66311200220100101

QUARTERLY STATEMENT

As of March 31, 2002

of the Condition and Affairs of the

MOTORISTS LIFE INSURANCE COMPANY

NAIC Group Code..... 0291, 0291 (Current Period) (Prior Period) | NAIC Company Code..... 66311 | Employer's ID Number..... 31-0717055

Organized under the Laws of Ohio | State of Domicile or Port of Entry Ohio | Country of Domicile US

Incorporated..... October 27, 1965 | Commenced Business..... January 24, 1967

Statutory Home Office	471 East Broad Street ….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	471 East Broad Street ….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	614-225-8211 *(Area Code) (Telephone Number)*
Mail Address	471 East Broad Street ….. Columbus ..... OH ..... 43215 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	471 East Broad Street ….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	614-225-8211 *(Area Code) (Telephone Number)*
Internet Website Address	www.motoristsgroup.com	
Statement Contact	Peter A. Hitchcock *(Name)*	614-225-1477 *(Area Code) (Telephone Number) (Extension)*
	pete.hitchcock@motoristsgroup.com *(E-Mail Address)*	614-225-8365 *(Fax Number)*
Policyowner Relations Contact	471 East Broad Street ….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	888-876-6542 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... John Jacob Bishop
Treasurer ..... Michael Lee Wiseman
Secretary ..... Thomas Charles Ogg
Actuary .....Peter Alan Hitchcock

VICE PRESIDENTS

Orville Richard Lyons II
Charles Arthur Wickert

DIRECTORS OR TRUSTEES

John Jacob Bishop
Thomas Charles Ogg
Michael Lee Wiseman

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.

John J. Bishop President	Thomas C. Ogg Secretary	Michael L. Wiseman Treasurer

Subscribed and sworn to before me this

.......3rd....day of ....May.., 2002

....

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	192,933,697		192,933,697	187,576,470
2. Stocks:				
2.1 Preferred stocks	2,025,040		2,025,040	2,025,040
2.2 Common stocks	14,779,222		14,779,222	14,585,845
3. Mortgage loans on real estate:				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $.........0 encumbrances)			0	
4.2 Properties held for the production of income (less $.........0 encumbrances)			0	
4.3 Properties held for sale (less $.........0 encumbrances)			0	
5. Policy loans	3,294,688	12,844	3,281,844	3,281,629
6. Premium notes, including $.........0 for first year premiums			0	
7. Cash ($.....9,927,636) and short-term investments ($.........0)	9,927,636		9,927,636	5,239,490
8. Other invested assets	123,147		123,147	148,499
9. Receivable for securities			0	
10. Aggregate write-ins for invested assets	0	0	0	0
11. Subtotals, cash and invested assets (Lines 1 to 10)	223,083,430	12,844	223,070,586	212,856,973
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	50,015		50,015	26,000
12.2 Commissions and expense allowances due	187,804		187,804	156,095
12.3 Experience rating and other refunds due	44,689		44,689	43,311
12.4 Other amounts receivable under reinsurance contracts			0	
13. Electronic data processing equipment and software			0	
14. Federal and foreign income tax recoverable and interest thereon (including $.....621,428 net deferred tax asset)	810,961		810,961	1,510,246
15. Guaranty funds receivable or on deposit			0	
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less $.........0 loading)	5,443,249		5,443,249	5,054,278
17. Accident and health premiums due and unpaid			0	
18. Investment income due and accrued	3,373,864		3,373,864	2,778,797
19. Net adjustment in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	44,332		44,332	235,705
21. Amounts receivable relating to uninsured accident and health plans			0	
22. Amounts due from agents	1,991,579	1,991,579	0	
23. Other assets nonadmitted	67,461	67,461	0	
24. Aggregate write-ins for other than invested assets	150,593	131,083	19,510	96,370
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	235,247,978	2,202,967	233,045,011	222,757,776
26. From Separate Accounts Statement			0	
27. Total (Lines 25 and 26)	235,247,978	2,202,967	233,045,011	222,757,776

DETAILS OF WRITE-INS

1001.			0	
1002.			0	
1003.			0	
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0	0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above)	0	0	0	0
2401. Miscellaneous Receivable	29,209		29,209	104,344
2402. Postretirement Benefits			0	
2403. Policy Liens	87,450	97,149	(9,699)	(7,974)
2498. Summary of remaining write-ins for Line 24 from overflow page	33,934	33,934	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	150,593	131,083	19,510	96,370

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts $.....168,528,957 less $..........0 included in Line 6.3 (including $..........0 Modco Reserve)	168,528,957	162,892,642
2. Aggregate reserve for accident and health contracts (including $.........0 Modco Reserve)		
3. Liability for deposit-type contracts (including $..........0 Modco Reserve)	743,290	641,238
4. Contract claims:		
4.1 Life	1,096,715	1,357,664
4.2 Accident and health		
5. Policyholders' dividends $..........0 and coupons $..........0 due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year--estimated amounts:		
6.1 Dividends apportioned for payment to March 31, 2003 (including $..........0 Modco Reserve)	270,856	348,864
6.2 Dividends not yet apportioned (including $..........0 Modco Reserve)		
6.3 Coupons and similar benefits (including $..........0 Modco Reserve)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $..........0 discount; including $..........0 accident and health premiums	61,119	52,842
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including $..........0 accident and health experience rating refunds	28,675	
9.3 Other amounts payable on reinsurance, including $..........0 assumed and $..........0 ceded		
9.4 Interest Maintenance Reserve	536,757	619,981
10. Commissions to agents due or accrued-life and annuity contracts $.....792,985, accident and health $..........0 and deposit-type contract funds $..........0	792,985	527,841
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	133,461	308,068
13. Transfers to Separate Accounts due or accrued (net) (including $..........0 accrued for expense allowances recognized in reserves)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	503,646	471,301
15. Federal and foreign income taxes, including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)		
16. Unearned investment income	112,523	112,089
17. Amounts withheld or retained by company as agent or trustee	570,316	124,596
18. Amounts held for agents' account, including $..........0 agents' credit balances		
19. Remittances and items not allocated	252,876	310,965
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	23,289	39,100
22. Borrowed money $..........0 and interest thereon $..........0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	2,457,269	2,033,199
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	351,962	226,525
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities		
24.9 Capital notes $..........0 and interest thereon $..........0		
25. Aggregate write-ins for liabilities	4,137,721	12,767
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	180,602,418	170,079,681
27. From Separate Accounts Statement		
28. Total Liabilities (Line 26 and 27)	180,602,418	170,079,681
29. Common capital stock	1,100,204	1,100,204
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes		
33. Gross paid in and contributed surplus	20,768,060	20,768,060
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	30,574,330	30,809,831
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 $..........0)		
36.2 .....0.000 shares preferred (value included in Line 30 $..........0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $..........0 in Separate Accounts Statement)	51,342,390	51,577,891
38. Totals of Lines 29, 30 and 37	52,442,594	52,678,095
39. Totals of Lines 28 and 38	233,045,011	222,757,776

