16713200220100101

QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

BUCKEYE STATE MUTUAL INSURANCE COMPANY

NAIC Group Code..... 46, 46 (Current Period) (Prior Period) NAIC Company Code..... 16713 Employer's ID Number..... 31-6035649

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

Country of Domicile United States of America

Incorporated..... January 28, 1897 Commenced Business..... April 30, 1879

Statutory Home Office: One Heritage Place….. Piqua ..... OH 45356-4888
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office: One Heritage Place….. Piqua ..... OH ..... 45356-4888 — 937-778-5000
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address: One Heritage Place….. Piqua ..... OH 45356-4888
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records: One Heritage Place….. Piqua ..... OH ..... 45356-4888 — 937-778-5000
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address: www.Buckeye-Ins.Com

Statement Contact: Robert E. Bornhorst — 937-778-5000
(Name) (Area Code) (Telephone Number) (Extension)

rob.bornhorst@buckeye-ins.com — 937-778-5019
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: T. Scott Johnson….. Piqua ..... OH ..... 45356-4888 — 937-778-5000
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President ..... R. Douglas Haines Treasurer ..... Robert E. Bornhorst Secretary ..... T. Scott Johnson

VICE PRESIDENTS

Robert Edward Bornhorst John Evans Davis T. Scott Johnson Steven Charles Moeller

DIRECTORS OR TRUSTEES

State of........ Ohio
County of..... Miami

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

(Signature)	(Signature)	(Signature)
R. Douglas Haines	T. Scott Johnson	Robert E. Bornhorst
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

.....9th.....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	22,882,383		22,882,383	23,277,625
2. Stocks:				
2.1 Preferred stocks	201,208		201,208	147,175
2.2 Common stocks	1,549,258	64,286	1,484,972	1,474,157
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)	2,153,176		2,153,176	2,180,677
4.2 Properties held for the production of income (less $..........0 encumbrances)	344,662		344,662	335,057
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....(629,256)) and short-term investments ($.....1,961,673)	1,332,417		1,332,417	1,613,296
6. Other invested assets			0	
7. Receivable for securities	23,150		23,150	13,877
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	28,486,254	64,286	28,421,968	29,041,863
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	1,103,727		1,103,727	1,372,152
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	560,782		560,782	458,607
10.3 Accrued retrospective premiums			0	
11. Funds held by or deposited with reinsured companies	300,000		300,000	300,000
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	344,884		344,884	687,067
15. Federal and foreign income tax recoverable and interest thereon (including $..........0 net deferred tax asset)	1,482,866	582,352	900,514	900,514
16. Guaranty funds receivable or on deposit			0	
17. Electronic data processing equipment and software	445,743	330,169	115,574	136,899
18. Interest, dividends and real estate income due and accrued	203,445		203,445	225,964
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	71,356		71,356	48,927
21. Amounts due from/to protected cells			0	
22. Equities and deposits in pools and associations			0	
23. Amounts receivable relating to uninsured accident and health plans			0	
24. Other assets nonadmitted	67,429	67,429	0	
25. Aggregate write-ins for other than invested assets	76,814	76,814	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	33,143,300	1,121,050	32,022,250	33,171,993
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	33,143,300	1,121,050	32,022,250	33,171,993

DETAILS OF WRITE-INS

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. Other	46,781	46,781	0	
2502. Company owned automobile	30,033	30,033	0	
2503.			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)	76,814	76,814	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....1,938,327)	8,268,521	8,830,554
2.	Reinsurance payable on paid losses and loss adjustment expenses	203,867	22,132
3.	Loss adjustment expenses	998,737	979,499
4.	Commissions payable, contingent commissions and other similar charges	605,733	1,067,011
5.	Other expenses (excluding taxes, licenses and fees)	209,264	422,120
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	246,574	199,581
7.	Federal and foreign income taxes (including $.........0 on realized capital gains (losses) (including $.........0 net deferred tax liability)		
8.	Borrowed money $.....30,033 and interest thereon $.....82,203	112,236	117,258
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....1,607,938 and including warranty reserves of $.........0)	9,714,024	9,210,204
10.	Advance premium	502,959	434,987
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	25,750	468,169
13.	Funds held by company under reinsurance treaties	627,000	627,000
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		
20.	Payable for securities	4,083	
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	0	0
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	21,518,748	22,378,515
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	21,518,748	22,378,515
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	3,750,000	3,750,000
32.	Gross paid in and contributed surplus		
33.	Unassigned funds (surplus)	6,753,498	7,043,478
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)	10,503,498	10,793,478
36.	TOTALS	32,022,246	33,171,993

