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QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

AMERICAN EMPIRE INSURANCE COMPANY

NAIC Group Code..... 0084, 0084 (Current Period) (Prior Period) NAIC Company Code..... 37990 Employer's ID Number..... 31-0973761

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

Country of Domicile US

Incorporated..... November 26, 1979 Commenced Business..... August 20, 1980

Statutory Home Office	515 MAIN STREET,….. CINCINNATI, ... OH ..... 45202 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	515 MAIN STREET,….. CINCINNATI, ... OH ..... 45202 *(Street and Number) (City or Town, State and Zip Code)*	(513) 369-3000 *(Area Code) (Telephone Number)*
Mail Address	P.O. BOX 5370,….. CINCINNATI, ... OH ..... 45201 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	515 MAIN STREET,….. CINCINNATI, ... OH ..... 45202 *(Street and Number) (City or Town, State and Zip Code)*	(513) 369-3000 *(Area Code) (Telephone Number)*
Internet Website Address	www.aeslic.com	
Statement Contact	T. MATTHEW HELD *(Name)*	(513) 369-3040 *(Area Code) (Telephone Number) (Extension)*
	mheld@gaic.com *(E-Mail Address)*	(513) 369-3034 *(Fax Number)*
Policyowner Relations Contact	….. .... *(Street and Number) (City or Town, State and Zip Code)*	*(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... ROBERT ALLAN NELSON Treasurer ..... THOMAS MATTHEW HELD Secretary ..... KAREN HOLLEY HORRELL

GARY JOHN GRUBER	CHESTER ANTHONY NALEPA	FREDERICK JAMES WOEBSE	JOHN FREELAND BENISON
LEO ANTHONY HAAS	LEONARD JOHN MIKULSKI	LARRY STEPHEN POTRAFKE	VINCENT ANTHONY SAWMA
RICHARD DUANE WEYHRICH	DAVID LESLIE BLUMBERG	DAVID WILLIAM SHEPARD #	RONALD CHARLES HAYES
EVE CUTLER ROSEN	THOMAS EDWARD MISCHELL	FRED JOSEPH RUNK	DAVID JOHN WITZGALL

DIRECTORS OR TRUSTEES

GARY JOHN GRUBER	KAREN HOLLEY HORRELL	KEITH ALAN JENSEN	DONALD DUMFORD LARSON
ROBERT ALLAN NELSON	EVE CUTLER ROSEN	DAVID JOHN WITZGALL	

State of........OHIO
County of.....HAMILTON

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

(Signature)	(Signature)	(Signature)
ROBERT ALLAN NELSON	KAREN HOLLEY HORRELL	THOMAS MATTHEW HELD
(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	21,806,247	0	21,806,247	23,347,121
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	60,210	0	60,210	48,459
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less $............0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $............0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....(335,696)) and short-term investments ($.....5,735,710)	5,400,014	0	5,400,014	246,198
6. Other invested assets	0	0	0	0
7. Receivable for securities	0	0	0	0
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	27,266,471	0	27,266,471	23,641,778
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	8,651,280	35,309	8,615,971	6,552,189
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	0	0	0	0
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	0	0	0	0
12. Bills receivable, taken for premiums	0	0	0	0
13. Amounts receivable under high deductible policies	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments	587,911	0	587,911	0
15. Federal and foreign income tax recoverable and interest thereon (including $.....354,333 net deferred tax asset) - Parent	1,196,100	841,767	354,333	162,167
16. Guaranty funds receivable or on deposit	0	0	0	0
17. Electronic data processing equipment and software	0	0	0	0
18. Interest, dividends and real estate income due and accrued	327,125	0	327,125	351,386
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	663,840	0	663,840	31,570
21. Amounts due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	0	0	0	0
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted	760	760	0	0
25. Aggregate write-ins for other than invested assets	322,581	0	322,581	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	39,016,068	877,836	38,138,233	30,739,090
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	39,016,068	877,836	38,138,233	30,739,090

