* 3 6 9 5 1 2 0 0 2 2 0 1 0 0 1 0 1 *

QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

CENTURY SURETY COMPANY

NAIC Group Code..... 959, 959 (Current Period) (Prior Period) NAIC Company Code..... 36951 Employer's ID Number..... 31-0936702

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

Country of Domicile US

Incorporated..... June 22, 1978 Commenced Business..... August 11, 1978

Statutory Home Office	2400 CORPORATE EXCHANGE DRIVE….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	2400 CORPORATE EXCHANGE DRIVE….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	614-895-2000 *(Area Code) (Telephone Number)*
Mail Address	P.O. BOX 163340….. COLUMBUS ..... OH ..... 43216-3340 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	2400 CORPORATE EXCHANGE DRIVE….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	614-895-2000 *(Area Code) (Telephone Number)*
Internet Website Address	www.centurysurety.com	
Statement Contact	ERIN ELIZABETH ALWARD *(Name)*	614-895-2000 *(Area Code) (Telephone Number) (Extension)*
	ealward@centurysurety.com *(E-Mail Address)*	614-895-7036 *(Fax Number)*
Policyowner Relations Contact	2400 CORPORATE EXCHAGE DRIVE….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	614-895-2000 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... ROSWELL PAINE ELLIS Treasurer ..... GLENN DAVID SOUTHWICK Secretary ..... JOHN ANTHONY MARAZZA

VICE PRESIDENTS

CHRISTOPHER JOHN TIMM	JOHN ANTHONY MARAZZA	CRAIG LANGJAHR STOUT	DANIEL JOSEPH CLARK
GREG DAVID EWALD	DAVID GERVERS	TIMOTHY CLAY ELLIS #	TIMOTHY ALLAN GORDON #

DIRECTORS OR TRUSTEES

JOHN ANTHONY MARAZZA	ROSWELL PAINE ELLIS	EDWARD FARRELL FEIGHAN	CHRISTOPHER JOHN TIMM
CHARLES DEL HAMM 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)
ROSWELL PAINE ELLIS	JOHN ANTHONY MARAZZA	GLENN DAVID SOUTHWICK
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

..............day of ...., 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	61,802,979		61,802,979	58,172,280
2. Stocks:				
2.1 Preferred stocks	2,244,680		2,244,680	2,254,750
2.2 Common stocks	19,613,027		19,613,027	20,885,845
3. Mortgage loans on real estate:				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $..........0 encumbrances)			0	
4.2 Properties held for the production of income (less $..........0 encumbrances)			0	
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....14,991,051) and short-term investments ($.....1,515,379)	16,506,430		16,506,430	16,867,307
6. Other invested assets			0	
7. Receivable for securities			0	
8. Aggregate write-ins for invested assets	1,391,375	1,391,375	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	101,558,491	1,391,375	100,167,116	98,180,182
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	2,744,275	2,260,483	483,792	(975,671)
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	20,195	191,042	(170,847)	709,646
10.3 Accrued retrospective premiums			0	
11. Funds held by or deposited with reinsured companies			0	
12. Bills receivable, taken for premiums			0	
13. Amounts receivable under high deductible policies			0	
14. Reinsurance recoverables on loss and loss adjustment expense payments	7,948,929		7,948,929	7,013,377
15. Federal and foreign income tax recoverable and interest thereon (including $.....3,676,198 net deferred tax asset)	3,683,698	2,020,515	1,663,183	1,019,630
16. Guaranty funds receivable or on deposit			0	
17. Electronic data processing equipment and software	437,132		437,132	375,652
18. Interest, dividends and real estate income due and accrued	745,616		745,616	577,839
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	1,272,007	1,272,007	0	16,642,683
21. Amounts due from/to protected cells			0	
22. Equities and deposits in pools and associations			0	
23. Amounts receivable relating to uninsured accident and health plans			0	
24. Other assets nonadmitted	103,500	103,500	0	
25. Aggregate write-ins for other than invested assets	400,767	383,478	17,289	196,026
26. Total assets excluding protected cell assets (Lines 9 through 25)	118,914,610	7,622,400	111,292,210	123,739,364
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	118,914,610	7,622,400	111,292,210	123,739,364

DETAILS OF WRITE-INS

	1	2	3	4
0801. Note Receivable	1,391,375	1,391,375	0	
0802.			0	
0803.			0	
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	1,391,375	1,391,375	0	0
2501. Recoverable on Profit Commission and Rate Adjustments	33,066	33,066	0	134,705
2502. Miscellaneous Receivable	367,701	350,412	17,289	61,321
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	400,767	383,478	17,289	196,026

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....5,215,296)	32,922,368	33,452,728
2.	Reinsurance payable on paid losses and loss adjustment expenses	6,386,202	20,742,391
3.	Loss adjustment expenses	8,505,903	7,999,521
4.	Commissions payable, contingent commissions and other similar charges	1,168,301	679,790
5.	Other expenses (excluding taxes, licenses and fees)	1,323,795	1,626,671
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	69,926	138,541
7.	Federal and foreign income taxes (including $.........0 on realized capital gains (losses) (including $.........0 net deferred tax liability)		
8.	Borrowed money $.........0 and interest thereon $.........0		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....14,505,978 and including warranty reserves of $.........0)	18,535,784	15,175,652
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	5,556,968	7,210,093
13.	Funds held by company under reinsurance treaties	168,102	176,772
14.	Amounts withheld or retained by company for account of others	447,130	467,494
15.	Remittances and items not allocated		
16.	Provision for reinsurance	860,327	860,327
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	1,097,446	
20.	Payable for securities	213,569	
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	(768,612)	(932,521)
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	76,487,209	87,597,459
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	76,487,209	87,597,459
27.	Aggregate write-ins for special surplus funds	2,349,600	2,349,600
28.	Common capital stock	3,000,000	3,000,000
29.	Preferred capital stock		
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes		
32.	Gross paid in and contributed surplus	22,825,624	22,825,624
33.	Unassigned funds (surplus)	6,629,777	7,966,681
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $.........0)		
	34.2 ....0.000 shares preferred (value included in Line 29 $.........0)		
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	34,805,001	36,141,905
36.	TOTALS	111,292,210	123,739,364

