



IMAGING COVER SHEET

NAIC #: 10828

NAIC Group Code: 000

Company Name: U.S. HOME PROTECTIVE ASSOCIATION, INC.

Company Type: P&C Life HIC Frat Title MEWA HW MPA
 DOMESTIC FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable):

Effective Date:

Additional Info: SECOND QUARTER, PERIOD ENDING JUNE 30, 2002

Date Scanned:

Scanned By (initials):

EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Asset not Admitted (include excess BV over MV)	Net Admitted Assets	Previous Year End
1. Bonds	25,501.				24,984.
2. Stocks					
a. Preferred stocks					
b. Common stocks					
3. Real estate, less encumbrances					
4. Mortgage loans on real estate					
5. Cash on hand and on deposit					
a. Cash in company's office					
b. Cash on deposit	42,679.				13,595.
6. Other invested assets	80,234.				75,089.
7. Home protection contract fees receivable					
8. Service fees receivable					
9. Receivable from affiliates					
10. Federal income tax recoverable					
11. Electronic data processing equip					
12. Interest, dividends & real estate income due and accrued					
13. Reinsurance recoverable on loss payments					
14. Equip., furniture & supplies				XXXXXXXX	XXXXXXXX
15. Deferred acquisition cost				XXXXXXXX	XXXXXXXX
16. Other assets:					
a. _____					
b. _____					
c. _____					
17. Prepaid expenses:					
a. Processing Fees	9,796.			XXXXXXXX	XXXXXXXX
b. _____				XXXXXXXX	XXXXXXXX
c. _____				XXXXXXXX	XXXXXXXX
18. Totals	158,210.				113,668.

EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	2 End of Previous Year	3 End of Current Year	4 Change increase - decrease + Col. 2-3
19. Company's stock owned			
20. Deposits in suspended depositories, less estimated amount recoverable			
21. Equip., furniture and supplies			
22. Prepaid expenses:			
a. _____			
b. _____			
c. _____			
23. Other assets not admitted :			
a. _____			
b. _____			
c. _____			
24. Total change	XXXXXXXXXX	XXXXXXXXXX	

Line 24 to agree with Page 4, line 20.

LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year To Date	Previous Year End
1. Unpaid contract claims in process of settlement	58,955.	38,758.
2. Statutory reserve (pg. 14, Report 1, line 6, Col (1) + Col (2))		
3. Unpaid claims adjustment expense		
4. Other expenses (excluding taxes, licenses and fees)		
5. Taxes, licenses and fees (excluding federal and foreign income taxes)		
6. Federal and foreign income taxes (Including \$ _____ net deferred tax liability)		
7. Borrowed money		
8. Interest payable		
9. Unearned contract fees		
10. Dividends declared and unpaid		
11. Reinsurance in unauthorized companies		
a. Unearned contract fees		
b. Reinsurance recoverable		
1. paid claims		
2. unpaid claims		
c. Reinsurance recoverable on paid & unpaid claims adjustment expense		
12. Ceded reinsurance balances payable		
13. All other liabilities:		
a. <u>Accounts Payable</u>	238.	238.
B <u>Accrued Expenses</u>	3,628.	30,120.
C _____		
14. Total liabilities (Items 1 to 13c)	62,821.	69,116.
15. a. Common capital stock	500.	500.
b. Preferred capital stock		
16. Gross paid-in and contributed surplus	92,672.	92,672.
17. Unassigned funds (surplus)	2,216.	(40,588.)
18. Less treasury stock, at cost		
19. Surplus as regards contractholders (Items 15 to 17 less 18)	95,388.	52,584.
20. Totals (Item 14 plus 19)	158,210.	121,700.

Line 19 to agree with Page 4, line 27.

