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QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

NAIC Group Code..... 175, 175 (Current Period) (Prior Period)   NAIC Company Code..... 25135   Employer's ID Number..... 31-4316080

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

Country of Domicile US

Incorporated..... August 1, 1921   Commenced Business..... September 1, 1921

Statutory Home Office	518 EAST BROAD STREET….. COLUMBUS ..... OH ..... 43215-3976 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	518 EAST BROAD STREET….. COLUMBUS ..... OH ..... 43215-3976 *(Street and Number) (City or Town, State and Zip Code)*	614-464-5000 *(Area Code) (Telephone Number)*
Mail Address	518 EAST BROAD STREET….. COLUMBUS ..... OH ..... 43215-3976 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	518 EAST BROAD STREET….. COLUMBUS ..... OH ..... 43215-3976 *(Street and Number) (City or Town, State and Zip Code)*	614-464-5000 *(Area Code) (Telephone Number)*
Internet Website Address	STAUTO.COM	
Statement Contact	CYNTHIA ANN POWELL *(Name)*	614-464-5000 *(Area Code) (Telephone Number) (Extension)*
	cindy.powell@stateauto.com *(E-Mail Address)*	614-719-0342 *(Fax Number)*
Policyowner Relations Contact	518 EAST BROAD STREET….. COLUMBUS ..... OH ..... 43215-3976 *(Street and Number) (City or Town, State and Zip Code)*	614-454-5000 ext 5017 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... ROBERT HARLON MOONE   Treasurer ..... STEVEN JUSTUS JOHNSTON   Secretary ..... JOHN ROBERT LOWTHER

VICE PRESIDENTS

MARK ALLEN BLACKBURN, SVP	TERRENCE LEE BOWSHIER	JAMES ELIAS DUEMEY	WILLIAM DUANE HANSEN
STEVEN RAY HAZELBAKER	TERRENCE PAUL HIGERD	NOREEN WILLS JOHNSON	STEVEN JUTUS JOHNSTON, SVP
ROBERT ALAN LETT	JOHN ROBERT LOWTHER, SVP	JOHN BUCHANAN MELVIN	CATHY BERNATH MILEY
RICHARD LEE MILEY	JOHN MICHAEL PETRUCCI	CYNTHIA ANN POWELL	

DIRECTORS OR TRUSTEES

DENNIS RAY BLANK #	MICHAEL FRANCIS DODD JR.	URLIN GILBERT HARRIS, JR.	MARION DWAYNE HOUK
STEVEN JUSTUS JOHNSTON	JAMES EDWARD KUNK	JOHN ROBERT LOWTHER	ROBERT HARLON MOONE
NORMA JEAN OMAN	PAUL JOHN OTTE	RICHARD KEITH SMITH, JR.	

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.

(Signature)	(Signature)	(Signature)
ROBERT HARLON MOONE	JOHN ROBERT LOWTHER	STEVEN JUSTUS JOHNSTON
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

......10TH........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	183,321,941	0	183,321,941	174,783,547
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	615,892,466	8,517,301	607,375,165	615,339,399
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less $............0 encumbrances)	36,114,582	0	36,114,582	36,508,597
4.2 Properties held for the production of income (less $............0 encumbrances)	9,977	0	9,977	9,977
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....2,319,875) and short-term investments ($.....17,216,184)	19,536,059	0	19,536,059	7,629,113
6. Other invested assets	52,399,592	0	52,399,592	52,337,119
7. Receivable for securities	9,598	0	9,598	18,018
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	907,284,215	8,517,301	898,766,914	886,625,770
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	129,750,056	3,011,866	126,738,190	123,508,779
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $.....5,227,545 earned but unbilled premiums)	77,173,251	738,215	76,435,036	72,253,614
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	1,209,956	0	1,209,956	1,169,788
12. Bills receivable, taken for premiums	0	0	0	0
13. Amounts receivable under high deductible policies	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments	846,259	0	846,259	853,286
15. Federal and foreign income tax recoverable and interest thereon (including $.....14,286,422 net deferred tax asset) -	53,703,836	0	53,703,836	26,851,525
16. Guaranty funds receivable or on deposit	891,944	0	891,944	1,408,347
17. Electronic data processing equipment and software	4,309,235	3,069,000	1,240,235	1,303,073
18. Interest, dividends and real estate income due and accrued	2,655,310	0	2,655,310	2,227,906
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates		0	0	12,406,240
21. Amounts due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	4,080,055	0	4,080,055	4,216,561
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted	6,548,132	6,548,132	0	0
25. Aggregate write-ins for other than invested assets	4,283,667	4,236,101	47,566	103,959
26. Total assets excluding protected cell assets (Lines 9 through 25)	1,192,735,916	26,120,615	1,166,615,301	1,132,928,848
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	1,192,735,916	26,120,615	1,166,615,301	1,132,928,848

DETAILS OF WRITE-INS

0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Miscellaneous receivables	63,096	15,530	47,566	103,959
2502. Prepaid expenses	3,845,121	3,845,121	0	0
2503. Advances	375,450	375,450	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	4,283,667	4,236,101	47,566	103,959

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....)	136,436,841	140,349,018
2.	Reinsurance payable on paid losses and loss adjustment expenses	1,338,483	1,311,672
3.	Loss adjustment expenses	19,919,034	19,390,684
4.	Commissions payable, contingent commissions and other similar charges	21,484,287	26,964,741
5.	Other expenses (excluding taxes, licenses and fees)	13,019,621	12,076,053
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	15,456,838	15,048,900
7.	Federal and foreign income taxes (including $.........0 on realized capital gains (losses) (including $.........0 net deferred tax liability)	0	0
8.	Borrowed money $.........0 and interest thereon $.........0	0	0
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....324,697,940 and including warranty reserves of $.........0)	77,129,887	75,907,961
10.	Advance premium	6,898,906	4,551,183
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	1,132,543	1,100,072
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,624,022	2,566,997
13.	Funds held by company under reinsurance treaties	0	0
14.	Amounts withheld or retained by company for account of others	2,579,666	2,401,273
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance	130,200	130,200
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	26,738,768	28,652,336
19.	Payable to parent, subsidiaries and affiliates	29,839,778	5,797,756
20.	Payable for securities	0	0
21.	Liability for amounts held under uninsured accident and health plans	0	0
22.	Capital notes $.........0 and interest thereon $.........0	0	0
23.	Aggregate write-ins for liabilities	9,986,793	12,738,845
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	363,715,667	348,987,691
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	363,715,667	348,987,691
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	0	0
29.	Preferred capital stock	0	0
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	0	0
33.	Unassigned funds (surplus)	802,899,634	783,941,157
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $.........0)	0	0
	34.2 ....0.000 shares preferred (value included in Line 29 $.........0)	0	0
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	802,899,634	783,941,157
36.	TOTALS	1,166,615,301	1,132,928,848