DETAILS OF WRITE-INS

0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Other assets	322,581	0	322,581	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	322,581	0	322,581	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....1,260,602)	9,264,113	2,529,553
2.	Reinsurance payable on paid losses and loss adjustment expenses	(6,769,373)	32,548
3.	Loss adjustment expenses	3,016,158	855,752
4.	Commissions payable, contingent commissions and other similar charges	475,930	142,779
5.	Other expenses (excluding taxes, licenses and fees)	257,679	69,982
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	20,697	6,721
7.	Federal and foreign income taxes (including $.....15,821 on realized capital gains (losses) (including $.........0 net deferred tax liability)	64,524	106,501
8.	Borrowed money $..........0 and interest thereon $..........0	0	0
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....11,414,679 and including warranty reserves of $..........0)	3,900,448	1,105,585
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	5,674,179	4,039,177
13.	Funds held by company under reinsurance treaties	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance	30,125	30,125
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	0	11,159
20.	Payable for securities	0	0
21.	Liability for amounts held under uninsured accident and health plans	0	0
22.	Capital notes $.........0 and interest thereon $..........0	0	0
23.	Aggregate write-ins for liabilities	71	136,524
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	15,934,552	9,066,406
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	15,934,552	9,066,406
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	3,100,000	3,100,000
29.	Preferred capital stock	0	0
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	16,100,000	16,100,000
33.	Unassigned funds (surplus)	3,003,682	2,472,684
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)	0	0
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)	0	0
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	22,203,682	21,672,684
36.	TOTALS	38,138,233	30,739,090

DETAILS OF WRITE-INS

2301.	Line 15 from 2000 Annual Statement	0	0
2302.	Reinsurance recoverables on loss and loss adjustment expense payments	0	135,711
2303.	Other liabilities	71	813
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	71	136,524
2701.		0	0
2702.		0	0
2703.		0	0
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3001.		0	0
3002.		0	0
3003.		0	0
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....0)	0	0	0
1.2 Assumed (written $.....10,903,544)	7,719,680	2,429,450	13,627,117
1.3 Ceded (written $.....6,008,520)	5,619,519	2,009,356	11,759,334
1.4 Net (written $.....4,895,024)	2,100,161	420,094	1,867,783
DEDUCTIONS:			
2. Losses incurred (current accident year $.....1,277,961):			
2.1 Direct	(10,033)	(105,698)	(170,406)
2.2 Assumed	4,262,127	928,354	10,642,174
2.3 Ceded	2,961,203	796,755	9,854,534
2.4 Net	1,290,892	25,901	617,234
3. Loss expenses incurred	273,982	234,125	407,654
4. Other underwriting expenses incurred	127,555	51,008	135,344
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	1,692,428	311,035	1,160,232
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	407,732	109,059	707,552
INVESTMENT INCOME			
9. Net investment income earned	382,721	461,542	1,814,061
10. Net realized capital gains (losses)	(43,134)	0	602,616
11. Net investment gain (loss) (Lines 9 + 10)	339,587	461,542	2,416,677
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $.....10 amount charged off $.....14)	(4)	(7)	(10)
13. Finance and service charges not included in premiums	0	0	0
14. Aggregate write-ins for miscellaneous income	11	(1)	(529)
15. Total other income (Lines 12 through 14)	7	(8)	(539)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	747,327	570,592	3,123,690
17. Dividends to policyholders	0	0	0
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	747,327	570,592	3,123,690
19. Federal and foreign income taxes incurred	537,023	162,000	1,120,000
20. Net income (Line 18 minus Line 19) (to Line 22)	210,304	408,592	2,003,690
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	21,672,683	21,525,023	21,525,024
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	210,304	408,592	2,003,690
23. Net unrealized capital gains or losses	141,551	34,032	(448,819)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income taxes	294,565	87,158	(383,397)
26. Change in nonadmitted assets	(115,421)	217,669	1,102,550
27. Change in provision for reinsurance	0	0	(9,292)
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	(117,073)	(117,073)
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	(2,000,000)
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	530,999	630,379	147,659
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	22,203,682	22,155,402	21,672,683

