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PROPERTY AND CASUALTY COMPANIES-ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code 0207 (Current Period) 0207 (Prior Period) NAIC Company Code 26131 Employer's ID Number 34-0613930

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

Country of Domicile United States of America

Incorporated 06/29/1937 Commenced Business 07/30/1937

Statutory Home Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Main Administrative Office 1685 Cleveland Road (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number) (Extension)

Mail Address 1685 Cleveland Road (Street and Number or P.O. Box), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Primary Location of Books and Records 1685 Cleveland Road (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number)

Internet Website Address wrg-ins.com

Statement Contact Joseph E. Wilford (Name) 330-262-9060-2437 (Area Code) (Telephone Number) (Extension)
joe_wilford@wrg-ins.com (E-mail Address) 330-264-7822 (FAX Number)

Policyowner Relations Contact 1685 Cleveland Road (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number) (Extension)

OFFICERS

PRESIDENT	JOHN P. MURPHY	SECRETARY	JOHN P. MURPHY
VP FINANCE/CFO/TREASURER	KENNETH B. STOCKMAN		

VICE PRESIDENTS

DUANE C. AGNEW	WILLIAM J. BLINCOE	KEVIN W. DAY
F. EMERSON LOGEE	TIMOTHY A. PADDOCK	DANIEL J. PITCHER
KENNETH B. STOCKMAN		

DIRECTORS OR TRUSTEES

ROBERT P. BOGNER	F. EMERSON LOGEE	BYRON F. MORRIS
JOHN P. MURPHY	C. MICHAEL REARDON	KENNETH G. RHODE

State of OHIO
County of WAYNE } ss

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

JOHN P. MURPHY	JOHN P. MURPHY	KENNETH B. STOCKMAN
PRESIDENT	SECRETARY	VP FINANCE/CFO/TREASURER

Subscribed and sworn to before me this
______ day of ______, 2002

ADRIAN J. BESANCON
NOTARY PUBLIC
JANUARY 21, 2003

ASSETS

	Current Statement Date			4
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
1. Bonds	51,179,409		51,179,409	52,250,141
2. Stocks:				
2.1 Preferred stocks	775,200		775,200	812,080
2.2 Common stocks	43,381,491		43,381,491	47,976,994
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less $ encumbrances)				
4.2 Properties held for the production of income (less $ encumbrances)				
4.3 Properties held for sale (less $ encumbrances)				
5 Cash ($ 726,754 and short-term investments $ 13,010,683)	13,737,436		13,737,436	8,228,672
6 Other invested assets	1,424,267	27,900	1,396,367	1,124,434
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	110,497,803	27,900	110,469,903	110,392,321
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection				
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $ earned but unbilled premiums)	9,888,806		9,888,806	9,328,739
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts billed and receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments	288,817		288,817	184,490
15. Federal and foreign income tax recoverable and interest thereon (including $ net deferred tax asset)				
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued	718,848		718,848	881,249
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	968,079		968,079	824,366
21. Amounts due from /to protected cells				
22. Equities and deposits in pools and associations				
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted				
25. Aggregate write-ins for other than invested assets	3,807		3,807	3,807
26. Total assets excluding protected cell assets (Lines 9 through 25)	122,366,160	27,900	122,338,260	121,614,972
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	122,366,160	27,900	122,338,260	121,614,972
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501. ASSUMED REINSURANCE RECEIVABLE	3,807		3,807	3,807
2502.			0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	3,807		3,807	3,807