DETAILS OF WRITE-INS

2301.	Line 15 from 2000 Annual Statement		
2302.	Retroactive Reinsurance Reserves Ceded	(19,660,000)	(19,660,000)
2303.	Collateral Account	1,934,800	1,955,535
2398.	Summary of remaining write-ins for Line 23 from overflow page	16,956,588	16,771,944
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	(768,612)	(932,521)
2701.	Special Surplus from Retroactive Reinsurance	2,349,600	2,349,600
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,349,600	2,349,600
3001.			
3002.			
3003.			
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....19,448,639)	14,325,370	10,527,331	49,526,803
1.2 Assumed (written $.....8,029,291)	9,103,261	5,312,990	35,821,532
1.3 Ceded (written $.....11,126,765)	10,437,598	6,676,300	40,951,885
1.4 Net (written $.....16,351,165)	12,991,033	9,164,021	44,396,450
DEDUCTIONS:			
2. Losses incurred (current accident year $.....5,595,221):			
2.1 Direct	8,722,907	3,773,348	18,303,739
2.2 Assumed	(254,048)	2,109,577	55,816,005
2.3 Ceded	5,037,295	2,957,535	56,801,481
2.4 Net	3,431,564	2,925,390	17,318,263
3. Loss expenses incurred	2,584,955	1,589,654	7,258,985
4. Other underwriting expenses incurred	8,355,196	4,895,628	22,384,882
5. Aggregate write-ins for underwriting deductions	(72,000)	0	280,000
6. Total underwriting deductions (Lines 2 through 5)	14,299,715	9,410,672	47,242,130
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(1,308,682)	(246,651)	(2,845,680)
INVESTMENT INCOME			
9. Net investment income earned	2,101,180	648,958	2,740,641
10. Net realized capital gains (losses)	13,650		6,811
11. Net investment gain (loss) (Lines 9 + 10)	2,114,830	648,958	2,747,452
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....10,682)	10,682	(46,620)	(67,514)
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	0	27,690	3,191,482
15. Total other income (Lines 12 through 14)	10,682	(18,930)	3,123,968
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	816,830	383,377	3,025,740
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	816,830	383,377	3,025,740
19. Federal and foreign income taxes incurred	(7,500)	161,000	1,296,500
20. Net income (Line 18 minus Line 19) (to Line 22)	824,330	222,377	1,729,240
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	36,141,905	29,510,965	29,510,965
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	824,330	222,377	1,729,240
23. Net unrealized capital gains or losses	(1,282,888)	206,634	1,609,419
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes	249,198	330,000	3,247,000
26. Change in nonadmitted assets	(752,544)	(403,837)	(5,189,731)
27. Change in provision for reinsurance			(532,988)
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		1,768,000	1,768,000
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			5,000,000
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders	(375,000)	(250,000)	(1,000,000)
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	(1,336,904)	1,873,174	6,630,940
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	34,805,001	31,384,139	36,141,905

DETAILS OF WRITE-INS

0501. Premium Deficiency Reserve	(72,000)		280,000
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	(72,000)	0	280,000
1401. Service Fee Income		690	2,760
1402. Miscellaneous Income		27,000	116,101
1403. Reinsurance Charged Off			(487,379)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	3,560,000
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	0	27,690	3,191,482
3601. Lines 23 and 29 from 2000 Annual Statement			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	0	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	13,665,954	52,067,589
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	21,332,238	5,570,243
3.	Underwriting expenses paid	8,238,176	20,972,329
4.	Other underwriting income (expenses)	72,000	(280,000)
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(15,832,460)	25,245,017
6.	Net investment income	1,955,631	3,033,488
7.	Other income (expenses):		
	7.1 Agents' balances charged off	10,682	(67,514)
	7.2 Net funds held under reinsurance treaties	(8,670)	176,772
	7.3 Net amount withheld or retained for account of others	(20,364)	(232,588)
	7.4 Aggregate write-ins for miscellaneous items	0	1,914,321
	7.5 Total other income (Lines 7.1 to 7.4)	(18,352)	1,790,991
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered	(367,370)	(1,009,630)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(14,262,551)	29,059,866
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	4,163,586	18,235,114
	11.2 Stocks		1,892,272
	11.3 Mortgage loans		
	11.4 Real estate		
	11.5 Other invested assets		
	11.6 Net gains or (losses) on cash and short-term investments		(48)
	11.7 Miscellaneous proceeds	210,738	1,391,375
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	4,374,324	21,518,713
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	7,802,862	28,683,488
	12.2 Stocks		
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Miscellaneous applications	(213,569)	
	12.7 Total investments acquired (Lines 12.1 to 12.6)	7,589,293	28,683,488
13.	Net cash from investments (Line 11.8 minus Line 12.7)	(3,214,969)	(7,164,775)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in		5,000,000
	14.2 Capital notes $..........0 less amounts repaid $..........0		
	14.3 Net transfers from affiliates	18,661,221	
	14.4 Borrowed funds received		
	14.5 Other cash provided	163,909	
	14.6 Total (Lines 14.1 to 14.5)	18,825,130	5,000,000
15.	Cash applied:		
	15.1 Dividends to stockholders paid	375,000	1,000,000
	15.2 Net transfers to affiliates	1,272,007	19,473,931
	15.3 Borrowed funds repaid		
	15.4 Other applications	61,480	179,656
	15.5 Total (Lines 15.1 to 15.4)	1,708,487	20,653,587
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	17,116,643	(15,653,587)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(360,877)	6,241,504
18.	Cash and short-term investments:		
	18.1 Beginning of year	16,867,307	10,625,803
	18.2 End of period (Line 17 plus Line 18.1)	16,506,430	16,867,307