DETAILS OF WRITE-INS

2501.		
2502. Interest Due On Death Claims	19,201	12,767
2503. Miscellaneous Liabilities	4,118,520	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	4,137,721	12,767
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	8,678,928	11,069,753	38,705,240
2. Considerations for supplementary contracts with life contingencies		395,906	1,233,448
3. Net investment income	3,478,863	3,327,597	13,564,418
4. Amortization of Interest Maintenance Reserve (IMR)	25,189	27,952	128,561
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	546,518	275,580	1,690,934
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	1,735	(27,891)	1,234
9. Totals (Lines 1 to 8.3)	12,731,233	15,068,897	55,323,834
10. Death benefits	1,396,270	650,487	4,312,765
11. Matured endowments (excluding guaranteed annual pure endowments)	16,437	7,671	37,695
12. Annuity benefits	305,849	414,998	1,839,376
13. Disability benefits and benefits under accident and health contracts	26,714	23,828	109,463
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	1,399,141	2,714,341	7,872,948
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	24,149	1,518	86,998
18. Payments on supplementary contracts with life contingencies	211,341	243,205	902,288
19. Increase in aggregate reserves for life and accident and health contracts	5,636,315	7,900,991	26,018,126
20. Totals (Lines 10 to 19)	9,016,215	11,957,038	41,179,657
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,828,015	1,562,343	6,504,084
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	1,183,264	1,154,190	4,741,701
24. Insurance taxes, licenses and fees, excluding federal income taxes	223,285	323,112	689,410
25. Increase in loading on deferred and uncollected premiums	112,950	82,904	444,031
26. Net transfers to or (from) Separate Accounts			
27. Aggregate write-ins for deductions	28,675	51,202	18,393
28. Totals (Lines 20 to 27)	12,392,404	15,130,790	53,577,277
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	338,829	(61,893)	1,746,557
30. Dividends to policyholders	(23,961)	58,378	325,388
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	362,791	(120,271)	1,421,169
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	103,278	34,577	640,259
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	259,512	(154,848)	780,910
34. Net realized capital gains or (losses) less capital gains tax of $.....21,007 (excluding taxes of $.....(10,710) and transferred to the IMR)	171,869	26,230	519,788
35. Net income (Line 33 plus Line 34)	431,381	(128,618)	1,300,699
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	52,678,095	51,338,088	51,338,088
37. Net income (Line 35)	431,381	(128,618)	1,300,699
38. Change in net unrealized capital gains (losses)	(74,168)	(1,601,180)	(3,812,080)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax		133,001	564,879
41. Change in nonadmitted assets and related items	(168,644)	(247,777)	(857,239)
42. Change in liability for reinsurance in unauthorized companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(424,070)	1,326,724	2,311,332
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles		1,832,546	1,832,417
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	0	0	0
54. Net change in capital and surplus (Lines 37 through 53)	(235,501)	1,314,697	1,340,007
55. Capital and surplus as of statement date (Lines 36 + 54)	52,442,594	52,652,785	52,678,095