DETAILS OF WRITE-INS

0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0
1401. Miscellaneous income and (expense)	11	(1)	(529)
1402.	0	0	0
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	11	(1)	(529)
3601. Lines 23 and 29 from 2000 Annual Statement	0	0	0
3602.	0	0	0
3603.	0	0	0
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	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	4,453,136	1,466,355
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	195,449	469,005
3.	Underwriting expenses paid	(407,042)	93,251
4.	Other underwriting income (expenses)	0	0
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	4,664,729	904,099
6.	Net investment income	389,731	1,639,234
7.	Other income (expenses):		
	7.1 Agents' balances charged off	(4)	(10)
	7.2 Net funds held under reinsurance treaties	0	0
	7.3 Net amount withheld or retained for account of others	0	0
	7.4 Aggregate write-ins for miscellaneous items	11	142,983
	7.5 Total other income (Lines 7.1 to 7.4)	8	142,973
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)	0	0
9.	Federal and foreign income taxes (paid) recovered	(579,000)	(1,108,000)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	4,475,467	1,578,306
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	1,645,000	11,505,703
	11.2 Stocks	51,768	1,000
	11.3 Mortgage loans	0	0
	11.4 Real estate	0	0
	11.5 Other invested assets	0	0
	11.6 Net gains or (losses) on cash and short-term investments	0	0
	11.7 Miscellaneous proceeds	0	200,906
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,696,768	11,707,609
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	0	12,438,014
	12.2 Stocks	51,750	0
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	0	0
	12.6 Miscellaneous applications	322,581	0
	12.7 Total investments acquired (Lines 12.1 to 12.6)	374,331	12,438,014
13.	Net cash from investments (Line 11.8 minus Line 12.7)	1,322,437	(730,405)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in	(1)	0
	14.2 Capital notes $..........0 less amounts repaid $..........0	0	0
	14.3 Net transfers from affiliates	0	305
	14.4 Borrowed funds received	0	0
	14.5 Other cash provided	13,105	298,797
	14.6 Total (Lines 14.1 to 14.5)	13,105	299,102
15.	Cash applied:		
	15.1 Dividends to stockholders paid	0	2,000,000
	15.2 Net transfers to affiliates	643,428	141,841
	15.3 Borrowed funds repaid	0	0
	15.4 Other applications	13,764	298,460
	15.5 Total (Lines 15.1 to 15.4)	657,193	2,440,301
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(644,088)	(2,141,199)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	5,153,816	(1,293,298)
18.	Cash and short-term investments:		
	18.1 Beginning of year	246,198	1,539,496
	18.2 End of period (Line 17 plus Line 18.1)	5,400,014	246,198

DETAILS OF WRITE-INS

07.401	Miscellaneous income	11	142,983
07.402		0	0
07.403		0	0
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	11	142,983

NOTES TO FINANCIAL STATEMENTS

17.) SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. Transfers of Receivables reported as Sales

The Company did not sell any receivable balances during 2002.

B. Transfer and Servicing of Financial Assets

The Company was not involved in any Transfers and Servicing of Financial Assets during 2002.

C. Wash Sales

The Company was not involved in any wash sale transactions during 2002.

25.) INTERCOMPANY POOLING ARRANGEMENTS

The Company is a participant in an inter-company reinsurance pooling agreement with its parent company, American Empire Surplus Lines Insurance Company. The effect is to transfer all net insurance liabilities of American Empire Insurance Company to American Empire Surplus Lines Insurance Company and to cede a specified percentage of the net underwriting results of American Empire Surplus Lines Insurance Company to American Empire Insurance Company. Effective 1/1/2002 the participation was amended as follows:

Company	NAIC Company Code Number	Participation Percentage
American Empire Surplus Lines Insurance Company	35351	90.0%
American Empire Insurance Company	37990	10.0%
		100.0%

All lines of business are subject to the pooling agreement.