DETAILS OF WRITE-INS

07.401	Miscellaneous Items		81,045
07.402	Recoverable on Profit Commission and Rate Adjustments		(125,828)
07.403	Furniture and Equipment		26,521
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	1,932,583
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	0	1,914,321

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Century Surety Company (Company) have been prepared on the basis of accounting practices prescribed or permitted by The Ohio Department of Insurance (Department).

The state of Ohio requires insurance companies domiciled in the state of Ohio to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual*, version effective January 1, 2001 (NAIC SAP), which has been adopted as a component of prescribed or permitted practices by the state of Ohio. The state has adopted no prescribed accounting practices that differ from those found in NAIC SAP. However, the Commissioner of Insurance has the right to permit practices that deviate from prescribed practices.

Note 9 - Income Taxes

A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs)

Description	Amount
Gross deferred tax assets	$ 3,666,199
Gross deferred tax liabilities	(10,000)
Net deferred tax asset	3,676,199
Nonadmitted deferred tax assets	2,020,515
Admitted deferred tax asset	$ 1,655,684
Decrease in nonadmitted deferred tax assets	$ 19,485

B. Unrecognized DTLs

Not applicable.

C. Current Tax and Change in Deferred Tax

Current income taxes incurred consists of the following major components:

Description	2002	2001
Current income tax expense (benefit)	$ (7,500)	$ 1,296,500
Prior year underaccrual (overaccrual)	-	-
Current income taxes incurred	$ (7,500)	$ 1,296,500

The main components of the 2002 deferred tax amounts were as follows:

DTAs	Statutory	Tax	Difference	Tax Effect
Unpaid losses and LAE (including salvage and subrogation)	$ 41,443,594	$ 34,563,957	$ 6,879,637	$ 2,339,077
Unearned premiums	18,566,499	14,853,199	3,713,300	1,262,522
Other				64,600
Gross DTAs				$ 3,666,199
Nonadmitted DTAs				$ 2,020,515

DTLs	Statutory	Tax	Difference	Tax Effect
Unrealized capital loss	$ 29,412	$ -	$ 29,412	$(10,000)
Other				-
Gross DTLs				$(10,000)

DTAs Resulting from Book/Tax Differences in	March 31, 2002	December 31, 2001	Change
Unpaid losses and LAE (including salvage and subrogation)	$ 2,339,077	$ 2,355,000	$ (15,923)
Unearned premiums	1,262,522	1,032,000	230,522
Other	64,600	75,000	(10,400)
Gross DTAs	$ 3,666,199	$ 3,462,000	$ 204,199
Nonadmitted DTAs	$ 2,020,515	$ 2,040,000	$ (19,485)

NOTES TO FINANCIAL STATEMENTS

DTLs Resulting from Book/Tax Differences in	March 31, 2002	December 31, 2001	Change
Unrealized capital gains (losses)	$ (10,000)	$ 35,000	$ (45,000)
Gross DTLs	$ (10,000)	$ 35,000	$ (45,000)

The change in gross DTAs of $204,199 and gross DTLs of $(45,000) is the change in net deferred income taxes of $249,199 before consideration of nonadmitted DTAs.

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant book to tax adjustments were as follows:

Description	Amount	Tax Effect at 34%
Income before taxes	$ 816,830	$ 278,000
Tax over book reserves (including salvage and subrogation)	(70,531)	(24,000)
Unearned premiums	672,026	228,000
Tax exempt interest, net of proration	(3,800)	(1,000)
Dividends received deduction, net of proration	(21,849)	(7,500)
Travel and entertainment	29,748	10,000
Dividend from subsidiary	(1,445,000)	(491,000)
Taxable income	$ (22,576)	$ (7,500)

E. Operating Loss and Tax Carryforwards

1. Not applicable.

2. The following is income tax expense for 2002 and 2001 that is available for recoupment in the event of future net losses:

Year	Amount
2002	$ -
2001	1,296,500

Note 10 - Information Concerning Parent, Subsidiaries

A. Nature of Relationships

The Company is a wholly owned subsidiary of ProFinance Holdings Corporation (Parent), a privately owned company incorporated in Ohio.

B. Detail of Transactions Greater than 1/2% of Admitted Assets

1. The Company paid $375,000 in dividends to Parent in 2002.

2. The Company received $1,445,000 in cash dividends and $18,000 in stock dividends from Evergreen National Indemnity Company (a wholly owned subsidiary) in 2002.

3. The Company paid ProComp Care (a subsidiary of Parent) managed care fees of $200,859 in 2002.

4. In 2002, the Company paid Evergreen UNI (affiliated through a current officer of the Company) commissions through an agency agreement of $169,017.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company did not have any wash sales during the current year.