DETAILS OF WRITE-INS

08.301.			
08.302. Miscellaneous Income	1,735	116,812	1,234
08.303. Change In Experience Rating Refund		(144,703)	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,735	(27,891)	1,234
2701.			
2702. Change In Experience Rating Refund	28,675	51,202	18,393
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	28,675	51,202	18,393
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	0	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	Cash from Operations		
1.	Premiums and annuity considerations for life and accident and health contracts	8,185,284	37,029,245
2.	Charges and fees for deposit-type contracts		
3.	Considerations for supplementary contracts with life contingencies		1,233,448
4.	Net investment income	3,000,290	13,612,763
5.	Commissions and expense allowances on reinsurance ceded	514,809	1,615,761
6.	Fees associated with investment management, administration and contract guarantees from Separate Accounts		
7.	Aggregate write-ins for miscellaneous income	357	1,234
8.	Total (Lines 1 to 7)	11,700,742	53,492,451
9.	Death benefits	1,681,233	3,372,505
10.	Matured endowments	16,437	37,695
11.	Annuity benefits	305,849	1,839,376
12.	Disability benefits and benefits under accident and health contracts	26,714	109,463
13.	Coupons, guaranteed annual pure endowments and similar benefits		
14.	Surrender benefits and withdrawals for life contracts	1,399,141	7,872,948
15.	Group conversions		
16.	Interest and adjustments on contract or deposit-type contract funds	10,647	43,709
17.	Payments on supplementary contracts with life contingencies	211,341	902,288
18.	Total (Lines 9 to 17)	3,651,363	14,177,983
19.	Commissions on premiums, annuity considerations and deposit-type contract funds	1,562,871	6,397,350
20.	Commissions and expense allowances on reinsurance assumed		
21.	General insurance expenses	1,374,521	4,749,329
22.	Insurance taxes, licenses and fees, excluding federal income taxes	190,788	596,183
23.	Net transfers to or (from) Separate Accounts		
24.	Aggregate write-ins for deductions	0	0
25.	Total (Lines 18 to 24)	6,779,542	25,920,846
26.	Dividends paid to policyholders	54,046	210,920
27.	Federal income taxes (excluding tax on capital gains)	(795,698)	1,236,424
28.	Total (Lines 25 to 27)	6,037,890	27,368,190
29.	Net cash from operations (Line 8 minus Line 28)	5,662,851	26,124,261
	Cash from Investments		
30.	Proceeds from investments sold, matured or repaid:		
	30.1 Bonds	9,524,225	34,976,910
	30.2 Stocks	1,635,115	14,629,608
	30.3 Mortgage loans		
	30.4 Real estate		
	30.5 Other invested assets		
	30.6 Net gains or (losses) on cash and short-term investments		
	30.7 Miscellaneous proceeds		
	30.8 Total investment proceeds (Lines 30.1 to 30.7)	11,159,340	49,606,518
31.	Net tax on capital gains (losses)	220,698	273,576
32.	Total (Line 30.8 minus Line 31)	10,938,641	49,332,942
33.	Cost of investments acquired (long-term only):		
	33.1 Bonds	15,058,260	59,454,873
	33.2 Stocks	1,687,859	14,655,953
	33.3 Mortgage loans		
	33.4 Real estate		
	33.5 Other invested assets		175,000
	33.6 Miscellaneous applications		
	33.7 Total investments acquired (lines 33.1 to 33.6)	16,746,119	74,285,826
34.	Net increase (or decrease) in policy loans and premium notes	3,579	181,998
35.	Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(5,811,057)	(25,134,883)
	Cash from Financing and Miscellaneous Sources		
36.	Cash provided:		
	36.1 Surplus notes, capital and surplus paid in		
	36.2 Borrowed money $..........0 less amounts repaid $..........0		
	36.3 Capital notes $..........0 less amounts repaid $..........0		
	36.4 Deposits on deposit-type contracts funds and other liabilities without life or disability contingencies		106,377
	36.5 Other cash provided	5,187,601	181,591
	36.6 Total (Lines 36.1 to 36.5)	5,187,601	287,967
37.	Cash applied:		
	37.1 Dividends to stockholders paid		
	37.2 Interest on indebtedness		
	37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		132,963
	37.4 Other applications (net)	351,249	1,520,787
	37.5 Total (Lines 37.1 to 37.4)	351,249	1,653,750
38.	Net cash from financing and miscellaneous sources (Lines 36.6 minus Line 37.5)	4,836,352	(1,365,783)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39.	Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	4,688,146	(376,404)
40.	Cash and short-term investments:		
	40.1 Beginning of year	5,239,490	5,615,894
	40.2 End of period (Line 39 plus Line 40.1)	9,927,636	5,239,490

DETAILS OF WRITE-INS

0701.	Miscellaneous Income	357	1,234
0702.			
0703.			
0798.	Summary of remaining write-ins for Line 7 from overflow page	0	0
0799.	Total (Lines 0701 thru 0703 plus 0798) (Line 7 above)	357	1,234
2401.	Lines 19 and 20 from 2000 Annual Statement		
2402.			
2403.			
2498.	Summary of remaining write-ins for Line 24 from overflow page	0	0
2499.	Total (Lines 2401 thru 2403 plus 2498) (Line 24 above)	0	0

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	6,195,512	5,182,729	21,405,705
3. Ordinary individual annuities	3,490,086	6,422,735	20,208,337
4. Credit life (group & individual)			
5. Group life insurance	99,916	99,519	302,288
6. Group annuities			
7. A&H - group			
8. A&H - credit (group & individual)			
9. A&H - other			
10. Aggregate of all other lines of business	0	0	0
11. Subtotal	9,785,514	11,704,983	41,916,329
12. Deposit-type contracts	111,059	43,528	104,460
13. Total	9,896,573	11,748,511	42,020,789

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements have been completed in accordance with the accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

B. Use of Estimatesin the preparation ofthe Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles as described in the Annual Statement Instructions and the Accounting Practices and Procedures manual requires that management make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates. Refer to the previous year annual statement for additional disclosure information.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period. Annuity premiums are recognized as revenue when received. Expenses incurred in connection with the acquiring of new business, including acquisition costs, are charged to operations as incurred.

In addition the company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.
(2) Bonds not backed by other loans are stated at amortized cost using the scientific amortization method.
(3) Common stocks are at market.
(4) Preferred stocks are at cost.
(5) The company has no mortgage loans.
(6) Single class and multi-class mortgage backed/asset-backed securities are stated at amortized cost using the scientific method including anticipated prepayments. The retrospective adjustment method is used to value these securities.
(7) No investments are held in subsidiaries or affiliates.
(8) The Company reports Broad Street Brokerage LLC, a non-insurance company, at the underlying GAAP equity of the company.
(9) The Company has no derivative instruments.
(10) The Company does not consider investment income as a factor in the deficiency reserve calculation, in accordance with SSAP No. 54, Individual and Group Accident and Health Contracts.
(11) Policy Loans are stated at the aggregate unpaid balance.

2. Accounting Changes and Correction of Errors

The company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the state prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual – version effective January 1, 2001 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner. There were no accounting changes or corrections of errors in 2002

17C. Wash Sales

Not Applicable

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 [ ] N/A [X]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/1998.....................

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/1998.....................

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....06/15/2000.....................