DETAILS OF WRITE-INS

2301.	Line 15 from 2000 Annual Statement		
2302.			
2303.			
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	0	0
2701.			
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 $.....8,234,668)	7,953,249	6,777,609	28,316,987
1.2 Assumed (written $.....93,215)	70,401	63,559	242,657
1.3 Ceded (written $.....1,368,514)	1,568,096	1,416,710	5,903,636
1.4 Net (written $.....6,959,369)	6,455,554	5,424,458	22,656,008
DEDUCTIONS:			
2. Losses incurred (current accident year $.....4,340,946):			
2.1 Direct	5,190,083	3,297,843	18,597,077
2.2 Assumed	112,761	11,367	94,953
2.3 Ceded	1,200,097	452,222	5,532,537
2.4 Net	4,102,747	2,856,988	13,159,493
3. Loss expenses incurred	476,467	403,583	1,593,003
4. Other underwriting expenses incurred	2,477,090	2,096,155	8,803,587
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	7,056,304	5,356,726	23,556,083
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(600,750)	67,732	(900,075)
INVESTMENT INCOME			
9. Net investment income earned	216,846	174,318	694,571
10. Net realized capital gains (losses)	24,919	(1,715)	116,318
11. Net investment gain (loss) (Lines 9 + 10)	241,765	172,603	810,889
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $..........0)			
13. Finance and service charges not included in premiums	61,208	68,998	230,196
14. Aggregate write-ins for miscellaneous income	0	0	0
15. Total other income (Lines 12 through 14)	61,208	68,998	230,196
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(297,777)	309,333	141,010
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(297,777)	309,333	141,010
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19) (to Line 22)	(297,777)	309,333	141,010
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	10,793,477	9,951,597	9,951,597
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	(297,777)	309,333	141,010
23. Net unrealized capital gains or losses	10,976	14,197	3,842
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes		960,929	1,461,981
26. Change in nonadmitted assets	(3,175)	(35,139)	(472,728)
27. Change in provision for reinsurance			
28. Change in surplus notes			(225,000)
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles			(67,225)
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)	(289,976)	1,249,320	841,880
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	10,503,501	11,200,917	10,793,477

DETAILS OF WRITE-INS

0501.			
0502.			
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	0	0
1401. Lines 23 and 29 from 2000 Annual Statement			
1402. Net Realized Gain (Loss) from sale of fixed assets			
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)	0	0	0
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

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 $.....8,234,668)	7,953,249	6,777,609	28,316,987
1.2 Assumed (written $.....93,215)	70,401	63,559	242,657
1.3 Ceded (written $.....1,368,514)	1,568,096	1,416,710	5,903,636
1.4 Net (written $.....6,959,369)	6,455,554	5,424,458	22,656,008
DEDUCTIONS:			
2. Losses incurred (current accident year $.....4,340,946):			
2.1 Direct	5,190,083	3,297,843	18,597,077
2.2 Assumed	112,761	11,367	94,953
2.3 Ceded	1,200,097	452,222	5,532,537
2.4 Net	4,102,747	2,856,988	13,159,493
3. Loss expenses incurred	476,467	403,583	1,593,003
4. Other underwriting expenses incurred	2,477,090	2,096,155	8,803,587
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	7,056,304	5,356,726	23,556,083
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(600,750)	67,732	(900,075)
INVESTMENT INCOME			
9. Net investment income earned	216,846	174,318	694,571
10. Net realized capital gains (losses)	24,919	(1,715)	116,318
11. Net investment gain (loss) (Lines 9 + 10)	241,765	172,603	810,889
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $..........0)			
13. Finance and service charges not included in premiums	61,208	68,998	230,196
14. Aggregate write-ins for miscellaneous income	0	0	0
15. Total other income (Lines 12 through 14)	61,208	68,998	230,196
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(297,777)	309,333	141,010
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(297,777)	309,333	141,010
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19) (to Line 22)	(297,777)	309,333	141,010
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	10,793,477	9,951,597	9,951,597
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	(297,777)	309,333	141,010
23. Net unrealized capital gains or losses	10,976	14,197	3,842
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes		960,929	1,461,981
26. Change in nonadmitted assets	(3,175)	(35,139)	(472,728)
27. Change in provision for reinsurance			
28. Change in surplus notes			(225,000)
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles			(67,225)
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)	(289,976)	1,249,320	841,880
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	10,503,501	11,200,917	10,793,477

