



QUARTERLY STATEMENT

As of March 31, 2002
of the Condition and Affairs of the

CONTINENTAL HERITAGE INSURANCE
COMPANY

NAIC Group Code..... 959, 959
(Current Period) (Prior Period)

NAIC Company Code..... 39551

Employer's ID Number..... 87-0363183

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated..... March 11, 1980

Commenced Business..... May 12, 1980

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

PO 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)
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614-895-2000
(Area Code) (Telephone Number) (Extension)
614-895-7036
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Policyowner Relations Contact

2400 CORPORATE EXCHANGE DRIVE..... COLUMBUS OH 43231
(Street and Number) (City or Town, State and Zip Code)

614-895-2000
(Area Code) (Telephone Number) (Extension)

OFFICERS

President JOHN ANTHONY MARAZZA

Treasurer GLENN DAVID SOUTHWICK

Secretary JOHN ANTHONY MARAZZA

VICE PRESIDENTS

CHRISTOPHER JOHN TIMM

GARY MICHAEL WILLIAMS

BRADLEY MICHAEL WILLIAMS

CYRIL ELMO PARISH

DAVID GERVERS

TIMOTHY CLAY ELLIS #

TIMOTHY ALLAN GORDON #

DIRECTORS OR TRUSTEES

ROSWELL PAINE ELLIS

JOHN ANTHONY MARAZZA

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)

JOHN ANTHONY MARAZZA

(Printed Name)

President

(Signature)

JOHN ANTHONY MARAZZA

(Printed Name)

Secretary

(Signature)

GLENN DAVID SOUTHWICK

(Printed Name)

Treasurer

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

CONTINENTAL HERITAGE INSURANCE COMPANY
ASSETS

	Current Statement Date			4
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
1. Bonds.....	7,499,721		7,499,721	7,410,639
2. Stocks:				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
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 (\$.....1,766,644) and short-term investments (\$....44,823).....	1,811,467		1,811,467	1,844,846
6. Other invested assets.....			.0	
7. Receivable for securities.....			.0	
8. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
9. Subtotals, cash and invested assets (Lines 1 to 8).....	9,311,188	.0	9,311,188	9,255,485
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection.....	256,252	128,794	127,458	147,547
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			.0	
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.....	196,222		196,222	390,662
15. Federal and foreign income tax recoverable and interest thereon (including \$....225,100 net deferred tax asset).....	199,600	124,264	75,336	31,817
16. Guaranty funds receivable or on deposit.....			.0	
17. Electronic data processing equipment and software.....			.0	
18. Interest, dividends and real estate income due and accrued.....	146,784		146,784	92,427
19. Net adjustments in assets and liabilities due to foreign exchange rates.....			.0	
20. Receivable from parent, subsidiaries and affiliates.....	419,168		419,168	217,109
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.....			.0	
25. Aggregate write-ins for other than invested assets.....	980	.0	980	980
26. Total assets excluding protected cell assets (Lines 9 through 25).....	10,530,194	253,058	10,277,136	10,136,027
27. Protected cell assets.....			.0	
28. TOTALS (Lines 26 and 27).....	10,530,194	253,058	10,277,136	10,136,027

DETAILS OF WRITE-INS

0801.			.0	
0802.			.0	
0803.			.0	
0898. Summary of remaining write-ins for Line 8 from overflow page.....	.0	.0	.0	.0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	.0	.0	.0	.0
2501. Miscellaneous Receivable.....	980		980	980
2502.			.0	
2503.			.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	980	.0	980	980