STATEMENT OF INCOME

UNDERWRITING INCOME	Current Year To Date	Previous Year End
1. Contract fees earned	161,965.	231,700.
DEDUCTIONS		
2. Claims incurred	21,327.	84,043.
3. Claims adjustment expenses incurred		
4. Other underwriting expenses incurred	47,285.	114,329.
5. <u>TPA Processing Fees</u>	20,536.	28,372.
6. Total deductions (Lines 2 to 5)	89,148.	226,744.
7. Net underwriting gain or loss (-) (Item 1 less 6)	72,817.	4,956.
INVESTMENT INCOME		
8. Net investment income earned	1,258.	4,716.
9. Net realized capital gains or losses		
10. Net investment gain or loss	1,258.	4,716.
OTHER INCOME		
11. _____		
12. _____		
13. Total other income (Lines 11 + 12)		
14. Net income before federal income taxes (Lines 7 + 10 + 13)	74,075.	9,672.
15. Federal income taxes incurred		
16. Net income (Item 14 less 15)	74,075.	9,672.
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards contractholders, Dec. 31 Previous year	52,584.	59,200.
18. Net income (from item 16)	74,075.	9,672.
19. Net unrealized capital gains and losses		
20. Change in non-admitted assets (Exhibit 2)		
21. Capital changes:		
a. Paid in		10,000.
b. Transferred from surplus		
c. Transferred to surplus		
22. Surplus adjustments:		
a. Paid in		
b. Transferred to capital		
c. Transferred from capital		
23. Dividends to stockholders (cash)	(11,074.)	(13,500.)
24. Change in treasury stock		
25. Change in Statutory reserve (Year-to-Date)	(20,197.)	(12,788.)
26. Change in surplus as regards contractholders	42,804.	(6,616)
27. Surplus as regards contractholders at statement date	95,388.	52,584.

Line 27 to agree with Page 3, line 19.

SCHEDULE A - VERIFICATION

Show all Real Estate Owned

	1	2	3	4
	Current Year as of 3/31	Current Year as of 6/30	Current Year as of 9/30	Previous Year Ending 12/31
1. Book value of real estate owned, previous period				
2. Increase, by adjustment				
3. Cost of acquired				
4. Cost of permanent improvements				
5. Profit on sales				
6. TOTAL				
7. Decrease, by adjustment				
8. Received on sales				
9. Loss on sales				
10. Book value of real estate owned, end of period				
11. Properties occupied by the company less encumbrances				
12. Properties acquired in satisfaction of debt less encumbrances				
13. Investment in real estate less encumbrances				

SCHEDULE B

Long - Term Mortgage Loans Held

	1	2	3	4
	Current Year as of 3/31	Current Year as of 6/31	Current Year as of 9/30	Previous Year Ending 12/31
1. Book value of mortgages held, previous period				0
2. Loans in cash or granted on disposal of real estate				0
3. Cost of mortgages (insured and other) purchased				0
4. Additional cash loaned on refunded mortgages				0
5. Interest covered by increase in, or refunding of mortgages				0
6. Taxes covered by increase in, or refunding of, mortgages				0
7. Other items covered by increase in, or refunding of, mortgages				0
8. Accrual of discount on mortgages purchased				0
9. Transfers				0
10. Aggregate write - ins for increases				0
11. TOTALS				0
12. Payments on principal including cash on mortgages refunded				0
13. Mortgages foreclosed and transferred to real estate				0
14. Mortgages on properties acquired by deed, in lieu of foreclosure, and transferred to real estate				0
15. Decrease in book value of mortgages refunded or by adjustment in book value of mortgages				0
16. Amortization of premium on mortgages purchased				0
17. Transfers				0
18. Aggregate write - ins for decreases				0
19. Total deductions				0
20. Book value of mortgages owned, end of period				0
DETAILS OF WRITE - INS AGGREGATED AT LINE 10 FOR INCREASES				
1001.				0
1002.				0
1003.				0
1004.				0
1005.				0
1098. Summary of remaining write-ins for line 10 from overflow page				0
	0	0	0	0
1099. Totals (Lines 1001 thru 1005 plus 1098) (Schedules B, Line 10)	0	0	0	0
DETAILS OF WRITE-INS AGGREGATED AT LINE 18 FOR DECREASES				
1801.				0
1802.				0
1803.				0
1804.				0
1805.				0
1898. Summary of remaining write-ins for line 18 from overflow page				0
	0	0	0	0
1899. Totals (lines 1801 thru 1805 plus 1898) (Schedule b, Line 18)	0	0	0	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Invested Assets Included in Schedule BA