DETAILS OF WRITE-INS

0501.			
0502.			
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	0	0
1401. Lines 23 and 29 from 2000 Annual Statement			
1402. Net Realized Gain (Loss) from sale of fixed assets			
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)	0	0	0
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	6,751,177	22,460,233
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	4,598,091	14,751,483
3.	Underwriting expenses paid	3,093,827	8,219,026
4.	Other underwriting income (expenses)		
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(940,741)	(510,276)
6.	Net investment income	272,226	871,124
7.	Other income (expenses):		
7.1	Agents' balances charged off		
7.2	Net funds held under reinsurance treaties		
7.3	Net amount withheld or retained for account of others		(926)
7.4	Aggregate write-ins for miscellaneous items	(65,505)	736,236
7.5	Total other income (Lines 7.1 to 7.4)	(65,505)	735,310
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered		
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(734,020)	1,096,158
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
11.1	Bonds	2,893,977	7,354,445
11.2	Stocks	29	28,599
11.3	Mortgage loans		
11.4	Real estate		
11.5	Other invested assets		
11.6	Net gains or (losses) on cash and short-term investments		
11.7	Miscellaneous proceeds	(9,273)	
11.8	Total investment proceeds (Lines 11.1 to 11.7)	2,884,733	7,383,044
12.	Cost of investments acquired (long-term only):		
12.1	Bonds	2,474,917	7,093,636
12.2	Stocks	53,904	93,976
12.3	Mortgage loans		
12.4	Real estate	13,864	1,358
12.5	Other invested assets		
12.6	Miscellaneous applications	(4,083)	24,804
12.7	Total investments acquired (Lines 12.1 to 12.6)	2,538,603	7,213,774
13.	Net cash from investments (Line 11.8 minus Line 12.7)	346,130	169,270
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
14.1	Surplus notes, capital and surplus paid in		(225,000)
14.2	Capital notes $.........0 less amounts repaid $.........0		
14.3	Net transfers from affiliates		
14.4	Borrowed funds received		23,379
14.5	Other cash provided	6,893	191,286
14.6	Total (Lines 14.1 to 14.5)	6,893	(10,335)
15.	Cash applied:		
15.1	Dividends to stockholders paid		
15.2	Net transfers to affiliates	22,429	10,066
15.3	Borrowed funds repaid	5,022	
15.4	Other applications		
15.5	Total (Lines 15.1 to 15.4)	27,451	10,066
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(20,558)	(20,401)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(408,448)	1,245,027
18.	Cash and short-term investments:		
18.1	Beginning of year	1,740,862	495,835
18.2	End of period (Line 17 plus Line 18.1)	1,332,413	1,740,862

DETAILS OF WRITE-INS

07.401	Finance and Service Charge not included in premium	61,208	230,196
07.402	Reclass of CD to long term bond in 2001	(127,569)	
07.403	Depreciation allocation of management fees	856	6,731
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	499,309
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	(65,505)	736,236

NOTES TO FINANCIAL STATEMENTS

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. ....12/31/1997.......................

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. ....04/19/1999.......................

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). ....04/19/1999.......................

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 [ ]

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	$1,212,205	$1,212,205
13.24 Short-Term Investments	$0	$0
13.25 Mortgages, Loans or Real Estate	$0	$0
13.26 All Other	$0	$0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$1,212,205	$1,212,205
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
Peoples Savings Bank	14 S. Weston St, Troy, Ohio 45373

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
	Asset Allocation & Management	30 North LaSalle St., Chicago, IL 60602

GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

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

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

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

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

1	2	3	Total Discount				Discount Taken During Period			
			4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
						0				0
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	2,515,734	0	0	2,639,940
2. Increase (decrease) by adjustment	(31,760)			(125,564)
3. Cost of acquired				1,358
4. Cost of additions to and permanent improvements	13,864			
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	2,497,838	0	0	2,515,734
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	2,497,838	0	0	2,515,734
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	2,497,838	0	0	2,515,734

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	0	0	0	
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

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	0	0	0	
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
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/adjusted carrying value of long-term invested assets 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 long-term invested assets at end of current period	0	0	0	0

NONE

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	21,842,066	3,218,809	2,589,205	(770)	22,470,900			21,842,066
2. Class 2	2,119,884	47,593	244,214	(1,440)	1,921,822			2,119,884
3. Class 3	386,018	18,578	10,932	1,006	394,670			386,018
4. Class 4	24,600		24,706	106				24,600
5. Class 5								
6. Class 6	56,667			(2)	56,665			56,667
7. Total Bonds	24,429,235	3,284,980	2,869,057	(1,100)	24,844,057	0	0	24,429,235
PREFERRED STOCK								
8. Class 1	28,575	22,938		3,084	54,597			28,575
9. Class 2	80,250	30,933		7,700	118,883			80,250
10. Class 3	38,350			(11,504)	26,846			38,350
11. Class 4								
12. Class 5								
13. Class 6				882	882			
14. Total Preferred Stock	147,175	53,871	0	162	201,208	0	0	147,175
15. Total Bonds and Preferred Stock	24,576,410	3,338,851	2,869,057	(938)	25,045,265	0	0	24,576,410