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$.....325,956).....	2,089,992	2,114,081
2. Reinsurance payable on paid losses and loss adjustment expenses.....	334,994	320,621
3. Loss adjustment expenses.....	516,140	489,711
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	1,944	2,712
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	111,163	82,194
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 \$.....0 and including warranty reserves of \$.....0).....	1,196,880	988,531
10. Advance premium.....		
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....		
13. Funds held by company under reinsurance treaties.....		
14. Amounts withheld or retained by company for account of others.....		
15. Remittances and items not allocated.....		
16. Provision for reinsurance.....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	105,085	259,651
20. Payable for securities.....		
21. Liability for amounts held under uninsured accident and health plans.....		
22. Capital notes \$..... and interest thereon \$.....		
23. Aggregate write-ins for liabilities.....	(137,085)	(148,625)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	4,219,113	4,108,876
25. Protected cell liabilities.....		
26. Total liabilities (Lines 24 and 25).....	4,219,113	4,108,876
27. Aggregate write-ins for special surplus funds.....	138,600	138,600
28. Common capital stock.....	1,552,502	1,552,502
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.....	2,347,500	2,347,500
33. Unassigned funds (surplus).....	2,019,421	1,988,549
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).....	6,058,023	6,027,151
36. TOTALS.....	10,277,136	10,136,027

DETAILS OF WRITE-INS

2301. Line 15 from 2000 Annual Statement.....		
2302. Retroactive Reinsurance Reserves Ceded.....	(1,185,000)	(1,185,000)
2303. Premium Deficiency Reserve.....	13,000	17,500
2398. Summary of remaining write-ins for Line 23 from overflow page.....	1,034,915	1,018,875
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	(137,085)	(148,625)
2701. Special Surplus from Retroactive Reinsurance.....	138,600	138,600
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).....	138,600	138,600
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

CONTINENTAL HERITAGE INSURANCE COMPANY
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 \$.....3,146,175).....	2,511,353	1,590,814	7,271,284
1.2 Assumed..... (written \$.....1,021,948).....	811,940	572,751	2,774,778
1.3 Ceded..... (written \$.....3,147,834).....	2,511,353	1,590,814	7,271,284
1.4 Net..... (written \$.....1,020,289).....	811,940	572,751	2,774,778
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....349,701):			
2.1 Direct.....	34,136	42,026	63,190
2.2 Assumed.....	202,697	182,137	1,081,500
2.3 Ceded.....	33,129	42,026	63,590
2.4 Net.....	203,704	182,137	1,081,100
3. Loss expenses incurred.....	155,985	74,480	441,442
4. Other underwriting expenses incurred.....	522,199	359,274	1,399,054
5. Aggregate write-ins for underwriting deductions.....	(4,500)	0	17,500
6. Total underwriting deductions (Lines 2 through 5).....	877,388	615,891	2,939,096
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	(65,448)	(43,140)	(164,318)
INVESTMENT INCOME			
9. Net investment income earned.....	109,826	113,838	455,967
10. Net realized capital gains (losses).....	230		(187)
11. Net investment gain (loss) (Lines 9 + 10).....	110,056	113,838	455,780
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....		369	2,537
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	0	0	211,303
15. Total other income (Lines 12 through 14).....	0	369	213,840
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15).....	44,608	71,067	505,302
17. Dividends to policyholders.....			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17).....	44,608	71,067	505,302
19. Federal and foreign income taxes incurred.....	25,500	28,000	192,000
20. Net income (Line 18 minus Line 19) (to Line 22).....	19,108	43,067	313,302
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year.....	6,027,151	5,468,225	5,468,225
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20).....	19,108	43,067	313,302
23. Net unrealized capital gains or losses.....			
24. Change in net unrealized foreign exchange capital gain (loss).....			
25. Change in net deferred income taxes.....	13,100	1,000	187,000
26. Change in nonadmitted assets.....	(1,336)	(2,290)	(99,376)
27. Change in provision for reinsurance.....			
28. Change in surplus notes.....			
29. Surplus (contributed to) withdrawn from protected cells.....			
30. Cumulative effect of changes in accounting principles.....		158,000	158,000
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.....			
32.2 Transferred to capital (Stock Dividend).....			
32.3 Transferred from capital.....			
33. Net remittances from or (to) Home Office.....			
34. Dividends to stockholders.....			
35. Change in treasury stock.....			
36. Aggregate write-ins for gains and losses in surplus.....	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36).....	30,872	199,777	558,926
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37).....	6,058,023	5,668,002	6,027,151
DETAILS OF WRITE-INS			
0501. Premium Deficiency Reserve.....	(4,500)		17,500
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).....	(4,500)	0	17,500
1401. Miscellaneous Income.....			1,303
1402. Retroactive Reinsurance Gain.....			210,000
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	0	0	211,303
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