Note 21 - Events Subsequent

In April of 2002, the Company sold a minority interest of Evergreen National Indemnity Company (previously a wholly owned subsidiary) to an investor of the Company's parent.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [X]

1.2 If yes, explain:......................

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

3.2 If yes, date of change: ....
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [X] N/A [ ]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/2000.......................

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. ....12/31/2000.......................

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). ....03/14/2002.......................

7.4 By what department or departments?.................................... Ohio Department of Insurance

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

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

9.2 If yes, explain:......................

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

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

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

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$0	$0
13.22 Preferred Stock	$0	$0
13.23 Common Stock	$20,661,290	$19,390,272
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)	$20,661,290	$19,390,272
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
US Bank	425 Walnut Street, Cincinnati, OH 45202

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
SEC File # 801-22445	General Re / New England Asset Management	76 Batterson Park Road, Farmington, CT 06032
SEC File #801-10733	Manning & Napier Advisors, Inc.	1100 Chase Square, Rochester, NY 14604

GENERAL INTERROGATORIES (continued)
PART 2
PROPERTY & CASUALTY INTERROGATORIES

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

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

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

3.2 If yes, give full and complete information thereto:

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	0	0	0	
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	0	0	0	0
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	0	0	0	0
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	0	0	0	0

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

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	0	0	0	
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	0	0	0	0

NONE

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	57,030,885	9,842,777	5,794,848	(559,100)	60,519,714			57,030,885
2. Class 2	2,741,364		481,543	538,823	2,798,644			2,741,364
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	59,772,249	9,842,777	6,276,391	(20,277)	63,318,358	0	0	59,772,249
PREFERRED STOCK								
8. Class 1	2,254,750			(10,070)	2,244,680			2,254,750
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	2,254,750	0	0	(10,070)	2,244,680	0	0	2,254,750
15. Total Bonds and Preferred Stock	62,026,999	9,842,777	6,276,391	(30,347)	65,563,038	0	0	62,026,999

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals	1,515,379	XXX	1,515,379	3,574	

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	1,599,969	0	0	899,854
2. Cost of short-term investments acquired	2,039,915			37,870,250
3. Increase (decrease) by adjustment	1,967			
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	2,126,472			37,170,135
7. Book/adjusted carrying value, current period	1,515,379	0	0	1,599,969
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,515,379	0	0	1,599,969
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,515,379	0	0	1,599,969
12. Income collected during period	9,661			52,050
13. Income earned during period	8,845			53,705

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. F
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written: 2 Current Year to Date	Direct Premiums Written: 3 Prior Year to Date	Direct Losses Paid (Deducting Salvage): 4 Current Year to Date	Direct Losses Paid (Deducting Salvage): 5 Prior Year to Date	Direct Losses Unpaid: 6 Current Year to Date	Direct Losses Unpaid: 7 Prior Year to Date
1. Alabama AL	S/L	112,898	92,021	186,984	108,050	2,438,051	2,139,652
2. Alaska AK	S/L	64,572	18,919	108,000		97,905	143,527
3. Arizona AZ	YES	69,122	67,307	2,757	711	171,613	207,459
4. Arkansas AR	S/L	(9,776)	48,227	110,769	5,372	228,758	409,846
5. California CA	S/L	5,060,163	3,668,017	1,358,269	804,803	10,010,991	9,690,238
6. Colorado CO	S/L	177,396	674,816	68,227	2,254	646,278	216,801
7. Connecticut CT	S/L	100,671	34,831	2,337	(500)	238,827	204,687
8. Delaware DE	S/L	5,643	7,850			17,177	11,478
9. District of Columbia DC	S/L	35,095	14,241			135,374	140,514
10. Florida FL	S/L	3,995,729	1,050,417	709,946	1,393,983	2,555,890	2,464,239
11. Georgia GA	S/L	196,917	77,901	222	89,208	807,062	807,546
12. Hawaii HI	S/L	10,737	36,342			136,497	161,187
13. Idaho ID	S/L	4,359	5,589		500	741,396	1,145,899
14. Illinois IL	S/L	793,988	283,066	40,616	2,154	949,630	721,032
15. Indiana IN	YES	807,132	2,022,450	1,064,572	691,048	9,034,181	4,938,999
16. Iowa IA	S/L	20,250	3,100			120,555	147,453
17. Kansas KS	S/L	62,089	34,846	10,379		231,398	70,922
18. Kentucky KY	S/L	176,534	161,341	3,725	1,750	725,485	699,691
19. Louisiana LA	S/L	757,812	185,978	58,359	32,387	839,659	741,629
20. Maine ME	YES						
21. Maryland MD	S/L	57,094	152,047		26,500	672,713	659,485
22. Massachusetts MA	NO						
23. Michigan MI	S/L	218,673	246,179	86,370	132,458	441,864	227,929
24. Minnesota MN	S/L	(6,091)	(1,833)	1,000	83,000	199,275	199,991
25. Mississippi MS	S/L	94,626	36,191	2,132	269,818	737,886	804,152
26. Missouri MO	S/L	790,530	235,762	115,719	54,608	1,098,957	928,523
27. Montana MT	S/L	494	3,332			46,786	54,280
28. Nebraska NE	S/L	655	7,170			72,810	81,887
29. Nevada NV	S/L	119,047	230,540	16,172		844,799	534,005
30. New Hampshire NH	NO						
31. New Jersey NJ	S/L	28,766	32,145	103,347	6,307	493,147	57,457
32. New Mexico NM	NO						
33. New York NY	NO					6,919	1,839
34. North Carolina NC	S/L	53,218	6,080			172,610	174,419
35. North Dakota ND	S/L					4,030	8,766
36. Ohio OH	YES	910,466	890,366	89,114	131,151	3,579,677	3,752,358
37. Oklahoma OK	S/L	122,795	19,936		(2,250)	70,544	45,895
38. Oregon OR	S/L	71,299	221,367	9,109	11,000	386,181	263,878
39. Pennsylvania PA	S/L	251,667	45,339	40,080	446,213	1,776,029	1,998,240
40. Rhode Island RI	NO					497	657
41. South Carolina SC	S/L	114,560	99,151	33,824	4,848	145,694	106,958
42. South Dakota SD	S/L					6,644	8,450
43. Tennessee TN	S/L	141,385	38,239			346,342	362,468
44. Texas TX	S/L	3,386,590	512,040	231,640	176,209	2,936,674	2,831,262
45. Utah UT	S/L	14,924	12,840		1,595	49,917	31,041
46. Vermont VT	S/L	174	4,170	(383)		10,553	14,832
47. Virginia VA	S/L	54,703	114,477		8,896	591,348	737,451
48. Washington WA	S/L	184,329	475,750	12,665	3,673	674,977	540,788
49. West Virginia WV	YES	15,152	20,492	175,097	9,672	264,160	634,658
50. Wisconsin WI	YES	283,395	126,436	15,161	242	628,879	472,699
51. Wyoming WY	S/L	98,857	8,865			63,389	45,479
52. American Samoa AS	NO						
53. Guam GU	NO						
54. Puerto Rico PR	NO						
55. US Virgin Islands VI	NO						
56. Canada CN	NO						
57. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58. Totals	(a) 6	19,448,639	12,024,340	4,656,209	4,495,660	46,450,028	40,642,646