The Company protects itself from excessive loss on any one risk through a variety of property and casualty reinsurance agreements, including catastrophe coverage. All non-affiliate cessions are prior to the cession of pooled business.

All pool participants are parties to reinsurance agreements with non-affiliated reinsurers and have a contractual right of direct recovery from non-affiliated reinsurers per the terms of such reinsurance agreements.

The Company does not have any discrepancies between entries regarding pooled business on its assumed and ceded reinsurance schedules and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.

The Company’s Provision for Reinsurance and write-off of uncollectible reinsurance is not shared with other pool participants.

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. ....12/31/1996.........................

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). ....05/06/1998.........................

7.4 By what department or departments?.................................... OHIO, ARIZONA AND DELAWARE

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

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

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

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

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

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

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: $..0

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

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

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	$................................0	$..0
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)	$................................0	$..0
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
THE BANK OF NEW YORK	ONE WALL STREET, NEW YORK, NEW YORK 10286

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
AMERICAN MONEY MANAGEMENT CORP.	N/A	ONE EAST FOURTH STREET, CINCINNATI, OHIO 45202

GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [X] No [ ] N/A [ ]
   If yes, attach an explanation.
   SEE NOTES TO FINANCIAL STATEMENT NO. 25

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

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

3.2 If yes, give full and complete information thereto:

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

NONE

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

SCHEDULE B - VERIFICATION

NONE

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

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

NONE

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

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	15,485,329	10,799,655	6,113,105	(5,104)	20,166,775	0	0	15,485,329
2. Class 2	6,795,952	0	0	(10,770)	6,785,182	0	0	6,795,952
3. Class 3	0	0	0	0	0	0	0	0
4. Class 4	1,220,000	0	794,168	164,168	590,000	0	0	1,220,000
5. Class 5	0	0	0	0	0	0	0	0
6. Class 6	0	0	0	0	0	0	0	0
7. Total Bonds	23,501,281	10,799,655	6,907,273	148,294	27,541,957	0	0	23,501,281
PREFERRED STOCK								
8. Class 1	0	0	0	0	0	0	0	0
9. Class 2	0	0	0	0	0	0	0	0
10. Class 3	0	0	0	0	0	0	0	0
11. Class 4	0	0	0	0	0	0	0	0
12. Class 5	0	0	0	0	0	0	0	0
13. Class 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	23,501,281	10,799,655	6,907,273	148,294	27,541,957	0	0	23,501,281

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	5,735,710	XXX	5,735,710	10,988	0

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	154,160	0	0	1,977,654
2. Cost of short-term investments acquired	10,799,655	0	0	27,472,739
3. Increase (decrease) by adjustment	0	0	0	0
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	0	0	0	0
6. Consideration received on disposal of short-term investments	5,218,105	0	0	29,296,233
7. Book/adjusted carrying value, current period	5,735,710	0	0	154,160
8. Total valuation allowance	0	0	0	0
9. Subtotal (Lines 7 plus 8)	5,735,710	0	0	154,160
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Lines 9 minus 10)	5,735,710	0	0	154,160
12. Income collected during period	10,988	0	0	90,771
13. Income earned during period	10,988	0	0	90,771