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals	1,961,673	XXX	1,961,673	9,919	2,275

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	1,151,611	0	0	987,710
2. Cost of short-term investments acquired	810,063			1,123,436
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments				959,535
7. Book/adjusted carrying value, current period	1,961,674	0	0	1,151,611
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,961,674	0	0	1,151,611
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,961,674	0	0	1,151,611
12. Income collected during period	9,919			25,297
13. Income earned during period	12,194			27,571

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. F
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

	States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written 2 Current Year to Date	Direct Premiums Written 3 Prior Year to Date	Direct Losses Paid (Deducting Salvage) 4 Current Year to Date	Direct Losses Paid (Deducting Salvage) 5 Prior Year to Date	Direct Losses Unpaid 6 Current Year to Date	Direct Losses Unpaid 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	YES						
15.	Indiana IN	YES	1,470,863	1,001,231	935,790	356,930	1,335,651	1,181,447
16.	Iowa IA	YES						
17.	Kansas KS	YES	3,002,373	2,315,793	1,471,388	1,267,785	1,336,879	887,567
18.	Kentucky KY	NO						
19.	Louisiana LA	NO						
20.	Maine ME	NO						
21.	Maryland MD	NO						
22.	Massachusetts MA	NO						
23.	Michigan MI	YES		483	32,668	55,837	264,399	404,864
24.	Minnesota MN	NO						
25.	Mississippi MS	NO						
26.	Missouri MO	NO						
27.	Montana MT	NO						
28.	Nebraska NE	YES						
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	3,761,432	3,541,753	2,842,178	1,349,696	7,360,294	8,211,562
37.	Oklahoma OK	NO						
38.	Oregon OR	NO						
39.	Pennsylvania PA	NO						
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	NO						
50.	Wisconsin WI	YES		(288)	16,875	591,898	889,067	1,126,433
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) 8	8,234,668	6,858,972	5,298,900	3,622,146	11,186,291	11,811,873

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	794,177	314,432	39.6	40.3
2. Allied lines			0.0	
3. Farmowners multiple peril	1,932,418	1,615,263	83.6	50.9
4. Homeowners multiple peril	2,004,102	1,404,960	70.1	48.2
5. Commercial multiple peril		(8,388)	0.0	237.6
6. Mortgage guaranty			0.0	
8. Ocean marine			0.0	
9. Inland marine	121,627	28,527	23.5	8.3
10. Financial guaranty			0.0	
11.1. Medical malpractice-occurrence			0.0	
11.2. Medical malpractice-claims made			0.0	
12. Earthquake			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			0.0	
17.1 Other liability-occurrence	56,459	412,340	730.3	41.0
17.2 Other liability-claims made			0.0	
18.1 Products liability-occurrence			0.0	
18.2 Products liability-claims made			0.0	
19.1, 19.2 Private passenger auto liability	1,724,673	678,564	39.3	51.7
19.3, 19.4 Commercial auto liability	32,373		0.0	5.9
21. Auto physical damage	1,287,421	744,418	57.8	53.3
22. Aircraft (all perils)			0.0	
23. Fidelity			0.0	
24. Surety			0.0	
26. Burglary and theft		(33)	0.0	23.1
27. Boiler and machinery			0.0	
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	7,953,249	5,190,083	65.3	48.7
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	769,761	769,761	722,986
2. Allied lines			
3. Farmowners multiple peril	2,044,722	2,044,722	1,720,185
4. Homeowners multiple peril	1,762,764	1,762,764	1,564,791
5. Commercial multiple peril			70
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	116,852	116,852	103,976
10. Financial guaranty			
11.1. Medical malpractice-occurrence			
11.2. Medical malpractice-claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1. Other liability-occurrence	55,119	55,119	48,631
17.2. Other liability-claims made			
18.1. Products liability-occurrence			
18.2. Products liability-claims made			
19.1, 19.2 Private passenger auto liability	2,004,806	2,004,806	1,542,323
19.3, 19.4 Commercial auto liability	29,559	29,559	21,355
21. Auto physical damage	1,451,085	1,451,085	1,133,285
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			1,370
27. Boiler and machinery			
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	8,234,668	8,234,668	6,858,972
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	1,962	339	2,301	234		234	1,820	2	281	2,103	92	(56)	36
2. 2000	1,990	1,139	3,129	741	5	746	1,032	9	989	2,030	(217)	(136)	(353)
3. Subtotals 2000 + Prior	3,952	1,478	5,430	975	5	980	2,852	11	1,270	4,133	(125)	(192)	(317)
4. 2001	2,198	2,187	4,385	1,172	361	1,533	736	139	1,988	2,863	(290)	301	11
5. Subtotals 2001 + Prior	6,150	3,665	9,815	2,147	366	2,513	3,588	150	3,258	6,996	(415)	109	(306)
6. 2002	XXX	XXX	XXX	XXX	2,608	2,608	XXX	1,640	631	2,271	XXX	XXX	XXX
7. Totals	6,150	3,665	9,815	2,147	2,974	5,121	3,588	1,790	3,889	9,267	(415)	109	(306)
8. Prior Year-End's Surplus As Regards Policyholders	10,793										Col. 11, Line 7 As % of Col. 1, Line 7: 1. (6.7)%	Col. 12, Line 7 As % of Col. 2, Line 7: 2. 3.0 %	Col. 13, Line 7 As % of Col. 3, Line 7: 3. (3.1)%