DETAILS OF WRITE-INS

5701.	XXX						
5702.	XXX						
5703.	XXX						
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	0	0	0	0	0	0

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

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

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	1,743,556	622,554	35.7	29.6
2. Allied lines	354,473	171,795	48.5	79.6
3. Farmowners multiple peril			0.0	
4. Homeowners multiple peril			0.0	
5. Commercial multiple peril	3,500,703	1,748,681	50.0	54.7
6. Mortgage guaranty			0.0	
8. Ocean marine			0.0	
9. Inland marine	722,037	400,530	55.5	(18.9)
10. Financial guaranty			0.0	
11.1. Medical malpractice-occurrence			0.0	
11.2. Medical malpractice-claims made			0.0	
12. Earthquake			0.0	
13. Group accident and health			0.0	
14. Credit accident and health			0.0	
15. Other accident and health			0.0	
16. Workers' compensation	907,074	4,369,304	481.7	70.0
17.1 Other liability-occurrence	6,691,553	2,129,692	31.8	26.9
17.2 Other liability-claims made	143,983	(811,312)	(563.5)	(35.3)
18.1 Products liability-occurrence			0.0	
18.2 Products liability-claims made			0.0	
19.1, 19.2 Private passenger auto liability			0.0	
19.3, 19.4 Commercial auto liability	49,489	(169,615)	(342.7)	(19.8)
21. Auto physical damage	12,668	34,587	273.0	103.9
22. Aircraft (all perils)			0.0	
23. Fidelity			0.0	
24. Surety	199,834	226,691	113.4	19.0
26. Burglary and theft			0.0	
27. Boiler and machinery			0.0	
28. Credit			0.0	
29. International			0.0	
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0.0	0.0
34. Totals	14,325,370	8,722,907	60.9	35.8
DETAILS OF WRITE-INS				
3301.			0.0	
3302.			0.0	
3303.			0.0	
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	2,825,870	2,825,870	1,199,394
2. Allied lines	619,865	619,865	259,368
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril	4,172,077	4,172,077	2,280,467
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	831,347	831,347	307,113
10. Financial guaranty			
11.1. Medical malpractice-occurrence			
11.2. Medical malpractice-claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation	76,862	76,862	1,522,740
17.1. Other liability-occurrence	9,941,142	9,941,142	6,187,644
17.2. Other liability-claims made	979,702	979,702	8,411
18.1. Products liability-occurrence			
18.2. Products liability-claims made			
19.1, 19.2 Private passenger auto liability			
19.3, 19.4 Commercial auto liability	(51,751)	(51,751)	89,180
21. Auto physical damage	(9,807)	(9,807)	19,066
22. Aircraft (all perils)			
23. Fidelity			
24. Surety	63,332	63,332	150,957
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0
34. Totals	19,448,639	19,448,639	12,024,340
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	12,093	5,868	17,961	2,509	36	2,545	10,610	1,230	4,747	16,587	1,026	145	1,171
2. 2000	5,090	3,318	8,408	709	10	719	4,904	221	4,733	9,858	523	1,646	2,169
3. Subtotals 2000 + Prior	17,183	9,186	26,369	3,218	46	3,264	15,514	1,451	9,480	26,445	1,549	1,791	3,340
4. 2001	4,298	10,785	15,083	2,016	35	2,051	3,818	608	5,454	9,880	1,536	(4,688)	(3,152)
5. Subtotals 2001 + Prior	21,481	19,971	41,452	5,234	81	5,315	19,332	2,059	14,934	36,325	3,085	(2,897)	188
6. 2002	XXX	XXX	XXX	XXX	368	368	XXX	1,694	3,409	5,103	XXX	XXX	XXX
7. Totals	21,481	19,971	41,452	5,234	449	5,683	19,332	3,753	18,343	41,428	3,085	(2,897)	188
8. Prior Year-End's Surplus As Regards Policyholders	36,142												