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	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	Yes	0	0	0	0	0	0
2.	Alaska AK	Yes	0	0	0	25,000	40,689	94,687
3.	Arizona AZ	Yes	0	0	0	0	75	320
4.	Arkansas AR	Yes	0	0	0	0	5	235
5.	California CA	Yes	0	0	0	0	7,148	12,897
6.	Colorado CO	Yes	0	0	0	0	190	1,443
7.	Connecticut CT	Yes	0	0	0	0	(21)	0
8.	Delaware DE	Yes	0	0	0	0	0	0
9.	District of Columbia DC	Yes	0	0	0	0	0	0
10.	Florida FL	Yes	0	0	0	0	0	0
11.	Georgia GA	Yes	0	0	0	0	0	0
12.	Hawaii HI	Yes	0	0	0	0	0	0
13.	Idaho ID	Yes	0	0	0	0	234	575
14.	Illinois IL	Yes	0	0	0	0	0	0
15.	Indiana IN	Yes	0	0	0	0	71	657
16.	Iowa IA	Yes	0	0	0	0	15	210
17.	Kansas KS	Yes	0	0	0	0	10	460
18.	Kentucky KY	Yes	0	0	0	0	0	0
19.	Louisiana LA	Yes	0	0	0	0	0	0
20.	Maine ME	No	0	0	0	0	0	0
21.	Maryland MD	Yes	0	0	0	0	0	0
22.	Massachusetts MA	No	0	0	0	0	0	0
23.	Michigan MI	Yes	0	0	0	0	1,087	2,669
24.	Minnesota MN	Yes	0	0	0	0	251	836
25.	Mississippi MS	Yes	0	0	0	0	0	0
26.	Missouri MO	Yes	0	0	0	0	120	676
27.	Montana MT	Yes	0	0	0	0	76	303
28.	Nebraska NE	Yes	0	0	0	0	45	186
29.	Nevada NV	Yes	0	0	0	0	10	337
30.	New Hampshire NH	No	0	0	0	0	0	0
31.	New Jersey NJ	Yes	0	0	0	0	(1)	(1)
32.	New Mexico NM	Yes	0	0	0	0	5	165
33.	New York NY	Yes	0	0	0	0	296,869	347,203
34.	North Carolina NC	Yes	0	0	0	0	0	0
35.	North Dakota ND	Yes	0	0	0	0	0	35
36.	Ohio OH	Yes	0	0	0	0	66	831
37.	Oklahoma OK	Yes	0	0	0	0	10	476
38.	Oregon OR	Yes	0	0	0	0	1,551	3,711
39.	Pennsylvania PA	No	0	0	0	0	0	0
40.	Rhode Island RI	Yes	0	0	0	0	0	0
41.	South Carolina SC	Yes	0	0	0	0	0	0
42.	South Dakota SD	Yes	0	0	0	0	0	0
43.	Tennessee TN	Yes	0	0	0	0	5	195
44.	Texas TX	Yes	0	0	0	0	55	1,240
45.	Utah UT	Yes	0	0	0	0	1,483,858	1,484,327
46.	Vermont VT	No	0	0	0	0	0	0
47.	Virginia VA	Yes	0	0	0	0	0	0
48.	Washington WA	Yes	0	0	0	0	1,997	5,420
49.	West Virginia WV	Yes	0	0	0	0	0	0
50.	Wisconsin WI	Yes	0	0	0	0	75	380
51.	Wyoming WY	Yes	0	0	0	0	0	0
52.	American Samoa AS	No	0	0	0	0	0	0
53.	Guam GU	No	0	0	0	0	0	0
54.	Puerto Rico PR	No	0	0	0	0	0	0
55.	US Virgin Islands VI	No	0	0	0	0	0	0
56.	Canada CN	No	0	0	0	0	0	0
57.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58.	Totals	(a) 46	0	0	0	25,000	1,834,495	1,960,473
	DETAILS OF WRITE-INS							
5701.		XXX	0	0	0	0	0	0
5702.		XXX	0	0	0	0	0	0
5703.		XXX	0	0	0	0	0	0
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799.	Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	0	0	0	0	0	0