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year $)	23,503,346	23,531,854
2. Reinsurance payable on paid losses and loss adjustment expenses	0	
3. Loss adjustment expenses	2,835,200	2,835,200
4. Commissions payable, contingent commissions and other similar charges	1,036,624	1,110,021
5. Other expenses (excluding taxes, licenses and fees)	96,154	423,026
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	967,961	717,961
7. Federal and foreign income taxes [including $ 294,243 on realized capital gains (losses)] (including $ 4,175,293 net deferred tax liability)	4,811,630	4,569,565
8. Borrowed money $ and interest thereon $		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of $ and including warranty reserves of $)	20,528,214	19,173,359
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	271,290	589,032
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	1,005,465	1,805,151
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		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes $ and interest thereon $		
23. Aggregate write-ins for liabilities	72,000	613,912
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	55,127,884	55,369,081
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	55,127,884	55,369,081
27. Aggregate write-ins for special surplus funds		
28. Common capital stock		
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus		
33. Unassigned funds (surplus)	67,210,376	66,245,891
34. Less treasury stock, at cost		
34.1 shares common (value included in Line 28 $)		
34.2 shares preferred (value included in Line 29 $)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	67,210,376	66,245,891
36. TOTALS	122,338,260	121,614,972
DETAILS OF WRITE-INS		
2301. EMPLOYEE DISTRIBUTION	72,000	613,912
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	72,000	613,912
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $ 18,371,420)	16,755,222	14,293,108	60,711,661
1.2 Assumed (written $ 12,728,730)	11,392,692	9,935,223	41,907,008
1.3 Ceded (written $ 17,164,270)	15,576,095	13,393,680	56,737,473
1.4 Net (written $ 13,935,880)	12,571,819	10,834,651	45,881,196
DEDUCTIONS:			
2. Losses incurred (current accident year $):			
2.1 Direct	9,686,044	10,983,343	49,300,538
2.2 Assumed	7,338,359	4,163,514	31,498,484
2.3 Ceded	9,476,575	7,387,822	46,929,400
2.4 Net	7,547,828	7,759,035	33,869,622
3. Loss expenses incurred	267,471	877,969	2,728,821
4. Other underwriting expenses incurred	4,777,668	3,386,142	13,943,801
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	12,592,967	12,023,146	50,542,244
7. Net income of protected cells	0		
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(21,148)	(1,188,495)	(4,661,048)
INVESTMENT INCOME			
9. Net investment income earned	1,023,330	1,121,282	4,187,747
10. Net realized capital gains or (losses)	865,421	366,023	783,652
11. Net investment gain (loss) (Lines 9 + 10)	1,888,751	1,487,305	4,971,399
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ amount charged off $ (8,267))	(8,267)	(8,586)	(32,419)
13. Finance and service charges not included in premiums	282,188	266,963	1,081,589
14. Aggregate write-ins for miscellaneous income	(177,655)	(282,674)	(531,167)
15. Total other income (Lines 12 through 14)	96,266	(24,297)	518,003
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	1,963,869	274,513	828,354
17. Dividends to policyholders	0		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,963,869	274,513	828,354
19. Federal and foreign income taxes incurred	595,000	57,000	361,166
20. Net income (Line 18 minus Line 19)(to Line 22)	1,368,869	217,513	467,188
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	66,245,891	80,499,446	80,499,446
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,368,869	217,513	467,188
23. Net unrealized capital gains or losses	(752,901)	(7,414,883)	(9,281,595)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	352,935	2,708,980	3,149,974
26. Change in nonadmitted assets	(4,419)	22,176	60,564
27. Change in provision for reinsurance	0		
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	(8,493,398)	(8,649,686)
31. Capital changes:			
31.1 Paid in	0		
31.2 Transferred from surplus (Stock Dividend)	0		
31.3 Transferred to surplus	0		
32. Surplus adjustments:			
32.1 Paid in	0		
32.2 Transferred to capital (Stock Dividend)	0		
32.3 Transferred from capital	0		
33. Net remittances from or (to) Home Office	0		
34. Dividends to stockholders	0		
35. Change in treasury stock	0		
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	964,484	(12,959,612)	(14,253,555)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	67,210,375	67,539,834	66,245,891
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401. EMPLOYEE DISTRIBUTION	(180,000)	(282,000)	(524,959)
1402. OTHER	2,345	(674)	(6,208)
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(177,655)	(282,674)	(531,167)
3601.			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)			

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	13,137,335	47,447,091
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	8,574,966	34,293,942
3. Underwriting expenses paid	4,537,879	13,560,512
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	24,490	(407,363)
6. Net investment income	1,058,858	4,241,127
7. Other income (expenses):		
7.1 Agents'balances charged off	(8,267)	(32,419)
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	(799,686)	953,106
7.4 Aggregate write-ins for miscellaneous items	(119,531)	(471,666)
7.5 Total other income (Lines 7.1 to 7.4)	(927,484)	449,021
8. Dividends to policyholders on direct business , less $ .... dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	0	(936,824)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	155,864	3,345,961
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	2,012,120	17,127,678
11.2 Stocks	17,378,284	53,476,195
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets	10,000	100,981
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	19,400,404	70,704,854
12. Cost of investments acquired (long-term only):		
12.1 Bonds	993,916	14,291,804
12.2 Stocks	12,637,942	55,438,073
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	271,933	870,420
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	13,903,791	70,600,297
13. Net Cash from investments (Line 11.8 minus Line 12.7)	5,496,613	104,557
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes $ .... less amounts repaid $		
14.3 Net transfers from affiliates	0	
14.4 Borrowed funds received		
14.5 Other cash provided		5,626
14.6 Total (Lines 14.1 to 14.5)	0	5,626
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	143,713	108,380
15.3 Borrowed funds repaid		
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)	143,713	108,380
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(143,713)	(102,754)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	5,508,764	3,347,764
18. Cash and short-term investments:		
18.1 Beginning of year	8,228,672	4,880,908
18.2 End of year (Line 17 plus Line 18.1)	13,737,436	8,228,672