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. 14.4 %	2. (14.5)%	3. 0.5 %

Col. 13, Line 7 Line 8
4. 0.5 %

(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:

* 3 6 9 5 1 2 0 0 2 4 9 0 0 0 0 0 1 *

* 3 6 9 5 1 2 0 0 2 4 5 0 0 0 0 0 1 *

Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31, Prior Year
2304. Unclaimed Funds	189,944	189,944
2305. Premium Deficiency Reserve	208,000	280,000
2306. Funds held by Company Under Retroactive Reinsurance Treaty	16,558,644	16,302,000
2397. Summary of remaining write-ins for Line 23 from Liabilities	16,956,588	16,771,944

Additional Write-ins for Statement of Income:

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
1404. Retroactive Reinsurance Gain			3,560,000
1497. Summary of remaining write-ins for Line 14 from Statement of Income	0	0	3,560,000

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Prepaid Expenses		23,846
07.405 Miscellaneous Income		3,678,861
07.406 Reinsurance Charged Off		(487,379)
07.407 Retroactive Reinsurance Reserves Ceded		(19,660,000)
07.408 Funds held by Company under Retroactive Reinsurance Treaty		16,302,000
07.409 Premium Deficiency Reserve		280,000
07.410 Collateral Account		1,795,255
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow	0	1,932,583