Description	1	2	3	4
	Current Year as of 3/31	Current Year as of 6/30	Current Year as of 9/30	Previous Year
1. Book value of other invested assets, beginning period				
2. Cost of acquisitions, current period				
3. Increase by adjustment, current period				
4. Profit on disposition				
5. TOTAL				
6. Deduct consideration on disposition				
7. Reductions in investment, current period				
8. Decrease by adjustment, current period				
9. Loss on disposition				
10. Book value of other invested assets				

SCHEDULE BA - PART 2

Showing all Long-Term Invested Assets Acquired During the Current Period

1 Number of Units and Description	2 Date Acquired	3 Cost to Company	4 Consideration Paid During Current Year	5 Name of Vendor
1299999		0	0	XXX

SCHEDULE BA - PART 3

Showing all Long-Term Invested Assets Disposed of During the Current Period

1 Number of Units and Description	2 Date Disposed of	3 Name of Purchaser or Nature of Disposition	4 Consideration	5 Book Value at Date of Sale	6 Profit on Disposal	7 Loss on Disposal
1299999	FOFALS		0	0	0	0

SCHEDULE D - PART I
 Showing the Acquisitions, Dispositions and Non-Trading Activity
 During the Current Period for all Bonds and Preferred Stock by Rating Class

	1	2	3	4	5	6	7	8
	Statement Value Beginning of Period	Acquisitions	Dispositions	Non-Trading Activity	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value End of Previous Year
BONDS								
1. Class 1	31359MERO	26,582.	4/29/02	-	26,582.	0		24,984.
2. Class 2	3136FIJ43	0	05/22/02		0	25,000.		
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds								
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock								

SCHEDULE D - PART 2
 Show All Bonds and Stock Acquired by the Company During the Current Period

CUSIP	Description <i>(Give complete and accurate description in each case, including the location of the issuing corporation, where necessary for identification, and also in case of serial issues the amount maturing each year)</i>	Date Acquired	Name of Vendor	1 Number of Shares of Stock	2 Actual Cost (Excluding Accrued Interest and Dividends)	3 Par Value of Bonds	4 Paid for Accrued Interest and Dividends	5 NAIC Designation
21999999	Total				0	0	0	0

* For all common stock bearing the NAIC designation "C" provide the number of such issues

SCHEDULE D - PART 3

Showing all BONDS and STOCK Sold, Redeemed or Otherwise Disposed of by the Company During the Current Period

CUSIP	Description (Give complete and accurate description in each case, also in case of serial issues the amount maturing each year.)	Disposal Date	Name of purchaser (If matured or called, so state and give price at which called)	1 Number of Shares of Stock	2 Consideration (excluding accrued interest and dividends)	3 Par Value of bonds	4 Actual Cost (excluding accrued interest and dividends)	5 Book Value at Date of Disposal	6 Profit on Disposal	7 Loss on Disposal	8 Interest and Dividends Received	9 NAIC Designation*
Total					0	0	0	0	0	0	0	XXX

SCHEDULE N

Month End Depository Balances

1 Depository	2	3	4	Book Balance at end of Each Month During Current Quarter		
				5 April	6 May	7 June
Give Full Name and Location State if depository is a parent, subsidiary, or affiliate (Show rate of interest and maturity date in the case of certificates of deposit or time deposits.)	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued During Current Quarter	First Month	Second Month	Third Month
Bank One, N.A. (Savings) Westerville, OH		275.		78,175.	69,641.	77,453.
First National Bank of New Bremen, OH				6,205.	5,630.	1,281.
First National Bank of New Bremen, OH				238.	238.	238.
Minister Bank Minister, OH		722.		2,511.	2,516.	2,543.
Bank One N.A. Westerville, OH				25,583.	32,723.	41,398.
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	997.		12,712.	110,748.	22,913.
0199999 Total Open Depositories	XXX					
0299998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX					
0299999 Total Suspended Depositories	XXX					
0399999 Grand Totals		997.		112,712.	110,748.	122,913.