CONTINENTAL HERITAGE INSURANCE COMPANY
CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	1,040,306	2,354,240
2. Loss and loss adjustment expenses paid (net of salvage and subrogation).....	148,536	1,562,588
3. Underwriting expenses paid.....	493,998	1,463,217
4. Other underwriting income (expenses).....	4,500	(17,500)
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4).....	402,272	(689,065)
6. Net investment income.....	60,555	476,116
7. Other income (expenses):		
7.1 Agents' balances charged off.....		2,537
7.2 Net funds held under reinsurance treaties.....		
7.3 Net amount withheld or retained for account of others.....		
7.4 Aggregate write-ins for miscellaneous items.....	0	62,680
7.5 Total other income (Lines 7.1 to 7.4).....	0	65,217
8. Dividends to policyholders on direct business, less \$.....0 dividends on reinsurance assumed or ceded (net).....		
9. Federal and foreign income taxes (paid) recovered.....	(57,183)	(117,317)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9).....	405,644	(265,049)
CASH FROM INVESTMENTS		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds.....	205,571	451,399
11.2 Stocks.....		
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.....		(4)
11.7 Miscellaneous proceeds.....		
11.8 Total investment proceeds (Lines 11.1 to 11.7).....	205,571	451,395
12. Cost of investments acquired (long-term only):		
12.1 Bonds.....	299,505	2,644,073
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Miscellaneous applications.....		
12.7 Total investments acquired (Lines 12.1 to 12.6).....	299,505	2,644,073
13. Net cash from investments (Line 11.8 minus Line 12.7).....	(93,934)	(2,192,678)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in.....		
14.2 Capital notes \$.....0 less amounts repaid \$.....0.....		
14.3 Net transfers from affiliates.....		231,680
14.4 Borrowed funds received.....		
14.5 Other cash provided.....	11,540	
14.6 Total (Lines 14.1 to 14.5).....	11,540	231,680
15. Cash applied:		
15.1 Dividends to stockholders paid.....		
15.2 Net transfers to affiliates.....	356,625	217,109
15.3 Borrowed funds repaid.....		
15.4 Other applications.....	4	
15.5 Total (Lines 15.1 to 15.4).....	356,629	217,109
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5).....	(345,089)	14,571
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16).....	(33,379)	(2,443,156)
18. Cash and short-term investments:		
18.1 Beginning of year.....	1,844,846	4,288,002
18.2 End of period (Line 17 plus Line 18.1).....	1,811,467	1,844,846
DETAILS OF WRITE-INS		
07.401 Miscellaneous Income.....		211,305
07.402 Retroactive Reinsurance Reserves Ceded.....		(1,185,000)
07.403 Premium Deficiency Reserve.....		17,500
07.498 Summary of remaining write-ins for Line 7.4 from overflow page.....	0	1,018,875
07.499 Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above).....	0	62,680

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Continental Heritage Insurance 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	\$ 225,100
Gross deferred tax liabilities	-
Net deferred tax asset	225,100
Nonadmitted deferred tax assets	124,264
Admitted deferred tax asset	\$ 100,836
Increase in nonadmitted deferred tax assets	\$ 1,264

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)	\$ 25,500	\$ 192,000
Prior year underaccrual (overaccrual)	-	-
Current income taxes incurred	\$ 25,500	\$ 192,000

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)	\$ 2,590,225	\$ 2,160,247	\$ 429,978	\$ 146,192
Unearned premiums	1,160,406	928,325	232,081	78,908
Other				-
Gross DTAs				\$ 225,100
Nonadmitted DTAs				\$ 124,264

DTAs Resulting from Book/Tax Differences in	March 31, 2002	December 31, 2001	Change
Unpaid losses and LAE (including salvage and subrogation)	\$ 146,192	\$ 144,000	\$ 2,192
Unearned premiums	78,908	68,000	10,908
Other	-	-	-
Gross DTAs	\$ 225,100	\$ 212,000	\$ 13,100
Nonadmitted DTAs	\$ 124,264	\$ 123,000	\$ 1,264