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

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

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

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

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

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

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

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

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$0	$0
13.22 Preferred Stock	$0	$0
13.23 Common Stock	$0	$0
13.24 Short-Term Investments	$0	$0
13.25 Mortgages, Loans or Real Estate	$0	$0
13.26 All Other	$148,499	$123,147
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$148,499	$123,147
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	$0	$0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	$0	$0

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]
If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Bank One Investment Mgmt Group	1111 Polaris Parkway Bldg 54101 2-B Columbus, Ohio 43240

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation.

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

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
Zurich Scudder Investments	Marge Spears	222 S Riverside Plaza Chicago, IL 60606-5808
ABN Amro	George McElroy	150 E. Broad Street Suite 506 Columbus, OH 43215

GENERAL INTERROGATORIES (continued)

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

PART 2 - LIFE & HEALTH

			1
1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:		Amount
1.1	Long-term mortgages in good standing:		
	1.11	Farm mortgages	$
	1.12	Residential mortgages	$
	1.13	Commercial mortgages	$
	1.14	Total mortgages in good standing	$0
1.2	Long-term mortgages in good standing with restructured terms		
	1.21	Total mortgages in good standing	$
1.3	Long-term mortgage loans upon which interest is overdue more than three months		
	1.31	Farm mortgages	$
	1.32	Residential mortgages	$
	1.33	Commercial mortgages	$
	1.34	Total mortgages with interest overdue more than three months	$0
1.4	Long-term mortgage loans in process of foreclosure		
	1.41	Farm mortgages	$
	1.42	Residential mortgages	$
	1.43	Commercial mortgages	$
	1.44	Total mortgages in process of foreclosure	$0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)		$0
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter:		
	1.61	Farm mortgages	$
	1.62	Residential mortgages	$
	1.63	Commercial mortgages	$
	1.65	Total mortgages foreclosed and transferred to real estate	$0

NONE

SCHEDULE A - VERIFICATION

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

NONE

SCHEDULE B - VERIFICATION

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

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	148,499	0	0	
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				175,000
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment	(25,352)			(26,501)
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	123,147	0	0	148,499
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	123,147	0	0	148,499
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	123,147	0	0	148,499

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	138,566,692	15,058,260	7,613,861	(107,631)	145,903,461			138,566,692
2. Class 2	40,787,092		1,881,609	(5,037)	38,900,446			40,787,092
3. Class 3	8,142,687			(12,896)	8,129,791			8,142,687
4. Class 4								
5. Class 5								
6. Class 6	80,000		80,000					80,000
7. Total Bonds	187,576,471	15,058,260	9,575,470	(125,564)	192,933,698	0	0	187,576,471
PREFERRED STOCK								
8. Class 1	2,025,040				2,025,040			2,025,040
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	2,025,040	0	0	0	2,025,040	0	0	2,025,040
15. Total Bonds and Preferred Stock	189,601,511	15,058,260	9,575,470	(125,564)	194,958,738	0	0	189,601,511

Sch. DA-Part 1
NONE

Sch. DA-Part 2-Verification
NONE

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. S
NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

	1	Direct Business Only				
		Life Contracts		4	5	6
		2	3			
States, Etc.	Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama AL	No	1,852				
2. Alaska AK	No	358				
3. Arizona AZ	No	4,342				
4. Arkansas AR	No	352	2,015			
5. California CA	No	7,096				
6. Colorado CO	No	2,175				
7. Connecticut CT	No	1,319				
8. Delaware DE	No	214				
9. District of Columbia DC	No	171				
10. Florida FL	No	29,840	7,500			
11. Georgia GA	No	16,285				
12. Hawaii HI	No	345				
13. Idaho ID	No	167				
14. Illinois IL	No	13,512	150			
15. Indiana IN	Yes	366,286	190,534			
16. Iowa IA	No	911				
17. Kansas KS	No	821				
18. Kentucky KY	Yes	501,468	229,859		3,756	
19. Louisiana LA	No	123				
20. Maine ME	No	432				
21. Maryland MD	No	4,350				
22. Massachusetts MA	No	1,467				
23. Michigan MI	Yes	242,501	34,060			
24. Minnesota MN	No	4,075				
25. Mississippi MS	No	1,063				
26. Missouri MO	No	1,895				
27. Montana MT	No	510	750			
28. Nebraska NE	No	276				
29. Nevada NV	No	1,090				
30. New Hampshire NH	No	221				
31. New Jersey NJ	No	5,696				
32. New Mexico NM	No	2,750				
33. New York NY	No	7,160				
34. North Carolina NC	No	6,950	1,000			
35. North Dakota ND	No	404				
36. Ohio OH	Yes	3,268,997	2,194,516		107,303	
37. Oklahoma OK	No	397				
38. Oregon OR	No	534				
39. Pennsylvania PA	Yes	762,159	189,103			
40. Rhode Island RI	No	118				
41. South Carolina SC	No	3,672				
42. South Dakota SD	No	198				
43. Tennessee TN	Yes	51,573				
44. Texas TX	No	2,743				
45. Utah UT	No	931				
46. Vermont VT	No	481				
47. Virginia VA	No	6,508	4,625			
48. Washington WA	No	1,141				
49. West Virginia WV	Yes	227,168	635,974			
50. Wisconsin WI	Yes	107,888				
51. Wyoming WY	No	62				
52. American Samoa AS	No					
53. Guam GU	No					
54. Puerto Rico PR	No					
55. US Virgin Islands VI	No					
56. Canada CN	No	12				
57. Aggregate Other Alien OT	XXX	83	0	0	0	0
58. Subtotal	(a) 8	5,663,144	3,490,086	0	111,059	0
90. Reporting entity contributions for employee benefit plans	XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	52,466				
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	7,884				
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0
95. Totals (Direct Business)	XXX	5,723,494	3,490,086	0	111,059	0
96. Plus Reinsurance Assumed	XXX	147				
97. Totals (All Business)	XXX	5,723,642	3,490,086	0	111,059	0
98. Less Reinsurance Ceded	XXX	1,028,443				
99. Totals (All Business) less Reinsurance Ceded	XXX	4,695,199	3,490,086	0	111,059	0