Col. 13, Line 7 Line 8
4. (2.8)%

(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 6 7 1 3 2 0 0 2 4 9 0 0 0 0 0 1 *

* 1 6 7 1 3 2 0 0 2 4 5 0 0 0 0 0 1 *

Overflow Page for Write-Ins

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Accrued Interest		
07.405 Advanced Premiums		434,987
07.406 Misc Rec		64,322
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow	0	499,309

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

Sch. BA-Part 1
NONE

Sch. BA-Part 2
NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - Special Revenue and Special Assessment								
United States								
114760 EA 5	Broomfield Colo Sales	01/15/2002	Dain Rauscher		505,200	500,000	802	1
151313 AM 5	Cedant Corp	01/14/2002	First Boston		26,530	25,000	135	2PE
3133ML RJ 6	Federal Home Loan Banks	02/25/2002	Wells		376,875	375,000	559	1
3134A2 UJ 5	Federal Home Loan	02/25/2002	Spear, Leeds, Kellogg		375,289	375,000	6,993	1PE
	U.S.				1,283,894	1,275,000	8,489	XXX
	United States				1,283,894	1,275,000	8,489	XXX
3199999.	Total - Bonds - Special Revenue & Special Assessments				1,283,894	1,275,000	8,489	XXX
Bonds - Industrial and Miscellaneous								
United States								
284129 AC 7	Elan Finance Corp Ltd	01/28/2002	First Boston		18,578	30,000		3
337367 AB 2	First Union-Lehman Bros Bk-Amer	01/30/2002	First Union		209,883	200,000	109	1
45660N BS 3	Indymac Mbs 2002	01/15/2002	Bear Sterns		449,992	450,000	1,873	1
590188 A7 3	Merrill Lynch	03/07/2002	Merrill Lynch		15,000	15,000		1Z
671400 AL 3	Oak Industries (Corning)	03/12/2002	First Boston		17,000	20,000	38	2
671400 AL 3	Oak Industries (Corning)	03/26/2002	First Boston		4,063	5,000	20	2
681919 AL 0	Omnicom Group	03/01/2002	J.P. Morgan		25,533	25,000		1Z
929227 NR 3	WAMU 2002-AR4 MTG	03/20/2002	Lehman Brothers		450,976	450,000		1PE
	United States				1,191,023	1,195,000	2,040	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				1,191,023	1,195,000	2,040	XXX
6099997.	Total - Bonds - Part 3				2,474,917	2,470,000	10,529	XXX
6099999.	Total - Bonds				2,474,917	2,470,000	10,529	XXX
Preferred Stocks - Industrial and Miscellaneous								
United States								
339077 20 8	Fleetwood Cap TR II	01/14/2002	Stock Split	163.000				Z5
345395 20 6	Ford Motor Company	01/24/2002	Goldman, Sachs & Co	170.000	8,500			Z2
345395 20 6	Ford Motor Company	01/25/2002	Jefferies and Company	430.000	22,433			Z2
370442 73 3	General Motors	03/01/2002	Jefferies and Company	400.000	10,438			Z1
370442 73 3	General Motors	02/28/2002	Morgan Stanley	500.000	12,500			Z1
	United States				53,871	0	0	XXX
6399999.	Total - Preferred Stocks - Industrial & Miscellaneous				53,871	0	0	XXX
6599997.	Total - Preferred Stocks - Part 3				53,871	0	0	XXX
6599999.	Total - Preferred Stocks				53,871	0	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
339099 10 3	Fleetwood Enterprises Inc	02/26/2002	Dividend	3.530	33			L
	United States				33	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				33	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				33	XXX	0	XXX
7099999.	Total - Common Stocks				33	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				53,904	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				2,528,822	XXX	10,529	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																
31293A 6N 3	Fed Hm Ln Mtg Pool #C15377 6.50% Due 09/01/	03/15/2002	Principal Payment		16,068	16,068	16,219	16,219	(11)			(151)	(151)	280		1
31388T FK 4	Federal Natl Mtg Assn	03/25/2002	Principal Payment		27,065	27,065	27,370	27,370	(99)			(304)	(304)	380		1PE
362031 KG 0	GNMA POOL #5695	03/15/2002	Principal Payment		46	46	40	40	(2)			7	7	1		1
36203L DW 9	GNMA POOL #352117	03/15/2002	Principal Payment		17,983	17,983	18,664	18,664	(43)			(682)	(682)	404		1
36204F B6 0	GNMA POOL #368261	03/15/2002	Principal Payment		4,134	4,134	3,671	3,671	47			463	463	62		1
36204M 3Z 0	GNMA POOL #377416	03/15/2002	Principal Payment		8,793	8,793	8,570	8,570	22			223	223	145		1
36204X C5 2	GNMA POOL #382692	03/15/2002	Principal Payment		50	50	52	52	(5)			(2)	(2)	1		1
36204X X5 9	GNMA POOL #383300	03/15/2002	Principal Payment		2,767	2,767	2,695	2,695	120			72	72	40		1
36205J G2 5	GNMA POOL #391817	03/15/2002	Principal Payment		175	175	182	182	(16)			(7)	(7)	4		1