The change in gross DTAs of \$13,100 and gross DTLs of \$0 is the change in net deferred income taxes of \$13,100 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	\$ 44,608	\$ 15,000
Tax over book reserves (including salvage and subrogation)	(10,815)	(3,000)
Unearned premiums	41,670	14,000
Tax exempt interest, net of proration	(715)	(500)
Taxable income	\$ 74,748	\$ 25,500

E. Operating Loss and Tax Carryforwards

1. Not applicable.
2. The following is income tax expense for 2001 and 2000 that is available for recoupment in the event of future net losses:

Year	Amount
2002	\$ 25,500
2001	192,000

Note 10 - Information Concerning Parent, Subsidiaries

A. Nature of Relationships

The Company is a wholly owned subsidiary of Century Surety Company (Parent), an Ohio property/casualty insurance company. Parent was a wholly owned subsidiary of CBIZ Management Company through October 5, 2000. Effective October 5, 2000, Parent was acquired by ProFinance Holdings Corporation.

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

In 2002, the Company paid Williams National Surety Corporation (Williams) and C.E. Parrish General Agency (Parrish) \$2,787,581 of commissions for bail bonds through an operating agreement. Certain officers of Williams and Parrish are officers of the Company.

C. The Company incurred commissions of \$107,164 through an agency agreement with Century Workers' Compensation Agency, Inc. (a subsidiary of ProFinance Holdings Corporation).

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

C. Wash Sales

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

Note 21 - Events Subsequent

A. There were no known material events occurring subsequent to March 31, 2002.

CONTINENTAL HERITAGE INSURANCE COMPANY
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	2	3
Name of Entity	NAIC Company Code	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?..... Current examination by 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 [] 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
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

CONTINENTAL HERITAGE INSURANCE COMPANY
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?
If yes, attach an explanation.

Yes [] No [X] N/A []

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?
If yes, attach an explanation.

Yes [] No [X]

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled?
3.2 If yes, give full and complete information thereto:

Yes [] No []

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?
4.2 If yes, complete the following schedule:

Yes [] No [X]

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

Statement as of March 31, 2002 of the

CONTINENTAL HERITAGE INSURANCE COMPANY

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	C	C	
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	C	C	C
9. Total valuation allowance.....				
10. Subtotal (Lines 8 plus 9).....	0	C	C	C
11. Total nonadmitted amounts.....				
12. Statement value, current period (Page 2, real estate lines, current period).....	0	C	C	C

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	C	C	
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	C	C	C
10. Total valuation allowance.....				
11. Subtotal (Lines 9 plus 10).....	0	C	C	C
12. Total nonadmitted amounts.....				
13. Statement value of mortgages owned at end of current period.....	0	C	C	C

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	C	C	
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	C	C	C
10. Total valuation allowance.....				
11. Subtotal (Lines 9 plus 10).....	0	C	C	C
12. Total nonadmitted amounts.....				
13. Statement value of long-term invested assets at end of current period.....	0	C	C	C

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.....	6,977,586	717,680	621,045	(5,182)	7,069,039			6,977,586
2. Class 2.....	475,410			95	475,505			475,410
3. Class 3.....								
4. Class 4.....								
5. Class 5.....								
6. Class 6.....								
7. Total Bonds.....	7,452,996	717,680	621,045	(5,087)	7,544,544	0	0	7,452,996
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....								
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock.....	7,452,996	717,680	621,045	(5,087)	7,544,544	0	0	7,452,996

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.....	44,823	XXX.....	44,823	1,230	.....