DETAILS OF WRITE-INS

2301.	Escheated funds payable	479,717	0
2302.	Deferred gain on assets transfers	5,272,765	8,575,681
2303.	Interco payable	4,234,311	4,163,164
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)	9,986,793	12,738,845
2701.		0	0
2702.		0	0
2703.		0	0
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3001.		0	0
3002.		0	0
3003.		0	0
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....131,868,730)	131,420,938	132,587,755	363,136,990
1.2 Assumed (written $.....131,235,929)	123,688,410	98,550,598	0
1.3 Ceded (written $.....211,937,164)	205,147,089	132,652,832	0
1.4 Net (written $.....51,167,495)	49,962,259	98,485,521	363,136,990
DEDUCTIONS:			
2. Losses incurred (current accident year $.....):			
2.1 Direct	80,026,814	77,558,936	274,562,263
2.2 Assumed	122,693,250	64,012,198	0
2.3 Ceded	173,109,603	83,025,284	0
2.4 Net	29,610,461	58,545,850	274,562,263
3. Loss expenses incurred	4,673,847	9,892,113	37,129,248
4. Other underwriting expenses incurred	15,584,684	33,320,838	97,953,374
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	49,868,992	101,758,801	409,644,885
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	93,267	(3,273,280)	(46,507,895)
INVESTMENT INCOME			
9. Net investment income earned	3,551,828	7,759,396	25,040,667
10. Net realized capital gains (losses)	4,889,802	1,519,928	17,605,401
11. Net investment gain (loss) (Lines 9 + 10)	8,441,630	9,279,324	42,646,068
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $.....25,366 amount charged off $.....136,043)	(110,677)	(344,450)	(923,412)
13. Finance and service charges not included in premiums	206,430	400,563	1,529,291
14. Aggregate write-ins for miscellaneous income	(34,278)	(16,522)	(7,980)
15. Total other income (Lines 12 through 14)	61,475	39,591	597,899
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	8,596,372	6,045,635	(3,263,928)
17. Dividends to policyholders	58,775	74,556	357,220
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	8,537,597	5,971,079	(3,621,148)
19. Federal and foreign income taxes incurred	(8,746,058)	462,632	(12,319,790)
20. Net income (Line 18 minus Line 19) (to Line 22)	17,283,655	5,508,447	8,698,642
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	783,941,157	903,844,771	903,844,771
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	17,283,655	5,508,447	8,698,642
23. Net unrealized capital gains or losses	(2,051,742)	(74,514,625)	(133,715,923)
24. Change in net unrealized foreign exchange capital gain (loss)	5,747	43,102	(32,113)
25. Change in net deferred income taxes	2,226,831	2,928,975	(370,809)
26. Change in nonadmitted assets	907,334	(245,220)	146,292
27. Change in provision for reinsurance	0	0	170,800
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	11,825,843	10,388,891
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	0
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus	586,652	(3)	(5,189,394)
37. Change in surplus as regards policyholders (Lines 22 through 36)	18,958,477	(54,453,481)	(119,903,614)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	802,899,634	849,391,290	783,941,157

DETAILS OF WRITE-INS

0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0
1401. Miscellaneous income (expense) - pooled	7,018	(26,062)	55,494
1402. Gain (loss) on sale of fixed assets	(47,177)	(4,422)	(116,315)
1403. Miscellaneous income (expense) - non-pooled	5,881	13,962	52,841
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)	(34,278)	(16,522)	(7,980)
3601. Miscellaneous	0	(3)	0
3602. Change in deferred gain on asset transfer between parent and affiliates	586,652		(5,189,394)
3603.		0	
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	586,652	(3)	(5,189,394)

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	44,855,276	241,353,877
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	39,213,182	398,412,492
3.	Underwriting expenses paid	19,820,032	86,065,457
4.	Other underwriting income (expenses)	(623,056)	0
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(14,800,994)	(243,124,072)
6.	Net investment income	3,773,881	32,618,249
7.	Other income (expenses):		
	7.1 Agents' balances charged off	(110,677)	(923,412)
	7.2 Net funds held under reinsurance treaties	(1,209,956)	0
	7.3 Net amount withheld or retained for account of others	323,427	(580,647)
	7.4 Aggregate write-ins for miscellaneous items	793,414	307,248
	7.5 Total other income (Lines 7.1 to 7.4)	(203,792)	(1,196,811)
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)	26,303	(515,772)
9.	Federal and foreign income taxes (paid) recovered	0	(1,954,099)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(11,257,208)	(213,140,961)
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	18,688,555	434,157,701
	11.2 Stocks	23,595,742	214,578,314
	11.3 Mortgage loans	0	8,817
	11.4 Real estate	0	0
	11.5 Other invested assets	75,000	0
	11.6 Net gains or (losses) on cash and short-term investments	0	24,987
	11.7 Miscellaneous proceeds	67,242	114,482
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	42,426,539	648,884,301
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	27,207,580	131,451,360
	12.2 Stocks	15,026,627	355,446,627
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	1,401,593
	12.5 Other invested assets	142,964	547,212
	12.6 Miscellaneous applications		0
	12.7 Total investments acquired (Lines 12.1 to 12.6)	42,377,171	488,846,792
13.	Net cash from investments (Line 11.8 minus Line 12.7)	49,368	160,037,509
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in	0	0
	14.2 Capital notes $.........0 less amounts repaid $.........0	0	0
	14.3 Net transfers from affiliates	19,928,325	0
	14.4 Borrowed funds received	0	0
	14.5 Other cash provided	3,186,462	9,245,953
	14.6 Total (Lines 14.1 to 14.5)	23,114,787	9,245,953
15.	Cash applied:		
	15.1 Dividends to stockholders paid	0	
	15.2 Net transfers to affiliates		1,887,542
	15.3 Borrowed funds repaid		0
	15.4 Other applications		
	15.5 Total (Lines 15.1 to 15.4)	0	1,887,542
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	23,114,787	7,358,411
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	11,906,947	(45,745,041)
18.	Cash and short-term investments:		
	18.1 Beginning of year	7,629,113	53,374,154
	18.2 End of period (Line 17 plus Line 18.1)	19,536,060	7,629,113

DETAILS OF WRITE-INS

07.401 Finance and service charges	206,430	1,529,291
07.402 Miscellaneous income (expense)	12,899	(7,977)
07.403 Gain (loss) on sale of fixed assets	(47,177)	0
07.498 Summary of remaining write-ins for Line 7.4 from overflow page	621,262	(1,214,066)
07.499 Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	793,414	307,248

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

A. The accompanying quarterly condensed financial statements of State Automobile Mutual Insurance Company (the “Company) have been prepared on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. In accordance with the *NAIC Annual Statement Instructions* for quarterly presentation, these financial statements do not include all of the information and footnotes required under an annual presentation. For further information, the reader is referred to the Company’s annual statement filed for the period ended December 31, 2001.

C. 5. Investments in Subsidiaries and Affiliated Companies: Unamortized goodwill related to subsidiaries, at March 31, 2002 was $79,215,454 of which $8,517,301 was nonadmitted as total unamortized goodwill exceeded 10% of policyholders' surplus as of December 31, 2001.

9. Income Taxes:

A. The components of the net deferred tax asset (liability) at March 31, 2002, are as follows:

Description	Amount ($)
Gross deferred tax assets	31,421,706
Gross deferred tax liabilities	17,135,284
Net deferred tax assets	14,286,422
Nonadmitted deferred tax assets	0
Admitted deferred tax assets	14,286,422
Increase (decrease) in nonadmitted deferred tax assets	0

On March 12, 2002, President Bush signed the *Job Creation and Worker Assistance Act of 2002* into law. This act contains several tax law changes intended to stimulate the economy and provide additional tax relief in the business sector. As a result of these tax law changes, the Company will be able to utilize its NOL’s sooner via carryback. The carryback created current income tax recoveries and reduced the impact of NOL carryforwards in the SSAP 10 deferred tax calculation.