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

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

PART 1 – ORGANIZATIONAL CHART

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	0	0	0.0	0.0
2. Allied lines	0	0	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	0	0	0.0	0.0
5. Commercial multiple peril	0	0	0.0	0.0
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	0	0	0.0	0.0
10. Financial guaranty	0	0	0.0	0.0
11.1. Medical malpractice-occurrence	0	0	0.0	0.0
11.2. Medical malpractice-claims made	0	0	0.0	0.0
12. Earthquake	0	0	0.0	0.0
13. Group accident and health	0	0	0.0	0.0
14. Credit accident and health	0	0	0.0	0.0
15. Other accident and health	0	0	0.0	0.0
16. Workers' compensation	0	0	0.0	0.0
17.1 Other liability-occurrence	0	234	0.0	0.0
17.2 Other liability-claims made	0	0	0.0	0.0
18.1 Products liability-occurrence	0	(197)	0.0	0.0
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	0	0	0.0	0.0
19.3, 19.4 Commercial auto liability	0	0	0.0	0.0
21. Auto physical damage	0	0	0.0	0.0
22. Aircraft (all perils)	0	(10,070)	0.0	0.0
23. Fidelity	0	0	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	0	0.0	0.0
27. Boiler and machinery	0	0	0.0	0.0
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0.0	0.0
34. Totals	0	(10,033)	0.0	0.0
DETAILS OF WRITE-INS				
3301.	0	0	0.0	0.0
3302.	0	0	0.0	0.0
3303.	0	0	0.0	0.0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	0	0	0
2. Allied lines	0	0	0
3. Farmowners multiple peril	0	0	0
4. Homeowners multiple peril	0	0	0
5. Commercial multiple peril	0	0	0
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	0	0	0
10. Financial guaranty	0	0	0
11.1. Medical malpractice-occurrence	0	0	0
11.2. Medical malpractice-claims made	0	0	0
12. Earthquake	0	0	0
13. Group accident and health	0	0	0
14. Credit accident and health	0	0	0
15. Other accident and health	0	0	0
16. Workers' compensation	0	0	0
17.1. Other liability-occurrence	0	0	0
17.2. Other liability-claims made	0	0	0
18.1. Products liability-occurrence	0	0	0
18.2. Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	0	0	0
19.3, 19.4 Commercial auto liability	0	0	0
21. Auto physical damage	0	0	0
22. Aircraft (all perils)	0	0	0
23. Fidelity	0	0	0
24. Surety	0	0	0
26. Burglary and theft	0	0	0
27. Boiler and machinery	0	0	0
28. Credit	0	0	0
29. International	0	0	0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0
34. Totals	0	0	0
DETAILS OF WRITE-INS			
3301.	0	0	0
3302.	0	0	0
3303.	0	0	0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0

NONE

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	352	927	1,279	(2,785)	0	(2,785)	986	9	2,956	3,951	(2,151)	2,038	(113)
2. 2000	234	353	588	(1,205)	17	(1,188)	648	190	1,073	1,911	(792)	927	135
3. Subtotals 2000 + Prior	586	1,281	1,867	(3,991)	17	(3,974)	1,634	200	4,029	5,862	(2,943)	2,965	22
4. 2001	280	1,239	1,518	(3,402)	20	(3,381)	731	369	3,546	4,646	(2,950)	2,696	(254)
5. Subtotals 2001 + Prior	865	2,519	3,385	(7,392)	37	(7,355)	2,365	569	7,575	10,508	(5,893)	5,661	(232)
6. 2002	XXX	XXX	XXX	XXX	24	24	XXX	67	1,705	1,772	XXX	XXX	XXX
7. Totals	865	2,519	3,385	(7,392)	62	(7,331)	2,365	635	9,280	12,280	(5,893)	5,661	(232)
8. Prior Year-End's Surplus As Regards Policyholders	21,673												

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. (680.9)%	2. 224.7 %	3. (6.8)%

