV - NY Shares	01/04/2002	Lehman Brothers	3,900.000	220,187		236,572	224,679	11,893			(16,385)	(16,385)			L
	Foreign				220,187	XXX	236,572	224,679	11,893	0	0	(16,385)	(16,385)	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				7,383,902	XXX	6,121,323	7,297,659	(1,174,069)	0	0	1,262,588	1,262,588	0	10,784	XXX
7099997.	Total - Common Stocks - Part 4				8,310,679	XXX	7,167,327	8,284,747	(1,115,153)	0	0	1,143,362	1,143,362	0	14,764	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				139,640	XXX	120,395	124,343				19,245	19,245		5	XXX
7099999.	Total - Common Stocks				8,450,319	XXX	7,287,722	8,409,090	(1,115,153)	0	0	1,162,607	1,162,607	0	14,769	XXX
7199999.	Total - Preferred and Common Stocks				8,450,319	XXX	7,287,722	8,409,090	(1,115,153)	0	0	1,162,607	1,162,607	0	14,769	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				26,167,210	XXX	25,225,285	26,155,107	(1,196,618)	0	0	1,129,929	1,129,929	277,525	14,769	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)

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
		Amount of	Amount of	5	6	7	
Depository	Rate of Interest	Interest Received During Current Quarter	Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories							
National City Bank.. Columbus, OH..	....	....	....	743,245	309,413	.......(638,198)	......
Huntington National Bank....................................... Columbus, OH..	....	....	....	140,216	211,645	175,610	......
The One Group Prime Money Market Fund............. Chicago, IL...	....	....	....	5,017,577	3,225,718	3,314,775	......
Fidelity Instl Cash Portfolio Class I......................... Boston, MA..	....	....	....	...12,039,542	...23,571,870	...14,801,307	......
0199998. Deposits in.....2 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories.................................	......XXX.....	....	....	48,329	32,492	68,342	......
0199999. Total Open Depositories..	......XXX.....	0	0	...17,988,910	...27,351,139	...17,721,836	XXX
0399999. Total Cash on Deposit..	......XXX.....	0	0	...17,988,910	...27,351,139	...17,721,836	XXX
0499999. Cash in Company's Office...	......XXX.....	..........XXX.......	..........XXX.......	615	615	615	XXX
0599999. Total Cash...	......XXX.....	0	0	...17,989,525	...27,351,754	...17,722,451	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

Overflow Page for Write-Ins