36205L JJ 0	GNMA POOL #393665	03/15/2002	Principal Payment		117	117	117	117	(2)			(1)	(1)	3		1
36205P S5 1	GNMA POOL #396640	02/19/2002	Principal Payment		23,923	23,923	24,241	24,241	(2)			(318)	(318)			1
36205T NS 8	GNMA POOL #400101	03/15/2002	Principal Payment		2,555	2,555	2,583	2,583	(8)			(28)	(28)	46		1
362062 6Q 9	GNMA POOL #33279	03/15/2002	Principal Payment		229	229	202	202	5			26	26	6		1
362065 E2 6	GNMA POOL #35253	03/15/2002	Principal Payment		278	278	258	258	1			20	20	9		1
36206D WV 5	GNMA POOL #408460	03/15/2002	Principal Payment		358	358	371	371	(33)			(13)	(13)	8		1
36206G MH 0	GNMA POOL #410860	03/15/2002	Principal Payment		62,386	62,386	64,097	64,097	(129)			(1,711)	(1,711)	1,271		1
36206G YQ 7	GNMA POOL #411219	03/15/2002	Principal Payment		136	136	141	141	(14)			(5)	(5)	3		1
36206H FV 5	GNMA POOL #411580	03/15/2002	Principal Payment		42,444	42,444	42,830	42,830	(50)			(386)	(386)	783		1
36206J WY 6	GNMA POOL #412963	03/15/2002	Principal Payment		330	330	342	342	(11)			(12)	(12)	7		1
36206S 7J 7	GNMA POOL #420397	03/15/2002	Principal Payment		7,509	7,509	7,591	7,591	(6)			(81)	(81)	143		1
36206S FB 5	GNMA POOL #419662	03/15/2002	Principal Payment		65,355	65,355	65,212	65,212	3			143	143	2,049		1
36206W K6 1	GNMA POOL #423417	03/15/2002	Principal Payment		1,522	1,522	1,578	1,578	(17)			(57)	(57)	32		1
362070 UB 8	GNMA POOL #40178	03/15/2002	Principal Payment		9	9	9	9	(0)			(0)	(0)	0		1
36207F LV 1	GNMA POOL #430640	03/15/2002	Principal Payment		17,108	17,108	17,347	17,347	(10)			(239)	(239)	348		1
36207J LY 7	GNMA POOL #433343	03/15/2002	Principal Payment		3,241	3,241	3,233	3,233	1			8	8	64		1
36208N M5 9	GNMA POOL #455880	03/15/2002	Principal Payment		11,731	11,731	11,788	11,788	(3)			(57)	(57)	226		1
36208N Z4 8	GNMA POOL #456263	03/15/2002	Principal Payment		29,236	29,236	29,650	29,650	(31)			(414)	(414)	556		1
36208W 7D 9	GNMA POOL #463592	03/15/2002	Principal Payment		604	604	588	588	32			16	16	9		1
36210A 5J 2	GNMA POOL #486949	03/15/2002	Principal Payment		18,101	18,101	17,893	17,893	37			208	208	277		1
36210D Z9 5	GNMA POOL #489568	03/15/2002	Principal Payment		4,821	4,821	4,798	4,798	11			23	23	73		1
36217H P6 6	GNMA POOL #194045	03/15/2002	Principal Payment		20	20	19	19	1			1	1	0		1
36223L V8 8	GNMA POOL #311239	03/15/2002	Principal Payment		19,159	19,159	19,427	19,427	(33)			(268)	(268)	344		1
36223Q 6X 0	GNMA POOL #315086	03/15/2002	Principal Payment		3,117	3,117	3,243	3,243	(14)			(126)	(126)	66		1
36224Q FJ 0	GNMA POOL #335069	03/15/2002	Principal Payment		220	220	222	222	(5)			(2)	(2)	4		1
912827 2L 5	U.S. Treasury Note 6.25% Due 02/28/2002	02/28/2002	Maturity		750,000	750,000	760,395	750,444	(72)			(444)	(444)			1
0399999.	Total - Bonds - U.S. Government				1,141,590	1,141,590	1,155,639	1,145,689	(335)	0	0	(4,099)	(4,099)	7,645	0	XXX
Bonds - Special Revenue and Special Assessment																
United States																
246348 BA 3	Delaware River Port Auth Pa 7.15% Due 01/01/20	01/16/2002	Redeemed		353,288	350,000	336,239	359,081	(424)			(5,793)	(5,793)	41,873		1PE
	U.S.				353,288	350,000	336,239	359,081	(424)	0	0	(5,793)	(5,793)	41,873	0	XXX
	United States				353,288	350,000	336,239	359,081	(424)	0	0	(5,793)	(5,793)	41,873	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				353,288	350,000	336,239	359,081	(424)	0	0	(5,793)	(5,793)	41,873	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
00755W GH 3	Advant Mtg	03/06/2002	Principal Payment		91,340	91,340	89,342	89,342	147			1,998	1,998	1,649		1
008190 AE 0	Affiliated Computer Conv 3.50% Due 02/15/2006	01/09/2002	Deutche Banc Securites		14,031	10,000	10,000	10,000				4,031	4,031	(279)		2
045424 CA 4	Asset Securitization Corp 7.21% Due 10/13/2026	03/15/2002	Principal Payment		30,119	30,119	29,945	29,945	25			174	174	564		1
07383F AP 3	Bear Stearns Coml Mtg Secs 5.91% Due 05/14/2	03/14/2002	Principal Payment		12,250	12,250	11,495	11,495	701			756	756	171		1
12493V AC 4	CBO Holdings Vii Ltd	01/31/2002	Principal Payment		26,417	26,417		26,417					0	3,918		1Z
171205 DH 7	Chrysler Financial Llc	03/25/2002	MATURITY		150,000	150,000	153,591	150,199	(50)			(199)	(199)			2