DETAILS OF WRITE-INS		
07.401 FINANCE AND SERVICE CHARGES	282,187	1,081,589
07.402 EMPLOYEE DISTRIBUTION	(404,063)	(1,547,047)
07.403 OTHER MISCELLANEOUS INCOME	2,345	(6,208)
07.498 Summary of remaining write-ins for Line 7.4 from overflow page		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	(119,531)	(471,666)

NOTES TO FINANCIAL STATEMENTS

01. Basis of Presentation.
The accompanying financial statement of the company has been prepared to conformity with accounting practices prescribed by the National Assocation of Insurance Commissioners' Codification Accounting Practices and Procedures and the state of Ohio.

02. Accounting Changes and Corrections of Errors.
Codification of statutory accounting principles resulted in adjustments to unassigned surplus on January 1, 2001 and December 31, 2001 as follows:

	December 31, 2001	March 31, 2001
Deferred tax on unrealized gains	$(6,374,879)	$(6,118,893)
Deferred tax benefit unearned premium reserve	1,303,788	1,211,645
Deferred tax benefit loss reserve discount	749,120	749,120
Deferred tax salvage and subrogation anticipated	(677,100)	(677,100)
Deferred tax benefit on deferred compensation	390,331	385,526
Deferred tax employee benefits	80,512	80,512
Postretirement health care benefits	(236,800)	(236,800)
Total	$(4,765,028)	$(4,605,990)

03. Business Combinations and Goodwill
The company has no goodwill from business combinations.
04. Discontinued Operations
The company has no discontinued operations.
05. Investments
The company has no mortage loans, debt restructuring loans, reverse mortgages, loan-backed securities, or stock repurchase agreements.
06. Joint Ventures, Partnerships and Limited Liability Companies
The company has no joint ventures, partnerships, or limited liability companies.
07. Investment Income
The company has no uncollectible accrued investment income.
08. Derivative Instruments
The company has no derivatives.
09. Federal Income Tax Allocation.
There would be available for recoupment, in the event of future loss, for income taxes incurred as follows:

Current year:	$1,095,850
First preceding year:	$1,517,104
Second preceding year:	$1,394,012

Deferred tax assets		Deferred tax liabilities	
Unearned premium reserve	$1,211,645	Salvage and subrogation anticipated	$677,101
Loss reserve discount	749,120	Total	$677,101
Deferred compensation	385,526		
Employee benefits	80,152		
Total	$2,523,751		