17. Sale, Transfer and Servicing of Financial Instruments and Extinguishments of Liabilities:

C. Wash Sales: Not applicable.

25. Intercompany Pooling Arrangements:

As more fully described in footnote 25 of the Company’s December 31, 2001 annual statement, the Company entered into a stop loss reinsurance arrangement (the “Stop Loss”) with certain State Auto Pool participants. For the three months ended March 31, 2002, the State Auto Pool, produced a statutory loss ratio under the Stop Loss that was less than 69.25%, but more than 59.99%. Consequently, the Company assumed from the Stop Loss participants $425,268, which has been reflected through premiums written and earned for the three-month period ending March 31, 2002.

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 [X] No [ ]

2.2 If yes, has the report been filed with the domiciliary state? Yes [X] 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). ....07/13/2000.......................

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: $...0

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

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [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	$..............434,535,467	$............................435,577,840
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)	$..............434,535,467	$............................435,577,840
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
Bank One Columbus	1111 Polaris Parkway, Bldg. 54101 - 2 B, Columbus, OH 43240

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)
N/A		

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

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

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

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

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

GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

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

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [ ] No [X]

3.2 If yes, give full and complete information thereto:

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	36,518,573	0	0	36,771,615
2. Increase (decrease) by adjustment	(394,015)	0	0	(1,575,104)
3. Cost of acquired	0	0	0	0
4. Cost of additions to and permanent improvements	0	0	0	1,401,593
5. Total profit (loss) on sales	0	0	0	(79,531)
6. Increase (decrease) by foreign exchange adjustment	0	0	0	0
7. Amount received on sales	0	0	0	0
8. Book/adjusted carrying value at end of current period	36,124,558	0	0	36,518,573
9. Total valuation allowance	0	0	0	0
10. Subtotal (Lines 8 plus 9)	36,124,558	0	0	36,518,573
11. Total nonadmitted amounts	0	0	0	0
12. Statement value, current period (Page 2, real estate lines, current period)	36,124,558	0	0	36,518,573

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	8,817
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount and mortgage interest points and commitment fees	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	0	0	0	8,817
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0	0	0	0
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of mortgages owned at end of current period	0	0	0	0

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	52,337,119	0	0	5,738,792
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	0	0	0	45,500,000
2.2 Additional investment made after acquisitions	142,964	0	0	547,212
3. Accrual of discount	0	0	0	0
4. Increase (decrease) by adjustment	(5,490)	0	0	551,115
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	75,000	0	0	0
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book/adjusted carrying value of long-term invested assets at end of current period	52,399,593	0	0	52,337,119
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	52,399,593	0	0	52,337,119
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of long-term invested assets at end of current period	52,399,593	0	0	52,337,119

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	177,103,324	66,058,311	48,460,292	(144,703)	194,556,639	0	0	177,103,324
2. Class 2	10,613,141	0	4,631,090	(566)	5,981,485	0	0	10,613,141
3. Class 3	0	0	0	0	0	0	0	0
4. Class 4	0	0	0	0	0	0	0	0
5. Class 5	0	0	0	0	0	0	0	0
6. Class 6	0	0	0	0	0	0	0	0
7. Total Bonds	187,716,465	66,058,311	53,091,382	(145,269)	200,538,124	0	0	187,716,465
PREFERRED STOCK								
8. Class 1	0	0	0	0	0	0	0	0
9. Class 2	0	0	0	0	0	0	0	0
10. Class 3	0	0	0	0	0	0	0	0
11. Class 4	0	0	0	0	0	0	0	0
12. Class 5	0	0	0	0	0	0	0	0
13. Class 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	187,716,465	66,058,311	53,091,382	(145,269)	200,538,124	0	0	187,716,465

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	17,216,184	XXX	17,220,872	1,693	0

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	12,932,918	0	0	47,055,711
2. Cost of short-term investments acquired	38,850,731	0	0	502,479,869
3. Increase (decrease) by adjustment	(1,717)	0	0	(4,731)
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	0	0	0	24,987
6. Consideration received on disposal of short-term investments	34,565,749	0	0	536,622,918
7. Book/adjusted carrying value, current period	17,216,183	0	0	12,932,918
8. Total valuation allowance	0	0	0	0
9. Subtotal (Lines 7 plus 8)	17,216,183	0	0	12,932,918
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Lines 9 minus 10)	17,216,183	0	0	12,932,918
12. Income collected during period	48,263	0	0	1,805,319
13. Income earned during period	57,826	0	0	1,588,721

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

	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	Yes	2,648,638	2,489,831	1,217,876	1,462,082	7,945,540	7,762,150
2. Alaska AK	No	0	0	0	0	0	0
3. Arizona AZ	Yes	0	0	0	0	0	0
4. Arkansas AR	Yes	2,756,848	2,535,241	897,431	1,680,330	5,838,258	5,130,008
5. California CA	No	0	0	0	0	0	0
6. Colorado CO	Yes	0	0	0	0	0	0
7. Connecticut CT	No	0	0	0	0	0	0
8. Delaware DE	No	0	0	0	0	0	0
9. District of Columbia DC	Yes	0	0	0	0	3,004	0
10. Florida FL	Yes	641,858	540,365	536,220	238,452	2,465,387	3,025,107
11. Georgia GA	Yes	3,063,226	2,782,497	1,134,837	1,015,963	7,457,966	7,024,124
12. Hawaii HI	No	0	0	0	0	0	0
13. Idaho ID	No	0	0	0	0	0	0
14. Illinois IL	Yes	3,639,307	5,642,528	3,827,591	8,221,218	26,802,543	19,133,766
15. Indiana IN	Yes	16,232,847	19,451,790	11,254,346	14,056,178	45,964,646	37,852,045
16. Iowa IA	Yes	1,501,411	1,530,689	760,649	873,417	4,475,746	1,480,216
17. Kansas KS	Yes	5,266	59,133	874	13,093	87,753	68,600
18. Kentucky KY	Yes	14,139,021	16,628,139	9,661,560	8,825,406	43,758,246	32,265,391
19. Louisiana LA	No	0	0	0	0	0	0
20. Maine ME	No	0	0	0	0	0	0
21. Maryland MD	Yes	1,953,182	1,380,446	954,379	639,885	6,373,080	5,479,790
22. Massachusetts MA	No	0	0	0	0	0	0
23. Michigan MI	Yes	5,819,131	5,735,256	5,727,856	6,558,401	53,828,845	39,807,480
24. Minnesota MN	Yes	4,541,431	4,903,847	1,794,868	2,851,149	11,298,693	4,883,096
25. Mississippi MS	Yes	991,139	1,050,585	608,696	411,026	2,175,122	3,518,183
26. Missouri MO	Yes	575,346	891,040	406,418	336,710	2,446,445	1,766,431
27. Montana MT	Yes	(29)	0	0	0	1	0
28. Nebraska NE	Yes	0	0	0	0	0	0
29. Nevada NV	No	0	0	0	0	0	0
30. New Hampshire NH	No	0	0	0	0	0	0
31. New Jersey NJ	No	0	0	0	0	0	0
32. New Mexico NM	No	0	0	0	0	0	0
33. New York NY	No	0	0	0	0	0	0
34. North Carolina NC	Yes	1,580,461	1,191,550	517,673	367,243	5,514,169	5,412,800
35. North Dakota ND	Yes	389,220	531,566	234,043	173,130	1,013,395	374,453
36. Ohio OH	Yes	48,667,938	44,398,787	25,592,620	28,091,914	105,077,569	89,764,622
37. Oklahoma OK	Yes	2,298	617	0	0	38,324	28,735
38. Oregon OR	No	0	0	0	0	0	0
39. Pennsylvania PA	Yes	7,107,863	6,597,358	3,335,369	4,591,484	26,847,469	19,955,153
40. Rhode Island RI	No	0	0	0	0	0	0
41. South Carolina SC	Yes	924,617	1,029,260	433,838	308,805	4,559,416	3,992,050
42. South Dakota SD	Yes	244,899	286,232	77,285	110,937	884,361	249,233
43. Tennessee TN	Yes	10,320,239	9,888,178	4,476,392	5,578,239	26,965,759	23,526,186
44. Texas TX	No	0	0	0	0	0	0
45. Utah UT	Yes	50	225	0	0	42	64
46. Vermont VT	No	0	0	0	0	0	0
47. Virginia VA	Yes	752,821	1,176,448	546,717	531,574	5,274,086	1,543,347
48. Washington WA	Yes	582	109,936	59,459	89,777	130,007	42,657
49. West Virginia WV	Yes	1,001,052	1,104,754	374,685	1,084,035	2,910,896	4,215,813
50. Wisconsin WI	Yes	2,368,067	3,257,348	1,852,453	2,428,586	8,931,716	6,769,647
51. Wyoming WY	Yes	0	0	0	0	0	0
52. American Samoa AS	No	0	0	0	0	0	0
53. Guam GU	No	0	0	0	0	0	0
54. Puerto Rico PR	No	0	0	0	0	0	0
55. US Virgin Islands VI	No	0	0	0	0	0	0
56. Canada CN	No	0	0	0	0	0	0
57. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58. Totals	(a) 33	131,868,729	135,193,646	76,284,135	90,539,034	409,068,484	325,071,147