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)
184502 AB 8	Clear Channel Communication 2.625% Due 4/01/2	01/24/2002	First Boston		25,391	25,000	28,122	27,938	(11)			(2,547)	(2,547)	(215)		2
191219 AM 6	Coca-Cola Enterprises Inc 7.875% Due 2/1/2002	02/01/2002	Maturity		50,000	50,000	50,922	50,022	(4)			(22)	(22)			1PE
203372 AB 3	Commscope Inc 4.00% Due 12/15/2006	02/14/2002	First Boston		24,000	30,000	25,197	26,189	106			(2,189)	(2,189)	(217)		4
23752P AA 4	Dash II Limited Partnership Variable 9/16/2035	01/14/2002	Principal Payment		39,777	19,422	19,422	19,422				20,355	20,355			1Z
25271C AE 2	Diamond Offshore Drilling	03/04/2002	Deutche Banc Securities		23,121	25,000		25,000				(1,879)	(1,879)			2Z
25466K AY 5	Discover Card	03/27/2002	Baird		370,688	360,000	357,300	357,730	76			12,958	12,958			1PE
337367 AA 4	First Union - Lehman Bros 6.28% Due 06/18/200	01/31/2002	First Union		211,472	203,166	204,182	203,050	(15)			8,422	8,422			1
33736L AA 3	First Union - Lehman Bros 7.15%	03/20/2002	Principal Payment		70,107	70,107	72,144	72,144	(14)			(2,037)	(2,037)	7,203		1PE
393505 2P 6	Green Tree Finl Corp	03/15/2002	Principal Payment		76,545	76,545	76,545	76,545					0	3,176		1PE
46621W AA 9	Jardine Matheson Holdings Ltd	02/27/2002	Goldman Sachs & Co		27,375	30,000		31,077	(27)			(3,702)	(3,702)	(705)		2
617059 BY 5	JP Morgan Coml Mtg Fin Corp	03/25/2002	Principal Payment		12,755	12,755	13,326	13,326	(31)			(571)	(571)	281		1
617059 DD 9	JP Morgan Coml Mtg Fin Corp	03/19/2002	Principal Payment		100,972	100,972	105,764	105,764	(170)			(4,792)	(4,792)	4,424		1
61745M FF 5	Morgan Stanley Cap	03/19/2002	Principal Payment		11,157	11,157	10,593	10,593	337			564	564	169		1PE
66937N PN 2	Norwest Asset Secs Corp	03/25/2002	Principal Payment		5,339	5,339	5,225	5,225	93			114	114	92		1PE
718154 AH 0	Philip Morris Cos Inc Deb 8.375% Due 1/15/2017	01/15/2002	Redeemed		13,188	13,000	13,506	13,416	(2)			(228)	(228)			1PE
811904 AE 1	Seacor Holdings	03/18/2002	Giordano-Della camera Securities		4,580	4,000	3,965	2,537	64			2,043	2,043	(75)		3
834182 AK 3	Solectron Corp Zero Coupon Due 05/08/2020	01/28/2002	Goldman, Sachs & Company		8,475	15,000	9,994	6,913	34			1,562	1,562			3PE
	United States				1,399,099	1,371,588	1,290,578	1,364,288	1,258	0	0	34,810	34,810	20,156	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				1,399,099	1,371,588	1,290,578	1,364,288	1,258	0	0	34,810	34,810	20,156	0	XXX
6099997.	Total - Bonds - Part 4				2,893,977	2,863,178	2,782,456	2,869,058	500	0	0	24,918	24,918	69,674	0	XXX
6099999.	Total - Bonds				2,893,977	2,863,178	2,782,456	2,869,058	500	0	0	24,918	24,918	69,674	0	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
339099 10 3	Fleetwood Enterprises Inc	02/26/2001	Jefferies and Co	3.000	29		30	33				1	1			L
	United States				29	XXX	30	33	0	0	0	1	1	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				29	XXX	30	33	0	0	0	1	1	0	0	XXX
7099997.	Total - Common Stocks - Part 4				29	XXX	30	33	0	0	0	1	1	0	0	XXX
7099999.	Total - Common Stocks				29	XXX	30	33	0	0	0	1	1	0	0	XXX
7199999.	Total - Preferred and Common Stocks				29	XXX	30	33	0	0	0	1	1	0	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				2,894,006	XXX	2,782,485	2,869,092	500	0	0	24,919	24,919	69,674	0	XXX