10. Information Concerning Parent, Subsidiaries and Affiliates
The company participates in a pooling agreement with Lightning Rod Mutual Insurance Company ("Lightning") and Sonnenberg Mutual Insurance Company, ("Sonnenberg") whereby net premiums, losses, underwriting expenses and related balance sheet amounts are shared on a 40%/55%/5% basis, respectively. Lightning Rod assumes 100% of the business from Western and Sonnenberg and cedes 40% to Western and 5% to Sonnenberg.
11. Debt
The company has no loans outstanding or surplus notes..
12. Retirement Plans, Deferred Compensation, and Other Postretirement Plans.
Employee Retirement: The company has a 401(k) plan that is available to all employees on entry dates after the completion of one year of continuous service.
Deferred Compensation: The company has a non-qualified Voluntary Deferred Compensation plan for senior executive officers. The plan allows for deferral of annual base salaries, payouts under the annual incentive plan, and payouts under the "Performance Share Plan for Key Executives".
13. Capital and Surplus and Shareholders' and Policyholders' Dividend Restrictions.
The company is a mutual company, thus no stock or surplus dividends are applicable.
14. Contingencies
The company has no material contingent liabilities, has committed no reserves to cover any contingent liabilities, and has no pending legal proceedings beyond the ordinary course of business.
15. Leases.
The company has no leases that would have a material financial effect.
16. Information about Financial Instruments With Off-Balance-Sheet Risk and Financial Instruments With Concentrations of Credit Risk.
The company has no off-balance-sheet risk or credit risk exposure.
17. Sale, Transfer, and Servicing of FInancial Assets and Extinguishment of Liabilities
The company has no receivable transfer, financial asset servicing, or wash sale transactions.
18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans
The company has a fully insured accident and health plan.
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators
The company has no managing general agents or third party administrators.
20. Other Items
The company has no extraordinary items or unusual items.
21. Events Subsequent.
There were no events occuring subsequent to the close of the books as of December 31, 2001 that would have a material effect on the financial condition of the company.
22. Reinsurance
There were no uncollectible reinsurance balances written off and no commutations of ceded reinsurance. The company has no retroactive reinsurance agreements.
23. Retrospectively Rated Contracts and Contracts Subject to Redetermination
The company has no retrospectively rated contracts or contracts subject to redetermination.
24. Change in Incurred Losses and Loss Adjustment Expense
There were no changes to incurred losses or loss adjustment expenses expenses ascribed to insured events of prior years nor retrospective premiums.
25. Intercompany Pooling Agreements.
Lightning Rod, NAIC number 26123, 55%, Western Reserve, NAIC number 26131, 40%, and Sonnenberg, NAIC number 10271, 5%, participate in a pooling agreement for all lines of business. Lightning Rod is the lead company.
26. Structured Settlements.
The company has no structured settlements.
27. High Deductibles
The company has no reserve for high deductible credits.
28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses.
The company does not discount any loss or adjustment expense reserves.
29. Asbestos/Environmental Reserves.
The company does not have asbestos or environmental reserves.
30. Subscriber Savings Accounts.
Not applicable.
31. Financial Guaranty Insurance Exposures.
The company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the 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 the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has 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] NA [ ]

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. 12/31/2001

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

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/28/1998

7.4 By what department or departments?

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

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

INVESTMENT

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

9.2 If yes, explain:

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

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

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

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

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

13.2 If yes, please complete the following:

		1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21	Bonds	$	$
13.22	Preferred Stock	$	$
13.23	Common Stock	$ 237,503	$ 237,503
13.24	Short-term Investments	$	$
13.25	Mortgages, Loans or Real Estate	$	$
13.26	All Other	$	$
13.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$ 237,503	$ 237,503
13.28	Total Investment in Parent included in Lines 13.21 to 13.26 above	$	$
13.29	Receivable from Parent not included in Lines 13.21 to 13.26 above	$	$

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
Merrill Lynch	Columbus, Ohio

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

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] NA [ ]

   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:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1 Line of Business	2 Maximum Interest	3 Discount Rate	4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
TOTAL										

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. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
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				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

NONE

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

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	1,162,334			498,082
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions	271,933			870,420
2.2. Additional investment made after acquisitions	0			
3. Accrual of discount	0			
4. Increase (decrease) by adjustment	0			(105,187)
5. Total profit (loss) on sale	0			
6. Amounts paid on account or in full during the period	10,000			100,981
7. Amortization of premium	0			
8. Increase (decrease) by foreign exchange adjustment	0			
9. Book/adjusted carrying value of long-term invested assets at end of current period	1,424,267			1,162,334
10. Total valuation allowance	0			
11. Subtotal (Lines 9 plus 10)	1,424,267			1,162,334
12. Total nonadmitted amounts	27,900			37,900
13. Statement value of long-term invested assets at end of current period	1,396,367			1,124,434

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	59,428,104	15,422,473	11,215,142	(52,703)	63,582,732			59,428,104
2. Class 2	607,184			176	607,360			607,184
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	60,035,288	15,422,473	11,215,142	(52,527)	64,190,092			60,035,288
PREFERRED STOCK								
8. Class 1	638,080			(21,280)	616,800			638,080
9. Class 2	174,000			(15,600)	158,400			174,000
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	812,080			(36,880)	775,200			812,080
15. Total Bonds and Preferred Stock	60,847,368	15,422,473	11,215,142	(89,407)	64,965,292			60,847,368

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	13,010,683	XXX	13,010,683	41,499	

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	7,785,147			5,098,200
2. Cost of short-term investments acquired	14,428,557			30,062,639
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	9,203,022			27,375,692
7. Book/adjusted carrying value, current period	13,010,682			7,785,147
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	13,010,682			7,785,147
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	13,010,682			7,785,147
12. Income collected during period	41,499			268,706
13. Income earned during period	41,499			268,706