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.....	42,357	0	0	139,210
2. Cost of short-term investments acquired.....	418,175	.....	.....	.....26,336,872
3. Increase (decrease) by adjustment.....	.....	.....	.....	.....(129,322)
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.....	415,709	.....	.....	.....26,304,403
7. Book/adjusted carrying value, current period.....	44,823	0	0	42,357
8. Total valuation allowance.....	.....	.....	.....	.....
9. Subtotal (Lines 7 plus 8).....	44,823	0	0	42,357
10. Total nonadmitted amounts.....	.....	.....	.....	.....
11. Statement value (Lines 9 minus 10).....	44,823	0	0	42,357
12. Income collected during period.....	1,230	.....	.....	.....17,091
13. Income earned during period.....	940	.....	.....	.....17,429

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		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
			2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1.	Alabama.....AL	..NO						
2.	Alaska.....AK	..NO						
3.	Arizona.....AZ	..NO						
4.	Arkansas.....AR	..NO						
5.	California.....CA	..YES	709,936	456,047	165,000	140,043	310,127	782,903
6.	Colorado.....CO	..NO						
7.	Connecticut.....CT	..NO						
8.	Delaware.....DE	..NO						
9.	District of Columbia.....DC	..NO						55
10.	Florida.....FL	..YES	1,915,945	172,349			118,999	94,977
11.	Georgia.....GA	..NO						
12.	Hawaii.....HI	..NO						
13.	Idaho.....ID	..YES	104,809	268,347				
14.	Illinois.....IL	..YES						
15.	Indiana.....IN	..NO						
16.	Iowa.....IA	..NO						
17.	Kansas.....KS	..NO						
18.	Kentucky.....KY	..NO						
19.	Louisiana.....LA	..NO						
20.	Maine.....ME	..NO						
21.	Maryland.....MD	..YES	149,441	370,931			4,130	3,296
22.	Massachusetts.....MA	..NO						
23.	Michigan.....MI	..NO						
24.	Minnesota.....MN	..YES						
25.	Mississippi.....MS	..NO						
26.	Missouri.....MO	..NO						
27.	Montana.....MT	..NO						
28.	Nebraska.....NE	..NO						
29.	Nevada.....NV	..YES	46,821	95,283			25,477	20,772
30.	New Hampshire.....NH	..NO						
31.	New Jersey.....NJ	..NO						
32.	New Mexico.....NM	..NO						
33.	New York.....NY	..NO						
34.	North Carolina.....NC	..NO						
35.	North Dakota.....ND	..YES						
36.	Ohio.....OH	..YES	23,573	1,941				
37.	Oklahoma.....OK	..NO						
38.	Oregon.....OR	..NO						
39.	Pennsylvania.....PA	..NO						
40.	Rhode Island.....RI	..NO						
41.	South Carolina.....SC	..NO						
42.	South Dakota.....SD	..NO						
43.	Tennessee.....TN	..YES	58,350	82,320				
44.	Texas.....TX	..YES	138,959	160,930		(17,669)		84,261
45.	Utah.....UT	..YES	(1,659)	(986)			71,935	67,625
46.	Vermont.....VT	..NO						
47.	Virginia.....VA	..NO						
48.	Washington.....WA	..NO						
49.	West Virginia.....WV	..NO						
50.	Wisconsin.....WI	..NO						
51.	Wyoming.....WY	..NO						
52.	American Samoa.....AS	..NO						
53.	Guam.....GU	..NO						
54.	Puerto Rico.....PR	..NO						
55.	US Virgin Islands.....VI	..NO						
56.	Canada.....CN	..NO						
57.	Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0
58.	Totals.....	(a).....12	3,146,175	1,607,162	165,000	122,374	530,668	1,053,889

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
5799.	Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above).....	XXX	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

Statement as of March 31, 2002 of the

CONTINENTAL HERITAGE INSURANCE COMPANY

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....			0.0	
2. Allied lines.....			0.0	
3. Farmowners multiple peril.....			0.0	
4. Homeowners multiple peril.....			0.0	
5. Commercial multiple peril.....		4,861	0.0	46.2
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....			0.0	
10. Financial guaranty.....			0.0	
11.1. Medical malpractice-occurrence.....			0.0	
11.2. Medical malpractice-claims made.....			0.0	
12. Earthquake.....			0.0	
13. Group accident and health.....			0.0	
14. Credit accident and health.....			0.0	
15. Other accident and health.....			0.0	
16. Workers' compensation.....			0.0	
17.1. Other liability-occurrence.....	9,507	207	2.2	55.9
17.2. Other liability-claims made.....			0.0	
18.1. Products liability-occurrence.....			0.0	
18.2. Products liability-claims made.....			0.0	
19.1, 19.2. Private passenger auto liability.....		(2,531)	0.0	(61.9)
19.3, 19.4. Commercial auto liability.....	641	(746)	(116.4)	193.8
21. Auto physical damage.....		4,731	0.0	47.2
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....	2,501,205	27,614	1.1	0.0
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.....	2,511,353	34,136	1.4	2.6