DETAILS OF WRITE-INS

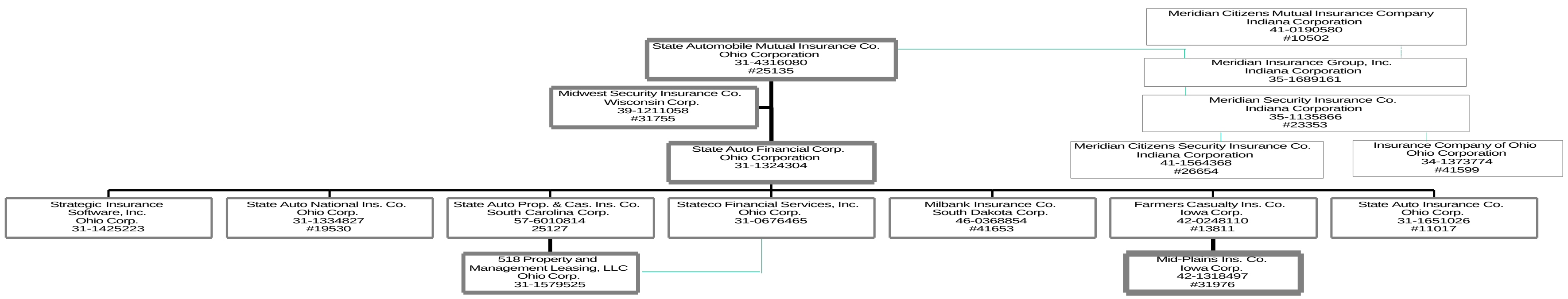
	1	2	3	4	5	6	7
5701.	XXX	0	0	0	0	0	0
5702.	XXX	0	0	0	0	0	0
5703.	XXX	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	0	0	0	0	0	0

(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

ORGANIZATIONAL STRUCTURE OF
STATE AUTO HOLDING COMPANY SYSTEM
State Auto Group #175



PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date 1 Direct Premiums Earned	Current Year to Date 2 Direct Losses Incurred	Current Year to Date 3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1. Fire	5,904,819	4,304,437	72.9	82.8
2. Allied lines	3,708,856	1,815,706	49.0	71.0
3. Farmowners multiple peril	0	2,050	0.0	0.0
4. Homeowners multiple peril	17,262,413	13,108,535	75.9	65.1
5. Commercial multiple peril	13,991,537	9,258,659	66.2	82.4
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	220,973	9,673	4.4	4.8
9. Inland marine	3,853,187	1,260,995	32.7	22.4
10. Financial guaranty	0	0	0.0	0.0
11.1. Medical malpractice-occurrence	0	0	0.0	0.0
11.2. Medical malpractice-claims made	0	0	0.0	0.0
12. Earthquake	408,269	0	0.0	0.0
13. Group accident and health	0	0	0.0	0.0
14. Credit accident and health	0	0	0.0	0.0
15. Other accident and health	5,415	11,270	208.1	165.9
16. Workers' compensation	9,523,766	5,856,981	61.5	43.7
17.1 Other liability-occurrence	9,070,401	6,208,504	68.4	41.8
17.2 Other liability-claims made	0	0	0.0	0.0
18.1 Products liability-occurrence	1,891,041	165,297	8.7	36.4
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	26,240,354	16,993,891	64.8	73.0
19.3, 19.4 Commercial auto liability	11,799,603	7,550,904	64.0	46.4
21. Auto physical damage	26,577,277	13,423,223	50.5	49.0
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	219,899	(12,101)	(5.5)	1.2
24. Surety	497,139	1,991	0.4	16.3
26. Burglary and theft	110,799	31,358	28.3	36.6
27. Boiler and machinery	135,189	35,440	26.2	8.3
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0.0	0.0
34. Totals	131,420,937	80,026,813	60.9	58.4
DETAILS OF WRITE-INS				
3301.	0	0	0.0	0.0
3302.	0	0	0.0	0.0
3303.	0	0	0.0	0.0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	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	6,041,192	6,041,192	5,494,443
2. Allied lines	3,890,935	3,890,935	3,481,947
3. Farmowners multiple peril	0	0	(9,188)
4. Homeowners multiple peril	14,235,968	14,235,968	14,109,975
5. Commercial multiple peril	13,816,902	13,816,902	14,730,988
6. Mortgage guaranty	0	0	0
8. Ocean marine	133,962	133,962	148,707
9. Inland marine	3,876,114	3,876,114	3,827,642
10. Financial guaranty	0	0	0
11.1. Medical malpractice-occurrence	0	0	0
11.2. Medical malpractice-claims made	0	0	0
12. Earthquake	383,158	383,158	403,953
13. Group accident and health	0	0	0
14. Credit accident and health	0	0	0
15. Other accident and health	2,948	2,948	3,967
16. Workers' compensation	9,594,972	9,594,972	10,838,432
17.1. Other liability-occurrence	10,027,936	10,027,936	8,500,498
17.2. Other liability-claims made	0	0	0
18.1. Products liability-occurrence	1,991,523	1,991,523	1,800,853
18.2. Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	26,281,289	26,281,289	29,846,588
19.3, 19.4 Commercial auto liability	13,257,973	13,257,973	12,868,737
21. Auto physical damage	27,089,045	27,089,045	28,067,231
22. Aircraft (all perils)	0	0	0
23. Fidelity	235,591	235,591	204,934
24. Surety	759,256	759,256	615,720
26. Burglary and theft	106,029	106,029	125,778
27. Boiler and machinery	143,937	143,937	132,442
28. Credit	0	0	0
29. International	0	0	0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0
34. Totals	131,868,730	131,868,730	135,193,647
DETAILS OF WRITE-INS			
3301.	0	0	0
3302.	0	0	0
3303.	0	0	0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	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	28,365	14,268	42,633	4,744	92	4,836	24,060	635	9,485	34,180	439	(4,056)	(3,617)
2. 2000	18,746	11,055	29,801	3,065	91	3,156	16,793	667	6,896	24,356	1,112	(3,401)	(2,289)
3. Subtotals 2000 + Prior	47,111	25,323	72,434	7,809	183	7,992	40,853	1,302	16,381	58,536	1,551	(7,457)	(5,906)
4. 2001	61,657	25,649	87,306	17,460	2,986	20,446	41,767	4,628	18,419	64,814	(2,430)	384	(2,046)
5. Subtotals 2001 + Prior	108,768	50,972	159,740	25,269	3,169	28,438	82,620	5,930	34,800	123,350	(879)	(7,073)	(7,952)
6. 2002	XXX	XXX	XXX	XXX	9,232	9,232	XXX	12,377	20,628	33,005	XXX	XXX	XXX
7. Totals	108,768	50,972	159,740	25,269	12,401	37,670	82,620	18,307	55,428	156,355	(879)	(7,073)	(7,952)
8. Prior Year-End's Surplus As Regards Policyholders	783,941										Col. 11, Line 7 As % of Col. 1, Line 7 1. (0.8)%	Col. 12, Line 7 As % of Col. 2, Line 7 2. (13.9)%	Col. 13, Line 7 As % of Col. 3, Line 7 3. (5.0)%