Col. 13, Line 7 Line 8
4. (1.1)%

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

* 3 7 9 9 0 2 0 0 2 4 5 0 0 0 0 0 1 *

Overflow Page
NONE

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)
Common Stocks - Industrial and Miscellaneous								
United States								
170032-11-4	CHIQUITA BRANDS INTERNATIONAL WT	03/19/2002	EXCHANGE	9,000.000	43,650		0	L
170032-80-9	CHIQUITA BRANDS INTERNATIONAL	03/19/2002	EXCHANGE	540.000	8,100		0	L
	United States				51,750	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				51,750	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				51,750	XXX	0	XXX
7099999.	Total - Common Stocks				51,750	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				51,750	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				51,750	XXX	0	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 - Special Revenue and Special Assessment																
Ohio																
677560-B*-4	OHIO HI EDUC SER A 7.50 12-1-01	03/19/2002	REDEEMED		195,000	195,000	185,250	195,000	0	0	0	0	0	0		1
	Ohio				195,000	195,000	185,250	195,000	0	0	0	0	0	0	0	XXX
	United States				195,000	195,000	185,250	195,000	0	0	0	0	0	0	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				195,000	195,000	185,250	195,000	0	0	0	0	0	0	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
066050-BP-9	BANKAMERICA CORP 8.125 2-1-02 NC	02/01/2002	REDEEMED		700,000	700,000	710,843	700,000	(131)	0	0	0	0	28,438		1PE
208464-AG-2	CONSECO INC 6.40 2-10-03 NC	01/30/2002	BEAR STEARNS & CO. INC		750,000	1,000,000	560,000	600,000	194,168	0	0	(44,168)	(44,168)	30,933		4
	United States				1,450,000	1,700,000	1,270,843	1,300,000	194,037	0	0	(44,168)	(44,168)	59,371	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				1,450,000	1,700,000	1,270,843	1,300,000	194,037	0	0	(44,168)	(44,168)	59,371	0	XXX
6099997.	Total - Bonds - Part 4				1,645,000	1,895,000	1,456,093	1,495,000	194,037	0	0	(44,168)	(44,168)	59,371	0	XXX
6099999.	Total - Bonds				1,645,000	1,895,000	1,456,093	1,495,000	194,037	0	0	(44,168)	(44,168)	59,371	0	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
170032-10-6	CHIQUITA BRANDS INTERNATIONAL, INC.	03/19/2002	EXCHANGE	75,717.000	51,768		1,542,734	52,245	2,275	0	0	1,034	1,034		0	L
	United States				51,768	XXX	1,542,734	52,245	2,275	0	0	1,034	1,034	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				51,768	XXX	1,542,734	52,245	2,275	0	0	1,034	1,034	0	0	XXX
7099997.	Total - Common Stocks - Part 4				51,768	XXX	1,542,734	52,245	2,275	0	0	1,034	1,034	0	0	XXX
7099999.	Total - Common Stocks				51,768	XXX	1,542,734	52,245	2,275	0	0	1,034	1,034	0	0	XXX
7199999.	Total - Preferred and Common Stocks				51,768	XXX	1,542,734	52,245	2,275	0	0	1,034	1,034	0	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				1,696,768	XXX	2,998,827	1,547,245	196,312	0	0	(43,134)	(43,134)	59,371	0	XXX

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

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
		Rate of	Amount of Interest Received During	Amount of Interest Accrued at Current	5	6	7	
Depository		Interest	Current Quarter	Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
The Bank of New York	New York, New York	0.600	70	0	543	518	506	
The Provident Bank	Cincinnati, Ohio	2.330	287	0	50,481	50,571	50,671	
The Provident Bank	Cincinnati, Ohio	0.000	0	0	(160,201)	71,641	23,837	
The Provident Bank	Cincinnati, Ohio	0.000	0	0	(5,755)	(109,548)	(410,710)	
0199999. Total Open Depositories		XXX	356	0	(114,933)	13,182	(335,696)	XXX
0399999. Total Cash on Deposit		XXX	356	0	(114,933)	13,182	(335,696)	XXX
0599999. Total Cash		XXX	356	0	(114,933)	13,182	(335,696)	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