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. Allied lines.....			
3. Farmowners multiple peril.....			
4. Homeowners multiple peril.....			
5. Commercial multiple peril.....			4,808
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....			
10. Financial guaranty.....			
11.1. Medical malpractice-occurrence.....			
11.2. Medical malpractice-claims made.....			
12. Earthquake.....			
13. Group accident and health.....			
14. Credit accident and health.....			
15. Other accident and health.....			
16. Workers' compensation.....			
17.1. Other liability-occurrence.....	7,502	7,502	22,526
17.2. Other liability-claims made.....			
18.1. Products liability-occurrence.....			
18.2. Products liability-claims made.....			
19.1, 19.2. Private passenger auto liability.....			(31,871)
19.3, 19.4. Commercial auto liability.....			11,382
21. Auto physical damage.....	(1,659)	(1,659)	4,579
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....	3,140,332	3,140,332	1,595,738
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.....	3,146,175	3,146,175	1,607,162

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

19

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	713	363	1,076	139		139	631	67	295	993	57	(1)	56
2. 2000	317	207	524	44	1	45	307	14	296	617	34	104	138
3. Subtotals 2000 + Prior	1,030	570	1,600	183	1	184	938	81	591	1,610	91	103	194
4. 2001	269	735	1,004	126	2	128	239	38	341	618	96	(354)	(258)
5. Subtotals 2001 + Prior	1,299	1,305	2,604	309	3	312	1,177	119	932	2,228	187	(251)	(64)
6. 2002	XXX.....	XXX.....	XXX.....	XXX.....	23	23	XXX.....	106	272	378	XXX.....	XXX.....	XXX.....
7. Totals	1,299	1,305	2,604	309	26	335	1,177	225	1,204	2,606	187	(251)	(64)
8. Prior Year-End's Surplus As Regards Policyholders	6,027										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. ....(19.2)%	3. ....(2.5)%
											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.

CONTINENTAL HERITAGE INSURANCE COMPANY

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:



Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31, Prior Year
2304. Funds held by Company under Retroactive Reinsurance Treaty.....	1,034,915	1,018,875
2397. Summary of remaining write-ins for Line 23 from Liabilities.....	1,034,915	1,018,875

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Funds held by Company under Retroactive Reinsurance Treaty.....		1,018,875
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow.....	0	1,018,875