DETAILS OF WRITE-INS

	1	2	3	4	5	6
5701. Brazil	XXX	83				
5702.	XXX					
5703.	XXX					
5798. Summary of remaining write-ins for line 57 from overflow page	XXX	0	0	0	0	0
5799. Total (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX	83	0	0	0	0
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for line 94 from overflow page	XXX	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 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

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

EXPLANATIONS:

BAR CODE:

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

Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
2404. Prepaid Pension Asset	33,934	33,934	0	
2498. Summary of remaining write-ins for Line 24	33,934	33,934	0	0

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								
31359M-MB-6	Federal National Mortga 6.000% 01/18/12	03/20/2002	RW Baird		981,020	1,000,000	11,167	1PE
3136F0-NU-2	Federal National Mtg As 6.000% 06/18/08	02/20/2002	Morgan Keegan & Company Inc.		4,101,960	4,000,000	42,000	1PE
3136F1-WA-4	Federal National Mtg As 5.350% 04/12/07	03/22/2002	Sun Trust Equity		3,990,000	4,000,000		1PE
0399999.	Total - Bonds - U.S. Government				9,072,980	9,000,000	53,167	XXX
Bonds - Industrial and Miscellaneous								
United States								
110122-AF-5	Bristol-Myers Squibb 4.750% 10/01/06	03/18/2002	Kiley Bloemers Inc.		1,972,780	2,000,000	45,653	1
	United States				1,972,780	2,000,000	45,653	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				1,972,780	2,000,000	45,653	XXX
6099997.	Total - Bonds - Part 3				11,045,760	11,000,000	98,820	XXX
6099998.	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter				4,012,500	4,000,000	71,667	XXX
6099999.	Total - Bonds				15,058,260	15,000,000	170,487	XXX
Common Stocks - Public Utilities								
United States								
131347-10-6	Calpine Corporation	03/28/2002	SEI Financial Services Inc.	2,500.000	32,890			L
98157D-10-6	WorldCom Inc.	03/28/2002	Various	4,300.000	35,515			L
	United States				68,405	XXX	0	XXX
6699999.	Total - Common Stocks - Public Utilities				68,405	XXX	0	XXX
Common Stocks - Banks, Trust and Insurance Companies								
United States								
020002-10-1	Allstate Corporation	02/08/2002	Merrill Lynch	2,000.000	67,648			L
026874-10-7	American Intl Group Inc.	02/26/2002	Merrill Lynch	363.000	26,227			L
14040H-10-5	Capital One Financial C	02/27/2002	Merrill Lynch	1,400.000	69,049			L
339030-10-8	FleetBoston Finl Corpor	01/23/2002	Various	1,400.000	48,916			L
46625H-10-0	J P Morgan Chase & Co.	02/25/2002	Various	800.000	24,859			L
493267-10-8	KeyCorp	02/08/2002	Goldman Sachs	1,800.000	41,490			L
635405-10-3	National City Corporati	03/04/2002	Lehman Brothers	1,100.000	32,739			L
693475-10-5	PNC Bank Corporation	03/01/2002	Various	1,900.000	109,091			L
867914-10-3	Suntrust Banks Incorpor	03/04/2002	Credit Suisse 1st Boston Corp.	600.000	39,146			L
902973-30-4	US Bancorp	03/19/2002	Salomon Smith Barney	2,400.000	54,877			L
	United States				514,042	XXX	0	XXX
6799999.	Total - Common Stocks - Banks, Trust & Ins. Cos.				514,042	XXX	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
00724F-10-1	Adobe Systems Incorpora	01/03/2002	Archipelago BCC Capitol	600.000	19,766			L
013817-10-1	Alcoa Inc.	03/28/2002	Various	1,900.000	72,267			L
037411-10-5	Apache Corporation	12/27/2001	Stock Dividend	118.000				L
110122-10-8	Bristol-Myers Squibb	03/20/2002	Various	500.000	22,062			L
12189T-10-4	Burlington Northern San	01/23/2002	CIBC World Markets Corp.	300.000	8,331			L
134429-10-9	Campbell Soup	01/23/2002	First Union Capital Markets	600.000	17,550			L
166764-10-0	Chevron Texaco Corpora	03/04/2002	CIBC World Markets Corp.	800.000	67,903			L
253651-10-3	Diebold Inc.	02/11/2002	Investment Technology Group	200.000	7,364			L
260543-10-3	Dow Chemical Company	01/23/2002	Various	1,700.000	54,547			L
28336L-10-9	El Paso Corporation	02/12/2002	Merrill Lynch	600.000	22,223			L
291011-10-4	Emerson Electric Compan	02/08/2002	Various	500.000	27,288			L
313586-10-9	Federal Natl Mtg Assn	03/26/2002	ESI Securities Company	100.000	7,978			L
369550-10-8	General Dynamics Corpor	03/08/2002	SEI Financial Services Inc.	910.000	80,046			L
369604-10-3	General Electric	03/05/2002	SEI Financial Services Inc.	2,900.000	117,536			L
428236-10-3	Hewlett Packard Company	03/28/2002	Various	5,000.000	107,648			L
438516-10-6	Honeywell International	02/08/2002	Various	600.000	20,380			L
458140-10-0	Intel Corporation	03/28/2002	Spear Leeds & Kellogg	300.000	9,324			L
500255-10-4	Kohl's Corporation	03/14/2002	SEI Financial Services Inc.	1,100.000	76,158			L