Col. 13, Line 7 Line 8
4. (1.0)%

(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:

* 2 5 1 3 5 2 0 0 2 4 9 0 0 0 0 0 1 *

* 2 5 1 3 5 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 Advance premiums	0	3,534,497
07.405 Guaranty funds	484,756	(1,389,801)
07.406 Other assets		(72,685)
07.407 Equity in pools an d associations	136,506	(3,737,626)
07.408 Other liabilities	0	451,549
07.409		
07.410		
07.411	0	
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow	621,262	(1,214,066)

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

SCHEDULE BA - PART 1

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

1 Number of Units and Description	Location 2 City	 3 State	4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks									
BANC FUND V LP	CHICAGO	IL		07/07/1998	1,800,000	0	1,917,232	117,232	0
PSCO PARTNERS LP	STAMFORD	CT		01/06/1995	500,000	0	1,343,186	843,186	0
STONEHENGE OPPORTUNITY FUND LLC	COLUMBUS	OH		09/30/1999	2,580,336	0	2,413,000	(167,336)	0
FIDELITY GROUP	BOSTON	MA		12/31/2001	1,435,299	0	1,226,175	(209,124)	0
STATE AUTO FINANCIAL CORPORATION	COLUBUS	OH		11/30/1999	45,500,000	0	45,500,000	0	0
0899999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks					51,815,635	0	52,399,593	583,958	0
9999999. Totals					51,815,635	0	52,399,593	583,958	0

SCHEDULE BA - PART 2

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

1 Number of Units and Description	Location 2 City	 3 State	4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/ Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale

NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - U.S. Government								
3134A4-MF-8	FEDERAL HOME LOAN MTG C 6.250% 03/05/12	03/01/2002	Morgan Stanley Dean Witter		2,001,563	2,000,000	0	1PE
3136F1-LD-0	FNMA 6.250% 02/06/12	03/01/2002	Morgan Stanley Dean Witter		2,005,000	2,000,000	9,722	1PE
3136F1-NQ-9	FNMA 6.200% 02/27/12	03/04/2002	McDonald & Co.		2,000,000	2,000,000	2,756	1PE
3136F1-SR-2	FNMA 6.000% 03/22/12	03/04/2002	Stephens Inc.		1,995,000	2,000,000	0	1PE
36212W-6W-2	GNMA POOL# 546385 7.250% 02/15/05	03/20/2002	Red Capital Markets		1,404,531	1,390,625	7,319	1
0399999.	Total - Bonds - U.S. Government				9,406,094	9,390,625	19,797	XXX
Bonds - States, Territories and Possessions								
Ohio								
677518-5F-5	OHIO ST GO 5.250% 09/01/16	01/16/2002	Mesirow & Company		2,198,637	2,100,000	4,900	1PE
	Ohio				2,198,637	2,100,000	4,900	XXX
Wisconsin								
977056-E2-2	WISCONSIN ST GO 5.500% 05/01/21	02/20/2002	McDonald & Co.		2,089,240	2,000,000	34,833	
	Wisconsin				2,089,240	2,000,000	34,833	XXX
	United States				4,287,877	4,100,000	39,733	XXX
1799999.	Total - Bonds - States, Territories & Possessions				4,287,877	4,100,000	39,733	XXX
Bonds - Special Revenue and Special Assessment								
South Carolina								
957886-CT-9	WESTERN CAROLINA SC REV 5.375% 03/01/17	01/15/2002	Mesirow & Company		2,227,469	2,130,000	43,569	
	South Carolina				2,227,469	2,130,000	43,569	XXX
	United States				2,227,469	2,130,000	43,569	XXX
3199999.	Total - Bonds - Special Revenue & Special Assessments				2,227,469	2,130,000	43,569	XXX
Bonds - Industrial and Miscellaneous								
United States								
110122-AG-3	BRISTOL-MYERS SQUIBB CO 5.750% 10/01/11	01/31/2002	Morgan Stanley Dean Witter		2,000,100	2,000,000	40,569	1PE
172967-BA-8	CITIGROUP INC. 6.750% 12/01/05	01/02/2002	McDonald & Co.		2,113,440	2,000,000	13,500	1
22541L-AB-9	CREDIT SUISSE FB USA 6.125% 11/15/11	01/03/2002	Morgan Stanley Dean Witter		1,960,060	2,000,000	21,097	1
36962G-XS-8	GENERAL ELECTRIC CAPITA 5.875% 02/15/12	02/13/2002	Stephens Inc.		2,980,740	3,000,000	1,958	1
931142-AS-2	WAL MART STORES 7.250% 06/01/13	02/13/2002	Stephens Inc.		2,231,800	2,000,000	31,417	1PE
	United States				11,286,140	11,000,000	108,541	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				11,286,140	11,000,000	108,541	XXX
6099997.	Total - Bonds - Part 3				27,207,580	26,620,625	211,640	XXX
6099999.	Total - Bonds				27,207,580	26,620,625	211,640	XXX
Common Stocks - Banks, Trust and Insurance Companies								
United States								
026874-10-7	AMERICAN INTERNATIONAL	01/03/2002	Smith Barney	20,000.000	1,567,900		0	L
45806@-10-9	INSURANCE SERVICES OFFI	01/01/2002	NONE	57,988.000	0		0	A
949746-10-1	WELLS FARGO & CO.	01/10/2002	Smith Barney	30,000.000	1,305,417		0	L
	United States				2,873,317	XXX	0	XXX
6799999.	Total - Common Stocks - Banks, Trust & Ins. Cos.				2,873,317	XXX	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
268648-10-2	EMC CORPORATION	01/11/2002	Smith Barney	50,000.000	877,165		0	L
548661-10-7	LOWES COMPANIES INC.	03/14/2002	Smith Barney	20,000.000	888,566		0	L
583334-10-7	MEADWESTVACO CORP.	02/04/2002	NONE	30,000.000	979,929		0	L
G4776G-10-1	INGERSOLL-RAND COMPANY	03/14/2002	Smith Barney	20,000.000	1,056,078		0	L
	United States				3,801,738	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				3,801,738	XXX	0	XXX
Common Stocks - Parent, Subsidiaries and Affiliates								
United States								
100006-01-4	STATE AUTO FLORIDA	01/09/2002	NONE	1,000.000	7,000,000		0	A
	United States				7,000,000	XXX	0	XXX
6999999.	Total - Common Stocks - Parent, Subsidiaries and Affiliates				7,000,000	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				13,675,055	XXX	0	XXX