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, etc.		1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written 2 Current Year To Date	3 Prior Year To Date	Direct Losses Paid (Deducting Salvage) 4 Current Year To Date	5 Prior Year To Date	Direct Losses Unpaid 6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	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	3,120,146	2,654,689	1,900,841	2,231,516	4,903,079	3,953,795
16. Iowa	IA	No						
17. Kansas	KS	No						
18. Kentucky	KY	No						
19. Louisiana	LA	No						
20. Maine	ME	No						
21. Maryland	MD	No						
22. Massachusetts	MA	No						
23. Michigan	MI	No						
24. Minnesota	MN	No						
25. Mississippi	MS	No						
26. Missouri	MO	No						
27. Montana	MT	No						
28. Nebraska	NE	No						
29. Nevada	NV	No						
30. New Hampshire	NH	No						
31. New Jersey	NJ	No						
32. New Mexico	NM	No						
33. New York	NY	No						
34. North Carolina	NC	No						
35. North Dakota	ND	No						
36. Ohio	OH	Yes	13,635,076	12,384,321	8,813,146	9,395,047	30,894,068	26,506,275
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	Yes						
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	No						
51. Wyoming	WY	No						
52. American Samoa	AS	No						
53. Guam	GU	No						
54. Puerto Rico	PR	No						
55. U.S. Virgin Islands	VI	No						
56. Canada	CN	No						
57. Aggregate Other Aliens	OT	XXX						
58. Totals		(a) 4	16,755,222	15,039,010	10,713,987	11,626,563	35,797,147	30,460,070
DETAILS OF WRITE-INS								
5701.		XXX						
5702.		XXX						
5703.		XXX						
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX						
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)		XXX						

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

NONE

PART 1 - LOSS EXPERIENCE

	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	253,484	60,874	24.0	40.6
2.	Allied Lines	106,599	183,856	172.5	60.8
3.	Farmowners multiple peril	0			
4.	Homeowners multiple peril	3,876,382	2,941,328	75.9	83.9
5.	Commercial multiple peril	1,629,442	426,256	26.2	73.9
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	132,156	31,985	24.2	104.4
10.	Financial guaranty				
11.1	Medical malpractice - occurrence				
11.2	Medical malpractice - claims-made				
12.	Earthquake	2,069	0		
13.	Group accident and health				
14.	Credit accident and health				
15.	Other accident and health				
16.	Workers' compensation	247,449	48,918	19.8	280.7
17.1	Other liability - occurrence	302,375	346,809	114.7	299.5
17.2	Other liability - claims-made				
18.1	Products liability - occurrence	14,094	(15,000)	(106.4)	
18.2	Products liability - claims-made				
19.1,19.2	Private passenger auto liability	5,392,639	2,723,274	50.5	70.2
19.3,19.4	Commercial auto liability	710,501	82,912	11.7	18.8
21.	Auto physical damage	4,079,808	2,852,246	69.9	68.4
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	8,224	2,586	31.4	40.3
27.	Boiler and machinery				
28.	Credit				
29.	International				
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				
34.	Totals	16,755,222	9,686,044	57.8	76.8
	DETAILS OF WRITE-INS				
3301.					
3302.					
3303.					
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	246,125	246,125	234,667
2.	Allied Lines	107,034	107,034	98,433
3.	Farmowners multiple peril			
4.	Homeowners multiple peril	3,420,519	3,420,519	2,991,008
5.	Commercial multiple peril	1,799,554	1,799,554	1,338,675
6.	Mortgage guaranty			
8.	Ocean marine			
9.	Inland marine	144,760	144,760	112,846
10.	Financial guaranty			
11.1	Medical malpractice - occurrence			
11.2	Medical malpractice - claims-made			
12.	Earthquake	3,116	3,116	2,675
13.	Group accident and health			
14.	Credit accident and health			
15.	Other accident and health			
16.	Workers' compensation	283,376	283,376	188,381
17.1	Other liability - occurrence	335,827	335,827	182,924
17.2	Other liability - claims-made		0	
18.1	Products liability - occurrence	13,316	13,316	9,334
18.2	Products liability - claims-made			
19.1,19.2	Private passenger auto liability	6,307,952	6,307,952	5,371,677
19.3,19.4	Commercial auto liability	871,284	871,284	546,399
21.	Auto physical damage	4,827,046	4,827,046	3,951,297
22.	Aircraft (all perils)			
23.	Fidelity			
24.	Surety			
26.	Burglary and theft	11,511	11,511	10,694
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			
34.	Totals	18,371,420	18,371,420	15,039,010
	DETAILS OF WRITE-INS			
3301.				
3302.				
3303.				
3398.	Summary of remaining write-ins for Line 33 from overflow page			
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)			