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

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5 First Month	6 Second Month	7 Third Month	*
Open Depositories								
Fifth Third Bank of Western (K)	Piqua, OH				(229,758)	(231,352)	(313,440)	
Fifth Third Bank of Western (E)	Piqua, OH				1,572	1,572	1,572	
Fifth Third Bank of Western (F)	Piqua, OH							
Fifth Third Bank of Western (C)	Piqua, OH				(42,403)	(34,293)	(41,151)	
Fifth Third Bank of Western (S)	Piqua, OH		4		164,214	54,765	249,331	
People's Bank (400)	Troy, OH				(539,437)	(781,262)	(1,043,499)	
People's Bank (A)	Troy, OH				(288,349)	(227,789)	(260,332)	
People's Bank (E)	Troy, OH				(125,970)	(220,262)	(108,879)	
People's Bank (F)	Troy, OH				1,706	2,406	2,364	
People's Bank (C)	Troy, OH							
People's Bank (S)	Troy, OH		9,919	2,275	1,234,444	1,875,782	902,185	
People's Bank (I)	Troy, OH	6.040	441,134	196,118	1,080	43,259	(17,647)	
0199999. Total Open Depositories		XXX	451,057	198,393	177,099	482,826	(629,496)	XXX
0399999. Total Cash on Deposit		XXX	451,057	198,393	177,099	482,826	(629,496)	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	240	240	240	XXX
0599999. Total Cash		XXX	451,057	198,393	177,339	483,066	(629,256)	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