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)
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				1,351,572	XXX	0	XXX
7099999.	Total - Common Stocks				15,026,627	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				15,026,627	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				42,234,207	XXX	211,640	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																
36202A-7L-5	GNMA POOL# 000899 10.000% 12/20/02	03/01/2002	Paydown		743	743	753	743	(6)	0	0	0	0	12		1
36202A-N5-2	GNMA POOL# 000412 9.250% 08/20/12	03/01/2002	Paydown		430	430	445	430	(14)	0	0	0	0	7		1
362037-3S-0	GNMA POOL# 011609 8.500% 04/15/05	03/01/2002	Paydown		87,893	87,893	90,090	87,893	(437)	0	0	0	0	1,248		1
36203B-KV-5	GNMA POOL# 344208 7.000% 04/15/08	03/01/2002	Paydown		122,826	122,826	127,585	122,826	(2,048)	0	0	0	0	1,109		1
36203P-BB-8	GNMA POOL# 354734 7.000% 01/15/24	03/01/2002	Paydown		39,826	39,826	40,755	39,826	(913)	0	0	0	0	431		1
36203R-F5-3	GNMA POOL# 356688 7.000% 07/15/23	03/01/2002	Paydown		170,655	170,655	170,922	170,655	(152)	0	0	0	0	1,730		1
36203Y-TB-0	GNMA POOL# 363346 7.500% 08/15/21	03/01/2002	Paydown		40,246	40,246	40,246	40,246	0	0	0	0	0	504		1
36204G-QA-3	GNMA POOL# 369549 8.000% 10/15/24	03/01/2002	Paydown		106,445	106,445	108,973	106,445	(2,126)	0	0	0	0	1,024		1
36205B-B7-6	GNMA POOL# 385362 8.000% 05/15/25	03/01/2002	Paydown		88,822	88,822	91,543	88,822	(2,312)	0	0	0	0	1,041		1
36205L-JG-6	GNMA POOL# 393663 9.000% 12/15/24	03/01/2002	Paydown		43,932	43,932	44,591	43,932	(552)	0	0	0	0	795		1
36205U-T4-2	GNMA POOL# 401171 8.500% 10/15/24	03/01/2002	Paydown		3,425	3,425	3,342	3,425	74	0	0	0	0	47		1
36205V-4L-9	GNMA POOL# 402327 7.500% 04/15/18	03/01/2002	Paydown		33,604	33,604	33,604	33,604	0	0	0	0	0	421		1
36206C-J2-6	GNMA POOL# 407181 8.250% 04/15/25	03/01/2002	Paydown		2,214	2,214	2,278	2,214	(54)	0	0	0	0	30		1
36206E-CK-9	GNMA POOL# 408774 8.000% 09/15/25	03/01/2002	Paydown		3,465	3,465	3,573	3,465	(93)	0	0	0	0	45		1
36206E-PX-7	GNMA POOL# 409138 8.500% 04/15/25	03/01/2002	Paydown		607	607	630	607	(20)	0	0	0	0	9		1
36206F-KB-7	GNMA POOL# 409890 8.250% 06/15/25	03/01/2002	Paydown		163,672	163,672	169,400	163,672	(4,914)	0	0	0	0	3,065		1
36206F-KS-0	GNMA POOL# 409905 8.250% 07/15/25	03/01/2002	Paydown		62,278	62,278	64,029	62,278	(1,503)	0	0	0	0	605		1
36206F-YE-6	GNMA POOL# 410309 8.000% 01/15/26	03/01/2002	Paydown		154,451	154,451	158,119	154,451	(3,227)	0	0	0	0	2,087		1
36206H-NK-0	GNMA POOL# 411794 8.000% 06/15/27	03/01/2002	Paydown		236,103	236,103	241,563	236,103	(4,915)	0	0	0	0	3,801		1
36207G-PR-4	GNMA POOL# 431632 8.000% 12/15/26	03/01/2002	Paydown		84,373	84,373	86,430	84,373	(1,833)	0	0	0	0	1,117		1
36207M-2P-0	GNMA POOL# 436482 8.000% 10/15/26	03/01/2002	Paydown		187,164	187,164	191,609	187,164	(3,935)	0	0	0	0	2,306		1
36207W-D3-5	GNMA POOL# 443922 8.000% 06/15/27	03/01/2002	Paydown		401,414	401,414	410,697	401,414	(8,356)	0	0	0	0	4,442		1
36208N-J3-8	GNMA POOL# 455782 8.000% 09/15/27	03/01/2002	Paydown		155,418	155,418	161,732	155,418	(5,747)	0	0	0	0	2,071		1
36208N-KF-9	GNMA POOL# 455794 8.000% 09/15/27	03/01/2002	Paydown		1,139	1,139	1,185	1,139	(42)	0	0	0	0	16		1
36208U-C7-0	GNMA POOL# 460994 8.000% 11/15/27	03/01/2002	Paydown		2,659	2,659	2,767	2,659	(98)	0	0	0	0	35		1
36208U-CV-7	GNMA POOL# 460984 8.000% 11/15/27	03/01/2002	Paydown		158,866	158,866	165,295	158,866	(5,873)	0	0	0	0	2,189		1
36209R-FP-3	GNMA POOL# 479074 7.500% 01/15/30	03/01/2002	Paydown		424,864	424,864	415,039	424,864	9,529	0	0	0	0	4,491		1
36211N-GL-6	GNMA POOL# 517803 7.500% 08/15/29	03/01/2002	Paydown		97,397	97,397	97,415	97,397	(15)	0	0	0	0	1,459		1
36211Y-QZ-0	GNMA POOL# 527072 8.000% 02/15/30	03/01/2002	Paydown		639,620	639,620	641,019	639,620	(1,296)	0	0	0	0	8,237		1
362172-E6-1	GNMA POOL# 209957 11.000% 09/15/02	03/01/2002	Paydown		591	591	600	591	(5)	0	0	0	0	11		1
362198-BU-6	GNMA POOL# 270151 10.000% 04/15/04	03/01/2002	Paydown		2,935	2,935	2,978	2,935	(34)	0	0	0	0	34		1
362209-4N-5	GNMA POOL# 301529 7.500% 09/15/07	03/01/2002	Paydown		125,293	125,293	130,696	125,293	(2,120)	0	0	0	0	1,607		1
36220A-HZ-1	GNMA POOL# 272148 9.750% 08/15/04	03/01/2002	Paydown		1,917	1,917	1,951	1,917	(27)	0	0	0	0	31		1
36220J-GU-4	GNMA POOL# 279311 10.750% 12/15/09	03/01/2002	Paydown		2,018	2,018	2,139	2,018	(114)	0	0	0	0	36		1
36223H-TP-2	GNMA POOL# 308458 11.250% 09/15/11	03/01/2002	Paydown		529	529	570	529	(39)	0	0	0	0	10		1
36223H-TX-5	GNMA POOL# 308466 11.250% 10/15/11	03/01/2002	Paydown		1,075	1,075	1,156	1,075	(78)	0	0	0	0	20		1
36224D-2V-6	GNMA POOL# 325788 9.750% 09/15/12	03/01/2002	Paydown		778	778	793	778	(14)	0	0	0	0	13		1
36224T-R7-7	GNMA POOL# 338110 9.750% 12/15/12	03/01/2002	Paydown		1,594	1,594	1,679	1,594	(82)	0	0	0	0	26		1
36224T-TC-4	GNMA POOL# 338147 9.750% 02/15/13	03/01/2002	Paydown		32,221	32,221	34,286	32,221	(1,986)	0	0	0	0	271		1
0399999.	Total - Bonds - U.S. Government				3,683,502	3,683,502	3,742,477	3,683,502	(45,377)	0	0	0	0	46,433	0	XXX
Bonds - Political Subdivisions of States																
Florida																
341422-LL-5	FLORIDA ST GO 5.250% 01/01/14	02/13/2002	Stephens Inc.		2,075,840	2,000,000	2,091,840	2,062,296	(1,350)	0	0	13,544	13,544	66,500		
	Florida				2,075,840	2,000,000	2,091,840	2,062,296	(1,350)	0	0	13,544	13,544	66,500	0	XXX
Illinois																
262608-KV-3	DU PAGE & WILL CNTYS IL 5.250% 12/30/11	02/13/2002	Stephens Inc.		3,159,000	3,000,000	3,155,550	3,116,970	(2,106)	0	0	42,030	42,030	21,438		
	Illinois				3,159,000	3,000,000	3,155,550	3,116,970	(2,106)	0	0	42,030	42,030	21,438	0	XXX
	United States				5,234,840	5,000,000	5,247,390	5,179,266	(3,456)	0	0	55,574	55,574	87,938	0	XXX
2499999.	Total - Bonds - Political Subdivisions				5,234,840	5,000,000	5,247,390	5,179,266	(3,456)	0	0	55,574	55,574	87,938	0	XXX
Bonds - Special Revenue and Special Assessment																