SCHEDULE Y

INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 — ORGANIZATIONAL CHART

REPORT 1 - RESERVE CALCULATION

	Ohio Business (1)	Non-Ohio Business (2)	
1. Contract fees collected - on contracts issued and renewed during the year and all other contracts in force (unexpired) at the end of current period.	\$ 296,568.	8,970.	1.
2. Less: Reinsurance ceded	-		2.
3. Net contract fees	296,568.	8,970.	3.
	x .40	.40	
4. Sub-total reserve amount	118,627.	3,588.	4.
5. Less: Claims paid during current year and prior years on contract policies issued or renewed during the year and all other contracts still in force (unexpired) at the end of current period.	- 61,324.	1,936.	5.
6. Current statutory reserve **	\$ 57,303.	1,652.	6.

** Show line 6 (sum of Col. (1) + Col. (2)) on Page 3, line 2, current period,
If line six is negative enter 0 (zero) on page 3 line 2, current year.

REPORT 2 - SURPLUS REQUIREMENT CALCULATION

Calculated company required surplus is based on contracts issued or renewed representing Ohio and Non-Ohio business in the preceding calendar year.

If company is commencing business for the first time, surplus is based on the projected number of contracts to be issued representing Ohio and Non-Ohio business.

Surplus	Number of Contracts
\$ 50,000 minimum	1,000
70,000	1,500
90,000	2,000
110,000	2,500
130,000	3,000
150,000	3,500
170,000	4,000
210,000	5,000
410,000	10,000
610,000	15,000

	Ohio Business (1)	Non-Ohio Business (2)
1. Total contracts issued or renewed (1996)	1. 455	9
2. Less 1,000 contracts	2. - 1,000	XXXXXXXXXXXXXXXXXXXX x
3. Additional contracts	3. 0	9
4. Divided by 500	4. / 500	/ 500
5. Surplus factor (round up; no decimal)	5. 0	.018
6. Multiply by \$20,000	6. x \$20,000	x \$20,000
7. Additional surplus required	7. 0	\$ 360.
8. Plus \$50,000 minimum	8. + \$50,000	

9. Total minimum surplus required - Ohio Business (lines 7 + 8.)	9.	<u>\$ 50,000.</u>
10. Total surplus required - Non-Ohio business (line 7, Col. 2)	10.	<u>\$ 360.</u>
11. Total (lines 9 + 10)	11.	<u>\$ 50,360.</u>
12. Enter amount from page 3, line 19	12.	<u>\$ 95,388.</u>
13. Difference (line 12 - line 11)	13.	<u>\$ 45,028.</u>

CONTRACT FEES WRITTEN
Allocated by States and Territories

1		2	3	4	5
STATES		Number of Contracts Written Year to Date	Direct Fees Written Year to Date	Direct Claims Paid Year to Date	Number of Contracts In Force (Unexpired)
1	Alabama	AL			
2	Alaska	AK			
3	Arizona	AZ			
4	Arkansas	AR			
5	California	CA			
6	Colorado	CO			
7	Connecticut	CT			
8	Delaware	DE			
9	Wash D.C.	DC			
10	Florida	FL			
11	Georgia	GA			
12	Hawaii	HI			
13	Idaho	ID			
14	Illinois	IL			
15	Indiana	IN	6	2,070.	12
16	Iowa	IA			
17	Kansas	KS			
18	Kentucky	KY			
19	Louisiana	LA			
20	Maine	ME			
21	Maryland	MD			
22	Massachusetts	MA			
23	Michigan	MI			
24	Minnesota	MN			
25	Mississippi	MS			
26	Missouri	MO			
27	Montana	MT			
28	Nebraska	NE			
29	Nevada	NV			
30	New Hampshire	NH			
31	New Jersey	NJ			
32	New Mexico	NM			
33	New York	NY			
34	North Carolina	NC			
35	North Dakota	ND			
36	Ohio	OH	455	158,860.	839
37	Oklahoma	OK			
38	Oregon	OR			
39	Pennsylvania	PA			
40	Rhode Island	RI			
41	South Carolina	SC			
42	South Dakota	SD			
43	Tennessee	TN			
44	Texas	TX			
45	Utah	UT			
46	Vermont	VT			
47	Virginia	VA			
48	Washington	WA			
49	West Virginia	WV	3	1,035	14
50	Wisconsin	WI			
51	Wyoming	WY			
52					
53					
54					
55	Totals		464	161,965.	865