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	3,692	1,860	5,552	398	5	403	2,538	1	1,083	3,622	(756)	(771)	(1,527)
2. 2000	3,750	1,999	5,749	451	5	456	3,672	0	1,212	4,884	373	(782)	(409)
3. Subtotals 2000 + Prior	7,442	3,859	11,301	849	10	859	6,210	1	2,295	8,506	(383)	(1,553)	(1,936)
4. 2001	9,974	5,092	15,066	2,900	469	3,369	8,200	215	4,307	12,722	1,126	(101)	1,025
5. Subtotals 2001 + Prior	17,416	8,951	26,367	3,749	479	4,228	14,410	216	6,602	21,228	743	(1,654)	(911)
6. 2002	XXX	XXX	XXX	XXX	3,717	3,717	XXX	3,250	1,860	5,110	XXX	XXX	XXX
7. Totals	17,416	8,951	26,367	3,749	4,196	7,945	14,410	3,466	8,462	26,338	743	(1,654)	(911)
8. Prior Year-End's Surplus As Regards Policyholders	66,246										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 4.3	2. (18.5)	3. (3.5)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. (1.4)

(a) Should Equal Prior Year-End Annual Statement; Page 3, Col. 1, Lines 1 + 3

(b) Should Equal Q.S. Page 3, Col. 1, Lines 1 and 3.

(c) Should Also Equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

		RESPONSES
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 Codes:

Trusteed Surplus Statement (Document Identifier 490) here:

2 6 1 3 1 2 0 0 2 4 9 0 0 0 0 1

Supplement A to Schedule T (Document Identifier 450) here:

2 6 1 3 1 2 0 0 2 4 5 0 0 0 0 1

OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule 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)
INDUSTRIAL & MISCELLANEOUS - U.S.								
44181E-FH-6	Household Finance Corp	03/04/2002	Merrill Lynch		500,000	500,000	0	1PE
931142-BQ-5	Wal-Mart Stores	03/15/2002	Merrill Lynch		493,916	500,000	519	1PE
COUNTRY TOTAL					993,916	1,000,000	519	XXX
4599999 - Total - Bonds - Industrial, Misc.					993,916	1,000,000	519	XXX
6099997 - Total - Bonds - Part 3					993,916	1,000,000	519	XXX
6099999 - Total - Bonds					993,916	1,000,000	519	XXX
6599999 - Total - Preferred Stocks						XXX		XXX
INDUSTRIAL & MISCELLANEOUS - U.S.								
125670-10-9	CMA Money Fund	03/22/2002	Merrill Lynch	1,064,557.000	1,064,557		0	L
14149Y-10-8	Cardinal Health Inc	01/08/2002	Merrill Lynch	3,200.000	200,800		0	L
263534-10-9	DuPont (El) DeNemours	01/10/2002	Merrill Lynch	4,500.000	195,750		0	L
337738-10-8	Fiserv Inc	01/07/2002	Merrill Lynch	4,700.000	198,742		0	L
369550-10-8	Genl Dynamics Corp	03/08/2002	Merrill Lynch	1,300.000	116,870		0	L
487836-10-8	Kellogg Company	02/07/2002	Merrill Lynch	12,900.000	403,110		0	L
501044-10-1	Kroger Co	03/18/2002	Merrill Lynch	9,000.000	200,141		0	L
589331-10-7	Merck & Co	03/18/2002	Merrill Lynch	1,300.000	77,480		0	L
590901-10-4	Merrill Lynch Inst'l Fd Inc	03/31/2002	Merrill Lynch	2,730.950	2,731		0	L
950590-10-9	Wendys Intl Inc	03/18/2002	Merrill Lynch	6,100.000	200,007		0	L
COUNTRY TOTAL					2,660,187	XXX	0	XXX
6899999 - Total - Common Stocks - Industrial, Misc.					2,660,187	XXX	0	XXX
7099997 - Total - Common Stocks - Part 3					2,660,187	XXX	0	XXX
7099998 - Total - Common Stock - Part 5					9,977,754	XXX	0	XXX
7099999 - Total - Common Stocks					12,637,942	XXX	0	XXX
7199999 - Total - Preferred and Common Stocks					12,637,942	XXX	0	XXX
7299999 - Totals					13,631,857	XXX	519	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 Quarter