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)
580135-10-1	McDonalds Corporation	01/04/2002	First Tennessee	200.000	5,370			L
589331-10-7	Merck & Company Incorpo	03/28/2002	Various	1,900.000	112,651			L
718507-10-6	Phillips Petroleum Comp	03/28/2002	Gerard Klauer Mattison & Co	200.000	12,448			L
737464-10-7	Post Properties Inc	03/26/2002	Prudential Securities Inc	900.000	30,948			L
740189-10-5	Precision Castparts Cor	03/14/2002	SEI Financial Services Inc	970.000	33,331			L
786514-20-8	Safeway Incorporated	02/12/2002	Merrill Lynch	500.000	20,655			L
800907-10-7	Sanmina Corp	02/13/2002	Various	2,100.000	27,904			L
803111-10-3	Sara Lee	03/18/2002	Various	700.000	15,003			L
872941-10-9	TMP Worldwide Inc	02/26/2002	Merrill Lynch	800.000	22,331			L
883203-10-1	Textron Incorporated	02/11/2002	Investment Technology Group	800.000	35,214			L
941848-10-3	Waters Corporation	03/15/2002	Salomon Smith Barney	1,100.000	37,252			L
	United States				1,091,478	XXX	0	XXX
Foreign								
055622-10-4	BP Amoco PLC Sponsored	01/31/2002	Lehman Brothers	300.000	13,934			L
	Foreign				13,934	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				1,105,412	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				1,687,859	XXX	0	XXX
7099999.	Total - Common Stocks				1,687,859	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				1,687,859	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				16,746,119	XXX	170,487	XXX

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

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
36202A-HR-1...	GNMA Pool #240 13.500% 11/20/14	03/01/2002	Paydown		2,609	2,609	2,777	2,609	(151)				0	34		1
36202L-ET-6...	GNMA Pool #9146 12.250% 10/20/15	03/01/2002	Paydown		46	46	50	46	(3)				0	1		1
36204C-D4-0...	GNMA Pool #365623 6.625% 11/15/13	03/01/2002	Paydown		4,144	4,144	3,989	4,144	135				0	46		1
36206F-6A-5...	GNMA Pool #410465 7.000% 04/15/28	03/01/2002	Paydown		208,772	208,772	204,661	208,772	4,130				0	2,042		1
36206L-D2-2...	GNMA Pool #414221 6.875% 03/15/31	03/01/2002	Paydown		2,861	2,861	2,947	2,861	(81)				0	33		1
36206L-EC-9...	GNMA Pool #414231 8.000% 08/15/35	03/01/2002	Paydown		662	662	674	662	(11)				0	9		1
36207E-BP-8...	GNMA Pool #429446 8.250% 11/15/26	03/01/2002	Paydown		1,713	1,713	1,795	1,713	(73)				0	24		1
36207E-BT-0...	GNMA Pool #429450 7.875% 03/15/17	03/01/2002	Paydown		3,076	3,076	3,280	3,076	(168)				0	40		1
36208H-WS-1..	GNMA Pool #451657 7.250% 11/15/12	03/01/2002	Paydown		8,289	8,289	8,600	8,289	(232)				0	100		1
36208V-B4-6...	GNMA Pool #461859 7.000% 10/15/38	03/01/2002	Paydown		2,058	2,058	2,148	2,058	(87)				0	24		1
36209J-JC-6...	GNMA Pool #472859 6.875% 05/15/39	03/01/2002	Paydown		3,241	3,241	3,040	3,241	196				0	37		1
36209L-5Z-5...	GNMA Pool #475264 7.875% 03/15/35	03/01/2002	Paydown		3,647	3,647	3,678	3,647	(30)				0	48		1
36209V-D4-3...	GNMA Pool #482623 6.600% 05/15/31	03/01/2002	Paydown		2,983	2,983	2,899	2,983	81				0	33		1
36209V-EC-4...	GNMA Pool #482631 7.000% 04/15/34	03/01/2002	Paydown		5,261	5,261	5,507	5,261	(236)				0	62		1
36210C-3R-2...	GNMA Pool #488708 6.750% 07/15/34	03/01/2002	Paydown		4,130	4,130	4,029	4,130	97				0	47		1
36210V-EX-5...	GNMA Pool #503350 7.450% 09/15/34	03/01/2002	Paydown		2,776	2,776	2,816	2,776	(39)				0	35		1
36212W-6B-8...	GNMA Pool #546366 7.750% 02/15/34	03/01/2002	Paydown		935	935	994	935	(58)				0	12		1
36212W-6K-8...	GNMA Pool #546374 7.000% 05/15/33	03/01/2002	Paydown		1,147	1,147	1,163	1,147	(16)				0	13		1
36216R-D2-7...	GNMA Pool #172121 9.000% 10/15/16	03/01/2002	Paydown		430	430	445	430	(14)				0	6		1
36216T-E9-7...	GNMA Pool #173960 9.500% 02/15/17	03/01/2002	Paydown		365	365	386	365	(14)				0	6		1
36217X-BW-9..	GNMA Pool #206253 9.500% 03/15/17	03/01/2002	Paydown		626	626	666	626	(37)				0	10		1
362194-KB-7...	GNMA Pool #266790 9.000% 08/15/31	03/01/2002	Paydown		2,064	2,064	2,187	2,064	(110)				0	27		1
362195-4J-5...	GNMA Pool #268225 10.000% 04/15/19	03/01/2002	Paydown		389	389	396	389	(6)				0	7		1
36219M-HR-6..	GNMA Pool #253240 10.000% 12/15/18	03/01/2002	Paydown		264	264	269	264	(3)				0	4		1
36223J-PW-7...	GNMA Pool #309237 8.375% 07/15/32	03/01/2002	Paydown		3,176	3,176	3,295	3,176	(116)				0	44		1
0399999.	Total - Bonds - U.S. Government				265,664	265,664	262,691	265,664	3,154	0	0	0	0	2,744	0	XXX
Bonds - States, Territories and Possessions																
Mississippi																
605275-MQ-6...	Mississippi Business Fi 8.000% 01/01/22	01/01/2002	Redemption 100.0000		13,945	13,945	13,945	13,945					0	27,146		2
	Mississippi				13,945	13,945	13,945	13,945	0	0	0	0	0	27,146	0	XXX
	United States				13,945	13,945	13,945	13,945	0	0	0	0	0	27,146	0	XXX
1799999.	Total - Bonds - States, Territories & Possessions				13,945	13,945	13,945	13,945	0	0	0	0	0	27,146	0	XXX
Bonds - Special Revenue and Special Assessment																
United States																
31341A-L8-1...	FHLMC Pool #250351 11.750% 06/01/14	03/01/2002	Paydown		950	950	1,009	950	(36)				0	19		1
31360E-QA-9...	FNMA Pool #4049 12.500% 10/15/13	03/01/2002	Paydown		250	250	264	250	(8)				0	5		1
31360F-UG-8...	FNMA Pool #5083 13.000% 02/01/14	03/01/2002	Paydown		50	50	53	50	(3)				0	1		1
31361R-CZ-9...	FNMA Pool #38788 9.250% 12/01/16	03/01/2002	Paydown		2,327	2,327	2,414	2,327	(73)				0	36		1
313637-EA-4...	FNMA Pool #109129 7.590% 05/01/15	03/01/2002	Paydown		2,656	2,656	2,858	2,656	(161)				0	34		1
31377N-BH-1...	FNMA Pool #381740 7.070% 09/01/17	03/01/2002	Paydown		2,609	2,609	2,583	2,609	25				0	31		1
	U.S.				8,842	8,842	9,181	8,842	(256)	0	0	0	0	126	0	XXX
	United States				8,842	8,842	9,181	8,842	(256)	0	0	0	0	126	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				8,842	8,842	9,181	8,842	(256)	0	0	0	0	126	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
121693-AB-1...	Burlington Industries 7.250% 08/01/27	02/27/2002	Broadcort Capital Corp.		97,500	1,000,000	1,025,300	80,000				17,500	17,500			6
210805-AT-4...	Continental Airlines 10.220% 07/02/14	01/02/2002	Paydown		43,216	43,216	51,125	43,216	(6,651)				0	1,104		2
244199-AR-6...	Deere & Company 8.950% 06/15/19	01/29/2002	Carolina Capital Markets		2,195,000	2,000,000	2,165,160	2,152,760	(1,482)			42,240	42,240	22,872		1PE
345277-AB-3...	Ford Holdings Inc 9.375% 03/01/20	01/30/2002	Morgan Keegan & Company Inc.		1,608,345	1,500,000	1,748,130	1,725,140	(399)			(116,795)	(116,795)	59,766		2PE
59018S-VX-9...	Merrill Lynch MTN 7.190% 08/07/12	03/20/2002	RW Baird		1,006,500	1,000,000	999,000	999,094	(10)			7,406	7,406	45,537		1PE