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14. Equip., furniture & supplies				XXXXXXXXXX	XXXXXXXXXX
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a. _____					
b. _____					
c. _____					
17. Prepaid expenses:					
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b. _____				XXXXXXXXXX	XXXXXXXXXX
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b. Transferred from surplus		
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a. Paid in		
b. Transferred to capital		
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Line 27 to agree with Page 3, line 19.

SCHEDULE A - VERIFICATION

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3. Cost of acquired				
4. Cost of permanent improvements				
5. Profit on sales				
6. TOTAL				
7. Decrease, by adjustment				
8. Received on sales				
9. Loss on sales				
10. Book value of real estate owned, end of period				
11. Properties occupied by the company less encumbrances				
12. Properties acquired in satisfaction of debt less encumbrances				
13. Investment in real estate less encumbrances				

SCHEDULE B

Long - Term Mortgage Loans Held

	1	2	3	4
	Current Year as of 3/31	Current Year as of 6/31	Current Year as of 9/30	Previous Year Ending 12/31
1. Book value of mortgages held, previous period				0
2. Loans in cash or granted on disposal of real estate				
3. Cost of mortgages (insured and other) purchased				0
4. Additional cash loaned on refunded mortgages				0
5. Interest covered by increase in, or refunding of mortgages				
6. Taxes covered by increase in, or refunding of, mortgages				
7. Other items covered by increase in, or refunding of, mortgages				0
8. Accrual of discount on mortgages purchased				0
9. Transfers				
10. Aggregate write - ins for increases				
11. TOTALS				0
12. Payments on principal including cash on mortgages refunded				
13. Mortgages foreclosed and transferred to real estate				0
14. Mortgages on properties acquired by deed, in lieu of foreclosure, and transferred to real estate				0
15. Decrease in book value of mortgages refunded or by adjustment in book value of mortgages				0
16. Amortization of premium on mortgages purchased				0
17. Transfers				0
18. Aggregate write - ins for decreases				0
19. Total deductions				0
20. Book value of mortgages owned, end of period				0
DETAILS OF WRITE - INS AGGREGATED AT LINE 10 FOR INCREASES				
1001.				0
1002.				0
1003.				0
1004.				0
1005.				0
1098. Summary of remaining write-ins for line 10 from overflow page	0	0	0	0
1099. Totals (Lines 1001 thru 1005 plus 1098) (Schedules B, Line 10)	0	0	0	0
DETAILS OF WRITE-INS AGGREGATED AT LINE 18 FOR DECREASES				
1801.				0
1802.				0
1803.				0
1804.				0
1805.				0
1898. Summary of remaining write-ins for line 18 from overflow page	0	0	0	0
1899. Totals (lines 1801 thru 1805 plus 1898) (Schedule b, Line 18)	0	0	0	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Invested Assets Included in Schedule BA

Description	1	2	3	4
	Current Year as of 3/31	Current Year as of 6/30	Current Year as of 9/30	Previous Year
1. Book value of other invested assets, beginning period				
2. Cost of acquisitions, current period				
3. Increase by adjustment, current period				
4. Profit on disposition				
5. TOTAL				
6. Deduct consideration on disposition				
7. Reductions in investment, current period				
8. Decrease by adjustment, current period				
9. Loss on disposition				
10. Book value of other invested assets				