1 CUSIP Identi-fication	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 Desig-nation (a)
US GOVERNMENT OBLIGATIONS - U.S.																
31364K-T5-9	Federal Natl Mtg Assoc	02/12/2002	CALLED@100.0000000		1,000,000	1,000,000	1,000,000	1,000,000	0	0	0	0	0	10,000		1PE
36220M-2N-8	GNMA P#282581	03/15/2002	PRIN RCPT		2,120	2,120	2,102	2,120	18	0	0	0	0	16		1
912827-2G-6	U S Treasury Note	01/31/2002	MATURITY		500,000	500,000	499,783	500,000	4	0	0	0	0	15,625		1PE
COUNTRY TOTAL					1,502,120	1,502,120	1,501,885	1,502,120	22	0	0	0	0	25,641	XXX	XXX
0399999 - Bonds - U.S. Governments					1,502,120	1,502,120	1,501,885	1,502,120	22	0	0	0	0	25,641	XXX	XXX
POLITICAL SUBDIVISIONS - U.S. NEW MEXICO																
013634-AV-2	Albuquerque Housing	03/01/2002	CALLED@100.0000000		10,000	10,000	10,000	10,000	0	0	0	0	0	0		1
STATE TOTAL					10,000	10,000	10,000	10,000	0	0	0	0	0	0	XXX	XXX
COUNTRY TOTAL					10,000	10,000	10,000	10,000	0	0	0	0	0	0	XXX	XXX
2499999 - Bonds - Political Subdivisions					10,000	10,000	10,000	10,000	0	0	0	0	0	0	XXX	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.																
37042W-WD-9	General Motors Accpt Corp	02/19/2002	MATURITY		500,000	500,000	500,000	500,000	0	0	0	0	0	4,667		1PE
COUNTRY TOTAL					500,000	500,000	500,000	500,000	0	0	0	0	0	4,667	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous					500,000	500,000	500,000	500,000	0	0	0	0	0	4,667	XXX	XXX
6099997 - Bonds - Part 4					2,012,120	2,012,120	2,011,885	2,012,120	22	0	0	0	0	30,308	XXX	XXX
6099999 - Total - Bonds					2,012,120	2,012,120	2,011,885	2,012,120	22	0	0	0	0	30,308	XXX	XXX
6599999 - Total - Preferred Stocks						XXX								XXX		XXX
INDUSTRIAL & MISCELLANEOUS - U.S.																
00184A-10-5	AOL Time Warner Inc	02/22/2002	Merrill Lynch	15,650.000	364,170		617,841	617,841	115,476	0	0	(253,671)	(253,671)		0	L
023139-10-8	AMBAC Fincl Grp	03/05/2002	Merrill Lynch	4,800.000	293,660		241,600	241,600	(36,128)	0	0	52,060	52,060		432	L
038222-10-5	Applied Material Inc	03/05/2002	Merrill Lynch	2,900.000	144,998		120,894	120,894	4,604	0	0	24,104	24,104		0	L
073325-10-2	BEA Systems	03/01/2002	Merrill Lynch	6,600.000	86,818		119,394	119,394	17,754	0	0	(32,576)	(32,576)		0	L
110122-10-8	Bristol-Myers Squibb	03/26/2002	Merrill Lynch	17,400.000	706,864		345,466	345,466	(541,934)	0	0	361,399	361,399		4,872	L
125670-10-9	CMA Money Fund	03/22/2002	Merrill Lynch	780,045.000	780,045		780,045	780,045	0	0	0	0	0		0	L
284131-20-8	Elan Corp Plc	01/31/2002	Merrill Lynch	12,900.000	362,614		602,824	602,824	21,550	0	0	(240,210)	(240,210)		0	L
294821-40-0	Ericsson L M Tel	01/08/2002	Merrill Lynch	15,450.000	84,356		178,641	178,641	97,992	0	0	(94,285)	(94,285)		0	L
369604-10-3	Genl Electric	03/26/2002	Merrill Lynch	16,000.000	603,245		19,522	19,522	(621,758)	0	0	583,723	583,723		2,880	L
45247T-10-4	Imagistics International Inc	03/08/2002	Merrill Lynch	816.000	12,158		8,950	8,950	(1,127)	0	0	3,208	3,208		0	L
458140-10-0	Intel Corp	01/07/2002	Merrill Lynch	5,100.000	182,021		132,010	132,010	(28,385)	0	0	50,012	50,012		0	L
478160-10-4	Johnson & Johnson	03/08/2002	Merrill Lynch	3,200.000	204,029		136,751	136,751	(52,369)	0	0	67,278	67,278		0	L
589978-10-5	Merrill Lynch Premier Inst'l Fund	01/31/2002	Merrill Lynch	25,534.290	25,534		25,534	25,534	0	0	0	0	0		0	LZ
590901-10-4	Merrill Lynch Inst'l Fd Inc	01/25/2002	Merrill Lynch	1,000,709.000	1,000,709		1,000,709	1,000,709	0	0	0	0	0		0	L
604059-10-5	Minnesota Mng Mfg	03/13/2002	Merrill Lynch	3,200.000	381,858		363,943	363,943	(14,329)	0	0	17,916	17,916		1,984	L
681919-10-6	Omnicom Group	03/05/2002	Merrill Lynch	2,800.000	269,860		233,800	233,800	(16,380)	0	0	36,060	36,060		560	L
87612E-10-6	Target Corp	03/18/2002	Merrill Lynch	10,600.000	472,011		395,160	395,160	(39,970)	0	0	76,851	76,851		636	L
900008-00-4	Merrill Lynch Institutional Fund	01/31/2002	Merrill Lynch	4,335.050	4,335		4,335	4,335	0	0	0	0	0		0	L
902124-10-6	Tyco International LTD "New"	01/22/2002	Merrill Lynch	24,900.000	1,166,648		962,781	962,781	(503,829)	0	0	203,867	203,867		311	L
969457-10-0	Williams Cos	01/29/2002	Merrill Lynch	13,400.000	254,596		244,910	244,910	(97,058)	0	0	9,686	9,686		0	L
COUNTRY TOTAL					7,400,530	XXX	6,535,109	6,535,109	(1,695,893)	0	0	865,421	865,421	XXX	11,675	XXX
6899999 - Common Stocks - Industrial and Miscellaneous					7,400,530	XXX	6,535,109	6,535,109	(1,695,893)	0	0	865,421	865,421	XXX	11,675	XXX
7099997 - Common Stocks - Part 4					7,400,530	XXX	6,535,109	6,535,109	(1,695,893)	0	0	865,421	865,421	XXX	11,675	XXX
7099998 - Common Stocks - Part 5					9,977,754	XXX	9,977,754	9,977,754	0	0	0	0	0	XXX	4,878	XXX
7099999 - Total - Common Stocks					17,378,284	XXX	16,512,863	16,512,863	(1,695,893)	0	0	865,421	865,421	XXX	16,553	XXX
7199999 - Total - Preferred and Common Stocks					17,378,284	XXX	16,512,863	16,512,863	(1,695,893)	0	0	865,421	865,421	XXX	16,553	XXX
7299999 Totals					19,390,404	XXX	18,524,748	18,524,984	(1,695,871)	0	0	865,421	865,421	30,308	16,553	XXX