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.....	LEHMAN BROTHERS.....		249,505	250,000		1PE.....
0399999.	Total - Bonds - U.S. Government.....				249,505	250,000	0	XXX.....
Bonds - Industrial and Miscellaneous								
United States								
99B002469.....	BEXAR COUNTY TX CD 2.85% 3/13/2004.....	03/13/2002.....	DIRECT.....		50,000	50,000		1Z.....
	United States.....				50,000	50,000	0	XXX.....
4599999.	Total - Bonds - Industrial & Miscellaneous.....				50,000	50,000	0	XXX.....
6099997.	Total - Bonds - Part 3.....				299,505	300,000	0	XXX.....
6099999.	Total - Bonds.....				299,505	300,000	0	XXX.....
7299999.	Total - Bonds, Preferred and Common Stocks.....				299,505	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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
Bonds - Special Revenue and Special Assessment																
Hawaii																
419818-FX-2...	HAWAII ST HSG FIN & DEV 4.850 07/01/2029...	02/22/2002	VARIOUS.....		105,380	105,000	105,184	105,147	(2)	.....	.....	.....235	235	3,263	.....	1PE.....
	Hawaii.....				105,380	105,000	105,184	105,147	(2)	0	0	235	235	3,263	0	XXX...
United States																
3133TT-NN-7...	FEDERAL HOME LN MTG COR 6.500 11/01/2013	03/01/2002	PAYDOWN.....		97,993	97,993	98,176	98,017	(25)	.....	.....	.....	.....0	910	.....	1PE.....
31376T-UQ-8...	FEDERAL NATIONAL MTG AS 7.500 11/01/2011	03/01/2002	PAYDOWN.....		1,372	1,372	1,398	1,372	.....	.....	.....	.....	.....0	17	.....	1.....
31389A-4Z-3...	FEDERAL NATIONAL MTG AS 6.000 12/01/2031	03/01/2002	PAYDOWN.....		826	826	817	826	.....	.....	.....	.....	.....0	8	.....	1.....
	U.S.....				100,191	100,191	100,391	100,215	(25)	0	0	0	0	935	0	XXX...
	United States.....				205,571	205,191	205,575	205,362	(27)	0	0	235	235	4,198	0	XXX...
3199999.	Total - Bonds - Special Revenue & Assessment.....				205,571	205,191	205,575	205,362	(27)	0	0	235	235	4,198	0	XXX...
6099997.	Total - Bonds - Part 4.....				205,571	205,191	205,575	205,362	(27)	0	0	235	235	4,198	0	XXX...
6099999.	Total - Bonds.....				205,571	205,191	205,575	205,362	(27)	0	0	235	235	4,198	0	XXX...
7299999.	Total - Bonds, Preferred and Common Stocks.....				205,571	XXX.....	205,575	205,362	(27)	0	0	235	235	4,198	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 Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5	6	7	*
Depository					First Month	Second Month	Third Month	
Open Depositories								
Delaware County Bank & Trust Co.....	41 N. Sandusky Street..... Delaware, OH 43015.....	2.750		2,040	150,000	150,000	150,000	
Eaton National Bank & Trust Co.....	110 West Main Street..... Eaton, OH 45320.....	2.750		2,040	150,000	150,000	150,000	
Federal Home Loan Bank.....	Commercial Paper.....	1.742				499,372		
Federal Home Loan Bank.....	Commercial Paper.....	1.772					299,661	
First Bank Richmond.....	20 North 9th Street..... Richmond, IN 47374.....	2.750	1,514	1,215	187,500	187,500	187,500	
Firststar.....	Location 0999..... Cincinnati, OH 45264-0999.....	1.410		643	236,388	337,199	201,583	
Firststar.....	PO Box 1118..... Cincinnati, OH 45201-1118.....	3.440		1,433	50,000	50,000	50,000	
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	2.000				10,000		
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	2.250		277		50,000	50,000	
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	2.500		432		70,000	70,000	
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	2.750		5			10,000	
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	4.250		1,714	60,000	60,000	60,000	
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	4.500		2,047	50,000	50,000	50,000	
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	5.000		2,466	50,000	50,000	50,000	
Independence Bank.....	4401 Rockside..... Independence OH 44131.....	5.500			10,000			
Nations Bank.....	PO Box 105834..... Atlanta, GA 30348-5834.....	3.350	1,270	977	150,000	150,000	150,000	
Ohio Heritage Bank.....	200 Main Street..... Coshocton, OH 43812.....	2.750		1,352	100,000	100,000	100,000	
Ohio Valley Bank Company.....	420 Third Avenue..... Gallipolis, OH 45631.....	2.750		2,549	187,500	187,500	187,500	
Received During Quarter on Disposed Holdings.....			7,144					
0199999. Total Open Depositories.....		XXX	9,928	19,190	1,381,388	2,101,571	1,766,244	XXX
0399999. Total Cash on Deposit.....		XXX	9,928	19,190	1,381,388	2,101,571	1,766,244	XXX
0499999. Cash in Company's Office.....		XXX	XXX	XXX	400	400	400	XXX
0599999. Total Cash.....		XXX	9,928	19,190	1,381,788	2,101,971	1,766,644	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

CONTINENTAL HERITAGE INSURANCE COMPANY
Overflow Page for Write-Ins