SCHEDULE BA - PART 2

Showing all Long-Term Invested Assets Acquired During the Current Period

1 Number of Units and Description	2 Date Acquired	3 Cost to Company	4 Consideration Paid During Current Year	5 Name of Vendor
1299999		0	0	XXX

SCHEDULE BA - PART 3

Showing all Long-Term Invested Assets Disposed of During the Current Period

1 Number of Units and Description	2 Date Disposed of	3 Name of Purchaser or Nature of Disposition	4 Consideration	5 Book Value at Date of Sale	6 Profit on Disposal	7 Loss on Disposal
TOTALS			0	0	0	0

SCHEDULE D - PART I
*Showing the Acquisitions, Dispositions and Non - Trading Activity
 During the Current Period for all Bonds and Preferred Stock by Rating Class*

	1	2	3	4	5	6	7	8
	<i>Statement Value Beginning of Period</i>	<i>Acquisitions</i>	<i>Dispositions</i>	<i>Non - Trading Activity</i>	<i>Statement Value End of First Quarter</i>	<i>Statement Value End of Second Quarter</i>	<i>Statement Value End of Third Quarter</i>	<i>Statement Value End of Previous Year</i>
BONDS								
1. Class 1	31359MERO	26,582.			26,582.			
2. Class 2	3136FIJ43	0	4/29/02		0	25,000.		24,984.
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds								
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock								

SCHEDULE D - PART 2
 Show All Bonds and Stock Acquired by the Company During the Current Period

CUSIP	Description <i>(Give complete and accurate description in each case, including the location of the issuing corporation, where necessary for identification, and also in case of serial issues the amount maturing each year)</i>	Date Acquired	Name of Vendor	1 Number of Shares of Stock	2 Actual Cost (Excluding Accrued Interest and Dividends)	3 Par Value of Bonds	4 Paid for Accrued Interest and Dividends	5 NAIC Designation
21999999	Total			0	0	0	0	0

* For all common stock bearing the NAIC designation "C" provide the number of such issues

SCHEDULE D - PART 3

Showing all BONDS and STOCK Sold, Redeemed or Otherwise Disposed of by the Company During the Current Period

CUSIP	Description (Give complete and accurate description in each case, also in case of serial issues the amount maturing each year.)	Disposal Date	Name of purchaser (If matured or called, so state and give price at which called)	1 Number of Shares of Stock	2 Consideration (excluding accrued interest and dividends)	3 Par Value of bonds	4 Actual Cost (excluding accrued interest and dividends)	5 Book Value at Date of Disposal	6 Profit on Disposal	7 Loss on Disposal	8 Interest and Dividends Received	9 NAIC Designation*
Total					0	0	0	0	0	0	0	XXX

SCHEDULE N

Month End Depository Balances

1 Depository	2	3	4	Book Balance at end of Each Month During Current Quarter		
				5 April	6 May	7 June
Give Full Name and Location State if depository is a parent, subsidiary, or affiliate (Show rate of interest and maturity date in the case of certificates of deposit or time deposits.)	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued During Current Quarter	First Month	Second Month	Third Month
Bank One, N.A. (Savings) Westerville, OH		275.		78,175.	69,641.	77,453.
First National Bank of New Bremen, OH				6,205.	5,630.	1,281.
First National Bank of New Bremen, OH				238.	238.	238.
Minister Bank Minister, OH		722.		2,511.	2,516.	2,543.
Bank One N.A. Westerville, OH				25,583.	32,723.	41,398.
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	997.		12,712.	110,748.	22,913.
0199999 Total Open Depositories	XXX					
0299998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX					
0299999 Total Suspended Depositories	XXX					
0399999 Grand Totals		997.		112,712.	110,748.	122,913.

SCHEDULE Y

INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 — ORGANIZATIONAL CHART

REPORT 1 - RESERVE CALCULATION

	Ohio Business (1)	Non-Ohio Business (2)	
1. Contract fees collected - on contracts issued and renewed during the year and all other contracts in force (unexpired) at the end of current period.	\$ 296,568.	8,970.	1.
2. Less: Reinsurance ceded	-		2.
3. Net contract fees	296,568.	8,970.	3.
	x .40	.40	
4. Sub-total reserve amount	118,627.	3,588.	4.
5. Less: Claims paid during current year and prior years on contract policies issued or renewed during the year and all other contracts still in force (unexpired) at the end of current period.	- 61,324.	1,936.	5.
6. Current statutory reserve **	\$ 57,303.	1,652.	6.