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

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule 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
					5	6	7	
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Bank One	Wooster, Ohio		10,890	4,464	(1,301,903)	(239,890)	449,473	
First Merit	Akron, Ohio		8,036		(2,215,317)	(2,441,266)	(2,829,233)	
First Merit	Akron, Ohio				(686)	(816)	731	
First Merit	Akron, Ohio				185,451	219,792	136,402	
Merrill Lynch	Columbus, Ohio				1,136,399	231,650	676,608	
The Savings & Trust Company	Orrville, Ohio	3.470	856	238	100,000	100,000	100,000	
Wayne County National Bank	Wooster, Ohio		195		1,366,208	1,660,647	2,033,480	
Wayne County National Bank	Wooster, Ohio		243		58,731	58,809	58,893	
Wayne Savings & Loan	Wooster, Ohio	6.650	1,130		100,000			
Wayne Savings & Loan	Wooster, Ohio	4.250	484	431		100,000	100,000	
0199998 Deposits in .... depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories		XXX						XXX
0199999 Totals - Open Depositories		XXX	21,834	5,133	(571,117)	(311,074)	726,354	XXX
0399999 Total Cash on Deposit		XXX	21,834	5,133	(571,117)	(311,074)	726,354	XXX
0499999 Cash in Company's Office		XXX	XXX	XXX	400	400	400	XXX
0599999 Total Cash		XXX	21,834	5,133	(570,717)	(310,674)	726,754	XXX