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

Sch. BA-Part 1
NONE

Sch. BA-Part 2
NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - U.S. Government								
3134A4-MF-8	FREDDIE MAC 6.250 03/05/2012	02/27/2002	VARIOUS		1,497,030	1,500,000		1PE
912827-2J-0	UNITED STATES TREASURY 6.250 02/15/2007	03/05/2002	DEUTSCHE BANK		296,731	275,000	902	1PE
912827-5M-0	UNITED STATES TREASURY 6.000 08/15/2004	01/29/2002	DIRECT		249,063	235,000	6,399	1PE
0399999.	Total - Bonds - U.S. Government				2,042,824	2,010,000	7,301	XXX
Bonds - Public Utilities								
Canada								
448814-HR-7	HYDRO-QUEBEC 6.300 05/11/2011	01/14/2002	BANK OF AMERICA		521,800	500,000	5,775	1PE
	Canada				521,800	500,000	5,775	XXX
3899999.	Total - Bonds - Public Utilities				521,800	500,000	5,775	XXX
Bonds - Industrial and Miscellaneous								
United States								
013817-AD-3	ALCOA INC 6.500 06/01/2011	03/04/2002	DIRECT		242,326	230,000	3,862	1PE
026609-AL-1	AMERICAN HOME PRODUCTS 6.250 03/15/2006	01/31/2002	BANC ONE CAPITAL MARKETS, INC		521,560	500,000	12,153	1
12669C-NJ-5	COUNTRYWIDE HOME LN 200 6.250 12/01/2031	01/28/2002	GOLDMAN SACHS		480,647	499,860	2,603	1PE
17305E-AV-7	CITIBANK CR CARD ISSUAN 4.950 02/07/2007	01/23/2002	SALOMON SMITH BARNEY, INC		499,072	500,000		1PE
294754-AD-8	EQUITY ONE ABS INC 01 2 5.417 08/01/2005	01/17/2002	FIRST UNION CAPITAL MARKETS CORP		509,531	500,000	1,655	1PE
438516-AL-0	HONEYWELL INTERNATIONAL 6.875 10/03/2005	03/01/2002	DIRECT		243,064	230,000	6,632	1PE
44182D-HY-8	HOUSING SECS INC 93-H H 7.167 10/01/2006	01/28/2002	SALOMON SMITH BARNEY, INC		461,223	450,111	2,648	1PE
466157-AC-8	JG WENTWORTH REC V LLC 6.395 05/15/2014	03/27/2002	CREDIT SUISSE FIRST BOSTON		487,020	484,541	1,549	1PE
760985-GM-7	RESIDENTIAL ASSET MTG P 4.680 03/01/2006	01/11/2002	DEUTSCHE BANK		499,958	500,000	1,820	1PE
76110V-HP-6	RES FDG MTG SECS2 2002- 5.540 05/01/2006	01/09/2002	BEAR STEARNS		252,937	253,000	1,090	1PE
870836-AD-5	SWISS BANK CORP NEW YOR 7.000 10/15/2015	01/11/2002	MESIROW FINANCIAL INC		533,230	500,000	8,847	1PE
957526-AB-2	WESTDEUTSCHE LANDESBANK 6.050 01/15/2009	01/31/2002	MORGAN STANLEY & CO		507,670	500,000	1,681	1PE
	United States				5,238,238	5,147,512	44,540	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				5,238,238	5,147,512	44,540	XXX
6099997.	Total - Bonds - Part 3				7,802,862	7,657,512	57,616	XXX
6099999.	Total - Bonds				7,802,862	7,657,512	57,616	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				7,802,862	XXX	57,616	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																
36202C-2W-2..	GOVERNMENT NATL MTG ASS 6.000 05/01/202	03/01/2002	PAYDOWN		39,269	39,269	39,023	39,264	4				0	369		1
36202C-4N-0...	GOVERNMENT NATL MTG ASS 6.000 08/01/202	03/01/2002	PAYDOWN		35,238	35,238	35,018	35,235	4				0	346		1
36202C-5D-1...	GOVERNMENT NATL MTG ASS 6.500 09/01/202	03/01/2002	PAYDOWN		56,926	56,926	57,673	56,948	(22)				0	590		1
36207K-AH-3...	GOVERNMENT NATL MTG ASS 6.500 08/01/202	03/01/2002	PAYDOWN		43,912	43,912	44,680	43,926	(14)				0	368		1
36209A-YY-0...	GOVERNMENT NATL MTG ASS 6.000 12/01/202	03/01/2002	PAYDOWN		8,342	8,342	8,431	8,343	(1)				0	121		1
36211W-KC-1..	GOVERNMENT NATL MTG ASS 8.500 02/01/203	03/01/2002	PAYDOWN		88,344	88,344	94,141	88,628	(284)				0	1,473		1
912827-2P-6....	UNITED STATES TREASURY 6.625 03/31/2002	03/31/2002	MATURITY		275,000	275,000	283,594	275,591	(591)				0			1PE
0399999.	Total - Bonds - U.S. Government				547,031	547,031	562,560	547,935	(904)	0	0	0	0	3,267	0	XXX
Bonds - Special Revenue and Special Assessment																
Hawaii																
419818-FX-2....	HAWAII ST HSG FIN & DEV 4.850 07/01/2029...	01/01/2002	CALLED BY ISSUER at 100.000		35,000	35,000	35,061	35,049				(49)	(49)	849		1PE
	Hawaii				35,000	35,000	35,061	35,049	0	0	0	(49)	(49)	849	0	XXX
Wisconsin																
976904-EM-0...	WISCONSIN HSG & ECONOMI 5.450 11/01/2007	02/22/2002	BELLE HAVEN		837,216	810,000	846,855	831,163	(806)			6,859	6,859	14,225		1PE
	Wisconsin				837,216	810,000	846,855	831,163	(806)	0	0	6,859	6,859	14,225	0	XXX
United States																
31292G-XF-8...	FEDERAL HOME LN MTG COR 7.000 11/01/2028	03/01/2002	PAYDOWN		125,429	125,429	127,742	125,511	(82)				0	1,250		1
31293A-ZL-5...	FEDERAL HOME LN MTG COR 7.000 09/01/2028	03/01/2002	PAYDOWN		112,026	112,026	114,092	112,086	(59)				0	1,362		1
313399-ZM-2...	FEDERAL HOME LN MTG COR 6.000 06/01/2002	03/01/2002	PAYDOWN		369,099	369,099	360,371	364,377	4,723				0	2,513		1PE
3133TL-DG-0...	FEDERAL HOME LN MTG COR 6.000 06/01/2008	03/01/2002	PAYDOWN		37,556	37,556	38,073	37,583	(27)				0	373		1PE
3133TT-MK-4..	FEDERAL HOME LN MTG COR 5.750 07/01/2008	03/01/2002	PAYDOWN		59,471	59,471	59,769	59,507	(36)				0	526		1PE
31373U-KJ-5...	FEDERAL NATIONAL MTG AS 7.000 01/01/2011	03/01/2002	PAYDOWN		21,279	21,279	21,572	21,290	(11)				0	217		1
31377D-L6-6....	FEDERAL NATIONAL MTG AS 7.000 12/01/2010	03/01/2002	PAYDOWN		38,346	38,346	39,119	38,373	(27)				0	404		1
31380R-4S-1...	FEDERAL NATIONAL MTG AS 6.500 11/01/2028	03/01/2002	PAYDOWN		127,926	127,926	128,686	127,941	(15)				0	1,531		1
31380T-RA-1...	FEDERAL NATIONAL MTG AS 6.500 11/01/2028	03/01/2002	PAYDOWN		111,588	111,588	112,459	111,610	(23)				0	1,136		1
31380Y-3J-7....	FEDERAL NATIONAL MTG AS 6.500 12/01/2028	03/01/2002	PAYDOWN		82,689	82,689	83,335	82,704	(15)				0	877		1
31381B-4S-5....	FEDERAL NATIONAL MTG AS 6.500 12/01/2028	03/01/2002	PAYDOWN		78,000	78,000	78,610	78,011	(11)				0	629		1
31389A-4Z-3....	FEDERAL NATIONAL MTG AS 6.000 12/01/2031	03/01/2002	VARIOUS		3,305	3,305	3,268	3,305					0	34		1
	U.S.				1,166,714	1,166,714	1,167,096	1,162,298	4,417	0	0	0	0	10,852	0	XXX
	United States				2,038,930	2,011,714	2,049,012	2,028,510	3,611	0	0	6,810	6,810	25,926	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				2,038,930	2,011,714	2,049,012	2,028,510	3,611	0	0	6,810	6,810	25,926	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
02378J-AS-7....	AMERICAN AIRLINES INC 6.817 05/23/2011...	01/25/2002	MORGAN STANLEY & CO.		480,105	500,000	481,245	481,430	112			(1,438)	(1,438)	6,344		2PE
12669C-HH-6..	COUNTRYWIDE HOME LOANS 6.250 03/01/201	03/01/2002	VARIOUS		10,802	10,802	10,674	10,800	2				0	112		1PE
12669C-NJ-5...	COUNTRYWIDE HOME LN 200 6.250 12/01/2031	02/25/2002	VARIOUS		1,549	1,549	1,489	1,489	1				0	10		1PE
16151P-AQ-0...	CHASE CRT CARD MASTER T 6.194 12/15/2002	03/11/2002	FIRST UNION CAPITAL MARKETS CORP.		256,543	250,000	244,297	247,761	484			8,298	8,298	3,828		1PE
16162T-UA-2...	CHASE MTG FINANCE CORP 8.000 04/01/2030	03/08/2002	VARIOUS		1,150	1,150	1,213	1,151	(1)				0	25		1PE
17303C-AH-4...	CITIBANK CREDIT CARD MS 6.550 02/15/2002	02/15/2002	PAYDOWN		250,000	250,000	247,236	249,898	102				0	8,188		1PE
20046F-AA-8...	COMM 01 J2 A1 5.447 01/01/2011	03/18/2002	VARIOUS		8,628	8,628	8,650	8,629					0	94		1
291701-CS-7...	EMPIRE FUNDING HOME LN 7.430 09/01/2009	03/01/2002	PAYDOWN		93,406	93,406	93,360	93,405	2				0	1,129		1PE
304376-AB-2....	FAIRFIELD FDG CORP III 5.300 03/15/2005	03/15/2002	PAYDOWN		41,346	41,346	41,346	41,346					0	353		1PE
36170M-AC-3..	GGP MALL PROP TR 01 A A 5.007 11/15/2006..	03/15/2002	PAYDOWN		1,071	1,071	1,071	1,071					0	10		1PE
44182D-HY-8...	HOUSING SECS INC 93-H H 7.167 10/01/2006.	03/01/2002	PAYDOWN		39,134	39,134	40,100	40,100	(26)				0	350		1PE
59549R-AC-8...	MID-STATE X CL M1 6.280 07/15/2026	03/15/2002	PAYDOWN		6,486	6,486	6,483	6,469	17				0	67		1PE
66937R-EU-9...	NORWEST ASSET SECS CORP 6.000 02/01/201	03/01/2002	PAYDOWN		35,676	35,676	35,587	35,675	2				0	320		1PE
74434U-EC-4...	PRUDENTIAL HOME MTG SEC 6.200 05/01/2024	03/01/2002	PAYDOWN		1,590	1,590	1,566	1,590					0	16		1PE
74436J-DK-0...	PRU SECS SECURED FING C 7.175 02/01/2022	03/01/2002	PAYDOWN		27,326	27,326	28,172	27,346	(19)				0	299		1PE
745291-ET-7...	PUERTO RICO PUBLIC FINA 6.150 01/15/2008	01/15/2002	PAYDOWN		1,823	1,823	1,905	1,823					0	28		1PE
76110F-TG-8...	RESIDENTIAL ACCR LOANS 6.750 05/01/2028	03/01/2002	PAYDOWN		1,548	1,548	1,570	1,548					0	17		1PE