** Show line 6 (sum of Col. (1) + Col. (2)) on Page 3, line 2, current period, If line six is negative enter 0 (zero) on page 3 line 2, current year.

REPORT 2 - SURPLUS REQUIREMENT CALCULATION

Calculated company required surplus is based on contracts issued or renewed representing Ohio and Non-Ohio business in the preceding calendar year.

If company is commencing business for the first time, surplus is based on the projected number of contracts to be issued representing Ohio and Non-Ohio business.

Surplus	Number of Contracts
\$ 50,000 minimum	1,000
70,000	1,500
90,000	2,000
110,000	2,500
130,000	3,000
150,000	3,500
170,000	4,000
210,000	5,000
410,000	10,000
610,000	15,000

	Ohio Business (1)	Non-Ohio Business (2)
1. Total contracts issued or renewed (1996)	1. 455	9
2. Less 1,000 contracts	2. - 1,000	XXXXXXXXXXXXXXXXXXXX x
3. Additional contracts	3. 0	9
4. Divided by 500	4. / 500	/ 500
5. Surplus factor (round up; no decimal)	5. 0	.018
6. Multiply by \$20,000	6. x \$20,000	x \$20,000
7. Additional surplus required	7. 0	\$ 360.
8. Plus \$50,000 minimum	8. + \$50,000	

9. Total minimum surplus required - Ohio Business (lines 7 + 8.)	9.	<u>\$ 50,000.</u>
10. Total surplus required - Non-Ohio business (line 7, Col. 2)	10.	<u>\$ 360.</u>
11. Total (lines 9 + 10)	11.	<u>\$ 50,360.</u>
12. Enter amount from page 3, line 19	12.	<u>\$ 95,388.</u>
13. Difference (line 12 - line 11)	13.	<u>\$ 45,028.</u>

CONTRACT FEES WRITTEN
Allocated by States and Territories

1		2	3	4	5
STATES		Number of Contracts Written Year to Date	Direct Fees Written Year to Date	Direct Claims Paid Year to Date	Number of Contracts In Force (Unexpired)
1	Alabama	AL			
2	Alaska	AK			
3	Arizona	AZ			
4	Arkansas	AR			
5	California	CA			
6	Colorado	CO			
7	Connecticut	CT			
8	Delaware	DE			
9	Wash D.C.	DC			
10	Florida	FL			
11	Georgia	GA			
12	Hawaii	HI			
13	Idaho	ID			
14	Illinois	IL			
15	Indiana	IN	6	2,070.	12
16	Iowa	IA			
17	Kansas	KS			
18	Kentucky	KY			
19	Louisiana	LA			
20	Maine	ME			
21	Maryland	MD			
22	Massachusetts	MA			
23	Michigan	MI			
24	Minnesota	MN			
25	Mississippi	MS			
26	Missouri	MO			
27	Montana	MT			
28	Nebraska	NE			
29	Nevada	NV			
30	New Hampshire	NH			
31	New Jersey	NJ			
32	New Mexico	NM			
33	New York	NY			
34	North Carolina	NC			
35	North Dakota	ND			
36	Ohio	OH	455	158,860.	839
37	Oklahoma	OK			
38	Oregon	OR			
39	Pennsylvania	PA			
40	Rhode Island	RI			
41	South Carolina	SC			
42	South Dakota	SD			
43	Tennessee	TN			
44	Texas	TX			
45	Utah	UT			
46	Vermont	VT			
47	Virginia	VA			
48	Washington	WA			
49	West Virginia	WV	3	1,035	14
50	Wisconsin	WI			
51	Wyoming	WY			
52					
53					
54					
55	Totals		464	161,965.	865