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1	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)
667294-AJ-1	Northwest Airlines Corp 7.360% 08/01/21	02/01/2002	Redemption 100.0000		97,713	97,713	99,336	99,308	6			(1,595)	(1,595)	3,596		2
	United States				5,048,274	5,640,929	6,088,051	5,099,518	(8,536)	0	0	(51,244)	(51,244)	132,875	0	XXX
Foreign																
706448-AB-3	Pemex Finance LTD 5.720% 11/15/03	02/15/2002	Paydown		187,500	187,500	187,483	187,500	15				0	2,681		1PE
	Foreign				187,500	187,500	187,483	187,500	15	0	0	0	0	2,681	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				5,235,774	5,828,429	6,275,534	5,287,018	(8,521)	0	0	(51,244)	(51,244)	135,556	0	XXX
6099997.	Total - Bonds - Part 4				5,524,225	6,116,880	6,561,351	5,575,469	(5,623)	0	0	(51,244)	(51,244)	165,572	0	XXX
6099998.	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter				4,000,000	4,000,000	4,012,500	4,000,000	(12,500)				0	100,000		XXX
6099999.	Total - Bonds				9,524,225	10,116,880	10,573,851	9,575,469	(18,123)	0	0	(51,244)	(51,244)	265,572	0	XXX
Common Stocks - Public Utilities																
United States																
00130H-10-5	AES Corporation	03/28/2002	SEI Financial Services Inc.	2,200.000	19,747		40,741	35,970	4,771			(20,993)	(20,993)			L
92343V-10-4	Verizon Communications	02/26/2002	Merrill Lynch	1,400.000	65,776		78,498	66,444	12,054			(12,722)	(12,722)		539	L
	United States				85,523	XXX	119,239	102,414	16,825	0	0	(33,715)	(33,715)	0	539	XXX
6699999.	Total - Common Stocks - Public Utilities				85,523	XXX	119,239	102,414	16,825	0	0	(33,715)	(33,715)	0	539	XXX
Common Stocks - Banks, Trust and Insurance Companies																
United States																
172967-10-1	Citigroup Inc.	01/17/2002	ESI Securities Company	1.000	50		44	50	(7)			6	6			L
339030-10-8	FleetBoston Finl Corpor	02/12/2002	Merrill Lynch	1,100.000	36,092		43,701	40,150	3,551			(7,609)	(7,609)		385	L
81369Y-80-3	Technology Select Secto	01/18/2002	Morgan Stanley	4,300.000	103,803		106,634	103,200	3,434			(2,831)	(2,831)			L
	United States				139,945	XXX	150,379	143,400	6,978	0	0	(10,434)	(10,434)	0	385	XXX
6799999.	Total - Common Stocks - Banks, Trust & Insurance Companies				139,945	XXX	150,379	143,400	6,978	0	0	(10,434)	(10,434)	0	385	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
00724F-10-1	Adobe Systems Incorpora	01/28/2002	Various	1,800.000	61,646		54,934	55,890	(956)			6,712	6,712		23	L
037411-10-5	Apache Corporation	03/08/2002	SEI Financial Services Inc.	118.000	7,090		7,128	6,484	1,233			(37)	(37)		12	L
038222-10-5	Applied Materials Inc.	03/12/2002	Various	2,700.000	122,000		116,216	108,270	7,946			5,784	5,784			L
053611-10-9	Avery Dennison Corporat	03/13/2002	Various	700.000	42,742		34,107	39,571	(5,464)			8,634	8,634		231	L
075887-10-9	Becton Dickinson	03/12/2002	Morgan Stanley	1,100.000	39,545		39,836	36,465	3,371			(290)	(290)		215	L
205887-10-2	ConAgra Incorporated	02/06/2002	Various	1,800.000	42,975		38,664	42,786	(4,122)			4,311	4,311		423	L
235811-10-6	Dana Corporation	03/20/2002	J P Morgan	1,900.000	39,117		34,148	26,372	7,776			4,969	4,969		19	L
247025-10-9	Dell Computer Corporati	01/15/2002	Warburg Dillon Read LLC	1,800.000	50,905		46,003	48,924	(2,921)			4,902	4,902			L
294429-10-5	Equifax Incorporated	03/04/2002	Credit Suisse 1st Boston Corp	2,400.000	71,764		59,963	57,960	2,003			11,801	11,801		48	L
31410H-10-1	Federated Dept Stores I	01/16/2002	Warburg Dillon Read LLC	1,000.000	41,286		31,971	40,900	(8,929)			9,315	9,315			L
31428X-10-6	FedEx Corporation	01/17/2002	Various	2,900.000	145,265		117,738	150,452	(32,714)			27,527	27,527			L
364730-10-1	Gannett Company Incorpo	03/01/2002	Weeden & Company	500.000	37,986		32,545	33,615	(1,070)			5,441	5,441		115	L
532716-10-7	The Limited Incorporate	03/07/2002	Warburg Dillon Read LLC	2,100.000	36,666		34,342	30,912	3,430			2,324	2,324		158	L
548661-10-7	Lowe's Companies Inc.	03/12/2002	SEI Financial Services Inc.	2,200.000	95,642		37,947	102,102	(64,155)			57,695	57,695		44	L
574599-10-6	Masco Corporation	03/20/2002	Various	3,100.000	80,411		80,374	75,950	4,424			38	38		419	L
655664-10-0	Nordstrom Incorporated	02/19/2002	Various	3,300.000	79,491		70,817	66,759	4,058			8,674	8,674			L
724479-10-0	Pitney Bowes Inc.	03/13/2002	Credit Suisse 1st Boston Corp	1,700.000	70,382		70,501	63,937	6,564			(118)	(118)		502	L
742718-10-9	Procter & Gamble Compan	02/28/2002	First Union Capital Markets	800.000	67,997		56,337	63,304	(6,967)			11,660	11,660		304	L
902124-10-6	Tyco International Ltd.	01/30/2002	Merrill Lynch	1,200.000	41,339		26,390	70,680	(44,290)			14,949	14,949		15	L
913017-10-9	United Technologies	01/14/2002	Lehman Brothers	900.000	56,260		43,239	58,167	(14,928)			13,022	13,022			L
918204-10-8	V F Corporation	01/30/2002	J P Morgan	600.000	23,942		22,039	23,406	(1,367)			1,902	1,902			L
923436-10-9	VERITAS Software Corpor	03/11/2002	Merrill Lynch	1,200.000	54,087		26,223	53,796	(27,573)			27,864	27,864			L
983919-10-1	Xilinx Incorporated	02/12/2002	Merrill Lynch	1,010.000	38,842		31,225	39,441	(8,216)			7,618	7,618			L
	United States				1,347,380	XXX	1,112,687	1,296,143	(182,867)	0	0	234,697	234,697	0	2,528	XXX
Foreign																