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
Indiana																
455280-YU-5	INDIANAPOLIS IN REV 5.250% 02/01/13	01/16/2002	Mesirow & Company		2,147,220	2,000,000	2,092,480	2,074,533	(243)	0	0	72,687	72,687	49,875		
	Indiana				2,147,220	2,000,000	2,092,480	2,074,533	(243)	0	0	72,687	72,687	49,875	0	XXX
Washington																
387874-SV-3	GRANT CNTY WA REV 5.250% 01/01/12	01/15/2002	Mesirow & Company		2,141,680	2,000,000	2,109,680	2,081,689	(523)	0	0	59,991	59,991	57,458		
	Washington				2,141,680	2,000,000	2,109,680	2,081,689	(523)	0	0	59,991	59,991	57,458	0	XXX
United States																
312906-5K-2	FEDERAL HOME LOAN MTG C 7.950% 09/15/06	03/01/2002	Paydown		10,271	10,271	10,476	10,271	(184)	0	0	0	0	130		1
312907-X6-0	FHLMC 1182 H 7.000% 12/15/06	03/01/2002	Paydown		23,141	23,141	22,221	23,141	850	0	0	0	0	286		1
312911-TJ-9	FHLMC 1348 PN 7.500% 09/15/21	03/01/2002	Paydown		102,589	102,589	103,564	102,589	(952)	0	0	0	0	1,328		1
31292G-WT-9	FHLMC GOLD POOL# C00658 6.500% 10/01/28	03/01/2002	Paydown		89,888	89,888	90,219	89,888	(324)	0	0	0	0	890		1
31292H-CC-6	FHLMC GOLD POOL# C00967 8.500% 02/01/30	03/01/2002	Paydown		159,854	159,854	163,846	159,854	(3,949)	0	0	0	0	2,057		1
31294J-QE-1	FHLMC GOLD POOL# E00453 7.500% 10/01/11	03/01/2002	Paydown		15,293	15,293	15,482	15,293	(179)	0	0	0	0	196		1
313401-JL-6	FHLMC POOL# 170025 13.500% 02/01/10	02/01/2002	Paydown		1,311	1,311	1,407	1,311	(91)	0	0	0	0	26		1
313401-MA-6	FHLMC POOL# 170075 12.000% 02/01/13	03/01/2002	Paydown		260	260	275	260	(14)	0	0	0	0	8		1
31340T-4U-1	FHLMC POOL# 187135 12.500% 11/01/13	03/01/2002	Paydown		377	377	401	377	(23)	0	0	0	0	8		1
31345R-D2-2	FHLMC POOL# 501921 9.000% 09/01/04	03/01/2002	Paydown		460	460	462	460	(1)	0	0	0	0	7		1
31358G-4P-9	FNMA 1991-64 H CL H 8.500% 06/25/06	03/01/2002	Paydown		6,445	6,445	6,361	6,445	79	0	0	0	0	88		1
31358H-TD-7	FNMA 1991-84 CL G 8.000% 08/25/06	03/01/2002	Paydown		18,385	18,385	18,160	18,385	215	0	0	0	0	219		1
313602-6J-8	FNMA 1989 - 72 E 9.350% 10/25/19	03/01/2002	Paydown		61,036	61,036	64,310	61,036	(3,204)	0	0	0	0	957		1
31360K-DW-1	FNMA POOL# 08217 11.000% 12/01/15	03/01/2002	Paydown		12,014	12,014	12,608	12,014	(577)	0	0	0	0	241		1
313614-UY-3	FNMA POOL# 50099 8.500% 07/01/03	03/01/2002	Paydown		1,829	1,829	1,823	1,829	7	0	0	0	0	24		1
31362L-TV-2	FNMA POOL# 64464 9.250% 02/01/03	03/01/2002	Paydown		63	63	63	63	0	0	0	0	0	1		1
31362W-H3-3	FNMA POOL# 73150 7.450% 07/01/13	03/01/2002	Paydown		8,368	8,368	8,541	8,368	(123)	0	0	0	0	104		1
31372F-3W-9	FNMA POOL# 271813 10.000% 12/01/15	03/01/2002	Paydown		186	186	198	186	(12)	0	0	0	0	3		1
31377Q-XL-1	FNMA POOL# 384183 7.000% 09/01/31	03/01/2002	Paydown		3,039	3,039	3,183	3,039	(144)	0	0	0	0	36		1
31380M-SJ-6	FNMA POOL# 444321 6.500% 10/01/28	03/01/2002	Paydown		68,192	68,192	68,134	68,192	61	0	0	0	0	844		1
31380N-N5-9	FNMA POOL# 445112 6.500% 10/01/28	03/01/2002	Paydown		56,190	56,190	56,408	56,190	(212)	0	0	0	0	503		1
31380X-6D-9	FNMA POOL# 453668 6.500% 12/01/28	03/01/2002	Paydown		164,199	164,199	164,597	164,199	(385)	0	0	0	0	1,160		1
	U.S.				803,390	803,390	812,739	803,390	(9,162)	0	0	0	0	9,116	0	XXX
	United States				5,092,290	4,803,390	5,014,899	4,959,612	(9,928)	0	0	132,678	132,678	116,449	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				5,092,290	4,803,390	5,014,899	4,959,612	(9,928)	0	0	132,678	132,678	116,449	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
36157L-MD-7	GE CAP MTG SVCS 1993-5F 6.500% 07/25/08	03/25/2002	Paydown		72,166	72,166	70,842	72,166	1,239	0	0	0	0	640		1
64806Q-AJ-3	NEW PLAN REALTY 7.350% 06/15/07	01/09/2002	Legg Mason		2,028,260	2,000,000	2,071,520	2,068,511	(446)	0	0	(40,251)	(40,251)	11,842		2PE
878154-AE-3	TEAM FLEET FINANCING 97 7.350% 05/15/03	03/15/2002	Paydown		500,000	500,000	500,000	500,000	0	0	0	0	0	6,125		2
98157D-AD-8	WORLDCOM INC - MCI GROU 8.250% 05/15/10	01/29/2002	Red Capital Markets		2,077,500	2,000,000	2,064,520	2,062,580	(538)	0	0	14,921	14,921	34,833		2
	United States				4,677,926	4,572,166	4,706,882	4,703,257	255	0	0	(25,330)	(25,330)	53,440	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				4,677,926	4,572,166	4,706,882	4,703,257	255	0	0	(25,330)	(25,330)	53,440	0	XXX
6099997.	Total - Bonds - Part 4				18,688,558	18,059,058	18,711,648	18,525,637	(58,506)	0	0	162,922	162,922	304,260	0	XXX
6099999.	Total - Bonds				18,688,558	18,059,058	18,711,648	18,525,637	(58,506)	0	0	162,922	162,922	304,260	0	XXX
Common Stocks - Public Utilities																
United States																
030411-10-2	AMERICAN WATER WORKS IN	01/17/2002	Gruntal & Company Inc.	50,000.000	2,148,618		940,625	2,087,500	(1,146,875)	0	0	1,207,993	1,207,993		0	L
079860-10-2	BELLSOUTH CORP	03/14/2002	Gruntal & Company Inc.	25,000.000	960,986		1,006,750	953,750	53,000	0	0	(45,764)	(45,764)		4,750	L
	United States				3,109,604	XXX	1,947,375	3,041,250	(1,093,875)	0	0	1,162,229	1,162,229	0	4,750	XXX
6699999.	Total - Common Stocks - Public Utilities				3,109,604	XXX	1,947,375	3,041,250	(1,093,875)	0	0	1,162,229	1,162,229	0	4,750	XXX
Common Stocks - Banks, Trust and Insurance Companies																