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)
76110V-BM-9...	RESIDENTIAL FDG MTG SEC 7.170 07/01/2008	03/01/2002	PAYDOWN		318,267	318,267	318,138	318,254	13				0	4,589		1PE
76111J-BC-7...	RESIDENTIAL FDG MTG SEC 6.750 08/01/2031	03/01/2002	PAYDOWN		1,175	1,175	1,188	1,175					0	13		1PE
	United States				1,577,625	1,590,977	1,565,290	1,570,960	689	0	0	6,860	6,860	25,792	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				1,577,625	1,590,977	1,565,290	1,570,960	689	0	0	6,860	6,860	25,792	0	XXX
6099997.	Total - Bonds - Part 4				4,163,586	4,149,722	4,176,862	4,147,405	3,396	0	0	13,670	13,670	54,985	0	XXX
6099999.	Total - Bonds				4,163,586	4,149,722	4,176,862	4,147,405	3,396	0	0	13,670	13,670	54,985	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				4,163,586	XXX	4,176,862	4,147,405	3,396	0	0	13,670	13,670	54,985	0	XXX

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

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository		2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter 5 First Month	6 Second Month	7 Third Month	8 *
Open Depositories								
Delaware County Bank & Trust Co.	41 N. Sandusky Street	2.750		18,356	1,350,000	1,350,000	1,350,000	
	Delaware, OH 43015							
Eaton National Bank & Trust Co.	110 West Main Street	2.750		18,356	1,350,000	1,350,000	1,350,000	
	Eaton, OH 45320							
Federal Home Loan Bank	Commercial Paper	1.742				2,646,670		
Federal Home Loan Bank	Commercial Paper	1.772					2,197,513	
First Bank Richmond	20 North 9th Street	2.750	11,188	10,934	1,687,500	1,687,500	1,687,500	
	Richmond, IN 47374							
Firstar	Location 0999	1.410	12,293		1,552,657	2,064,781	2,569,863	
	Cincinnati, OH 45264-0999							
Independence Bank	4401 Rockside	2.750		1,017	1,000,000	1,000,000	1,000,000	
	Independence OH 44131							
Ohio Heritage Bank	200 Main Street	2.750		8,789	650,000	650,000	650,000	
	Coshocton, OH 43812							
Ohio Valley Bank Company	420 Third Avenue	2.750		22,945	1,687,500	1,687,500	1,687,500	
	Gallipolis, OH 45631							
United States Treasury Bills		1.716					2,497,975	
Received During Quarter on Disposed Holdings			46,047					
0199999. Total Open Depositories		XXX	69,528	80,397	9,277,657	12,436,451	14,990,351	XXX
0399999. Total Cash on Deposit		XXX	69,528	80,397	9,277,657	12,436,451	14,990,351	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	700	700	700	XXX
0599999. Total Cash		XXX	69,528	80,397	9,278,357	12,437,151	14,991,051	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