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)
904784-70-9	Unilever NV - NY Shares	01/04/2002	Lehman Brothers	1,100.000	62,104		66,725	63,371	3,354			(4,621)	(4,621)			L
	Foreign				62,104	XXX	66,725	63,371	3,354	0	0	(4,621)	(4,621)	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				1,409,484	XXX	1,179,412	1,359,514	(179,513)	0	0	230,076	230,076	0	2,528	XXX
7099997.	Total - Common Stocks - Part 4				1,634,952	XXX	1,449,030	1,605,328	(155,710)	0	0	185,927	185,927	0	3,452	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter					XXX							0		1	XXX
7099999.	Total - Common Stocks				1,634,952	XXX	1,449,030	1,605,328	(155,710)	0	0	185,927	185,927	0	3,453	XXX
7199999.	Total - Preferred and Common Stocks				1,634,952	XXX	1,449,030	1,605,328	(155,710)	0	0	185,927	185,927	0	3,453	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				11,159,177	XXX	12,022,881	11,180,797	(173,833)	0	0	134,683	134,683	265,572	3,453	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								
Bank One of Columbus, NA	Columbus, Ohio				1,232,324	1,072,858	1,354,152	
Bank One of Columbus, Trust	Columbus, Ohio				4,048,383	12,242,940	(399,106)	
The One Group Prime - Treasury Money Market	Chicago, Illinois		24,317		1,197,686	4,598,842	8,972,590	
0199999. Total Open Depositories		XXX	24,317	0	6,478,392	17,914,640	9,927,635	XXX
0399999. Total Cash on Deposit		XXX	24,317	0	6,478,392	17,914,640	9,927,635	XXX
0599999. Total Cash		XXX	24,317	0	6,478,392	17,914,640	9,927,635	XXX

Overflow Page for Write-Ins