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																
320867-10-4	FIRST MIDWEST BANCORP I	02/19/2002	Various	75,000.000	2,115,441		1,687,333	2,189,250	(501,917)	0	0	428,107	428,107		12,750	L
46625H-10-0	CHASE MANHATTAN CORP	03/14/2002	Smith Barney	45,000.000	1,573,973		1,314,150	1,635,750	(321,600)	0	0	259,823	259,823		15,300	L
677240-10-3	OHIO CASUALTY CORP	03/01/2002	Various	300,000.000	5,195,941		3,010,573	4,815,000	(1,804,427)	0	0	2,185,368	2,185,368		0	L
	United States				8,885,355	XXX	6,012,056	8,640,000	(2,627,944)	0	0	2,873,298	2,873,298	0	28,050	XXX
6799999.	Total - Common Stocks - Banks, Trust & Insurance Companies				8,885,355	XXX	6,012,056	8,640,000	(2,627,944)	0	0	2,873,298	2,873,298	0	28,050	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
247126-10-5	DELPHI CORP	03/15/2002	Various	100,000.000	1,646,885		1,426,350	1,366,000	60,350	0	0	220,535	220,535		7,000	L
30231G-10-2	EXXON MOBIL CORPORATION	03/14/2002	Various	73,208.000	3,154,815		2,058,939	2,877,074	(818,135)	0	0	1,095,875	1,095,875		16,838	L
46581@-10-8	IVANS INC	01/04/2002	NONE	12,389.000	157,960		0	157,960	(157,960)	0	0	157,960	157,960		0	A
582834-10-7	MEAD CORP	02/04/2002	NONE	30,000.000	1,015,929		1,016,568	926,700	89,868	0	0	(639)	(639)		0	L
902124-10-6	TYCO INTL LTD	02/04/2002	Smith Barney	30,000.000	943,186		1,636,863	1,767,000	(130,137)	0	0	(693,677)	(693,677)		375	L
948741-10-3	WEINGARTEN REALTY INVES	03/21/2002	Various	50,000.000	2,536,448		2,510,000	2,400,000	110,000	0	0	26,448	26,448		41,625	L
969457-10-0	THE WILLIAMS COMPANIES	03/01/2002	Various	40,000.000	629,051		846,793	1,020,800	(174,007)	0	0	(217,743)	(217,743)		0	L
98956P-10-2	ZIMMER HOLDINGS INC	03/18/2002	McDonald & Co.	2,500.000	88,249		62,242	76,350	(14,108)	0	0	26,007	26,007		0	L
	United States				10,172,523	XXX	9,557,755	10,591,884	(1,034,129)	0	0	614,766	614,766	0	65,838	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				10,172,523	XXX	9,557,755	10,591,884	(1,034,129)	0	0	614,766	614,766	0	65,838	XXX
Common Stocks - Parent, Subsidiaries and Affiliates																
United States																
855707-10-5	STATE AUTO FINANCIAL CO	01/01/2002	NONE	92.000	1,508		102	1,106	(1,004)	0	0	1,406	1,406		0	A
	United States				1,508	XXX	102	1,106	(1,004)	0	0	1,406	1,406	0	0	XXX
6999999.	Total - Common Stocks - Parent, Subsidiaries and Affiliates				1,508	XXX	102	1,106	(1,004)	0	0	1,406	1,406	0	0	XXX
7099997.	Total - Common Stocks - Part 4				22,168,990	XXX	17,517,288	22,274,240	(4,756,952)	0	0	4,651,699	4,651,699	0	98,638	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				1,426,755	XXX	1,351,572	1,351,572	0	0	0	75,183	75,183		0	XXX
7099999.	Total - Common Stocks				23,595,745	XXX	18,868,860	23,625,812	(4,756,952)	0	0	4,726,882	4,726,882	0	98,638	XXX
7199999.	Total - Preferred and Common Stocks				23,595,745	XXX	18,868,860	23,625,812	(4,756,952)	0	0	4,726,882	4,726,882	0	98,638	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				42,284,303	XXX	37,580,508	42,151,449	(4,815,458)	0	0	4,889,804	4,889,804	304,260	98,638	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								
National City Bank	Columbus, OH	0.000	0	0	(2,254,084)	7,534,578	7,700,805	
Suntrust Bank	Atlanta, GA	0.000	0	0	200,000	200,000	200,000	
Bank One	Columbus, OH	0.000	0	0	463,848	37,272	234,513	
Huntington National Bank	Columbus, OH	0.000	0	0	561,960	462,701	564,597	
Park National Bank	Mt Vernon, OH	0.000	0	0	3,347,055	1,288,478	2,403,666	
Bank One	Indianapolis, IN 46277	0.000	0	0	(11,525,236)	(9,199,271)	(9,108,562)	
Mellon Bank	Pittsburgh, PA 15259	0.000	0	0	(245,181)	345,885	186,164	
0199998. Deposits in 7 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories		XXX	0	0	36,833	36,833	27,000	
0199999. Total Open Depositories		XXX	0	0	(9,414,805)	706,476	2,208,183	XXX
0399999. Total Cash on Deposit		XXX	0	0	(9,414,805)	706,476	2,208,183	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	125,748	279,691	106,859	XXX
0599999. Total Cash		XXX	0	0	(9,289,056)	986,167	2,315,042	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