



**QUARTERLY STATEMENT**

AS OF JUNE 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

**American Mutual Share Insurance Corporation**

NAIC Group Code 0359 0359 NAIC Company Code 12700 Employer's ID Number 23-7376679  
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated May 7, 1974 Commenced Business June 7, 1974

Statutory Home Office 5656 Frantz Road, Dublin, Ohio 43017  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 5656 Frantz Road, Dublin, Ohio 43017 614-764-1900  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 5656 Frantz Road, Dublin, Ohio 43017  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 5656 Frantz Road, Dublin, Ohio 43017  
(Street and Number, City or Town, State and Zip Code)  
614-764-1900  
(Area Code) (Telephone Number)

Internet Website Address www.americanshare.com

Statement Contact Curtis Lee Robson 614-764-1900 -133  
(Name) (Area Code) (Telephone Number) (Extension)  
crobson@americanshare.com 614-764-1493  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact \_\_\_\_\_  
(Street and Number, City or Town, State and Zip Code)  
(Area Code) (Telephone Number) (Extension)

**OFFICERS**

President ..... Dennis Roy Adams  
 Secretary ..... Gerald Duane Welsh  
 Treasurer ..... Curtis Lee Robson

**VICE PRESIDENTS**

Gerald Duane Welsh Christopher Nickolaus Dampoulos Curtis Lee Robson  
 David Martin Watson

**DIRECTORS OR TRUSTEES**

Dennis Roy Adams Jose' Ramon Alonzo Peter Hubert Corrigan  
 Marjorie Ann Harden William Arthur Herring Eric Deane Estes

State of Ohio SS  
 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.

\_\_\_\_\_  
 Dennis Roy Adams President Gerald Duane Welsh Secretary Curtis Lee Robson Treasurer

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ 2002

**ASSETS**

	Current Statement Date			December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2 )	
1. Bonds .....	96,733,347		96,733,347	94,037,408
2. Stocks:				
2.1 Preferred stocks .....				
2.2 Common stocks .....	8,615,999	493,764	8,122,235	8,122,235
3. Mortgage loans on real estate:				
3.1 First liens .....	13,665		13,665	15,133
3.2 Other than first liens .....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....	878,866		878,866	897,634
4.2 Properties held for the production of income (less \$ encumbrances) .....	7,394		7,394	7,611
4.3 Properties held for sale (less \$ encumbrances) .....				
5. Cash (\$ ..... 7,858,772 ) and short-term investments (\$ ..... 7,554,314 ) .....	15,413,086		15,413,086	8,552,619
6. Other invested assets .....	4,937,385	2,037,385	2,900,000	
7. Receivable for securities .....				
8. Aggregate write-ins for invested assets .....				
9. Subtotals, cash and invested assets (Lines 1 to 8) .....	126,599,742	2,531,149	124,068,593	111,632,640
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection .....				
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....				
10.3 Accrued retrospective premiums .....				
11. Funds held by or deposited with reinsured companies .....				
12. Bills receivable, taken for premiums .....				
13. Amounts billed and receivable under high deductible policies .....				
14. Reinsurance recoverables on loss and loss adjustment expense payments .....				
15. Federal and foreign income tax recoverable and interest thereon (including \$ ..... net deferred tax asset) .....				
16. Guaranty funds receivable or on deposit .....				
17. Electronic data processing equipment and software .....	254,396	210,858	43,538	231,580
18. Interest, dividends and real estate income due and accrued .....	1,302,221		1,302,221	1,228,492
19. Net adjustments in assets and liabilities due to foreign exchange rates .....				
20. Receivable from parent, subsidiaries and affiliates .....	418,359		418,359	82,957
21. Amounts due from/to protected cells .....				
22. Equities and deposits in pools and associations .....				
23. Amounts receivable relating to uninsured accident and health plans .....				
24. Other assets nonadmitted .....	168,941	168,941		
25. Aggregate write-ins for other than invested assets .....	1,371,810	930,459	441,351	8,212,230
26. Total assets excluding protected cell assets (Lines 9 through 25) .....	130,115,469	3,841,407	126,274,062	121,387,899
27. Protected cell assets .....				
28. TOTALS (Lines 26 and 27) .....	130,115,469	3,841,407	126,274,062	121,387,899
DETAILS OF WRITE-INS				
0801. ....				
0802. ....				
0803. ....				
0898. Summary of remaining write-ins for Line 8 from overflow page .....				
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) .....				
2501. Prepaid Expenses .....	928,000	928,000		
2502. Participating Credit Unions' Capital Contributions Receivable .....				7,746,860
2503. Other Receivables .....	443,810	2,459	441,351	465,370
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	1,371,810	930,459	441,351	8,212,230

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ .....)	6,992,000	6,347,000
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	40,000	40,000
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	692,923	441,328
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	13,024	25,666
7. Federal and foreign income taxes, including \$ ..... on realized capital gains (losses) (including \$ ..... net deferred tax liability)	127	2,572
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ ..... and including warranty reserves of \$ .....)		
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		
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	17,787	
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	7,755,861	6,856,566
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	7,755,861	6,856,566
27. Aggregate write-ins for special surplus funds	95,567,471	92,116,423
28. Common capital stock		
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus		
33. Unassigned funds (surplus)	22,950,730	22,414,910
34. Less treasury stock, at cost:		
34.1 ..... shares common (value included in Line 28 \$ .....)		
34.2 ..... shares preferred (value included in Line 29 \$ .....)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	118,518,201	114,531,333
36. TOTALS	126,274,062	121,387,899
<b>DETAILS OF WRITE-INS</b>		
2301. Participating Credit Unions' Capital Contributions Payable	17,787	
2302. ....		
2303. ....		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	17,787	
2701. Participating Credit Unions' Capital Contributions	95,567,471	92,116,423
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	95,567,471	92,116,423
3001. ....		
3002. ....		
3003. ....		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

## STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 931,032 )	931,032	820,379	1,748,440
1.2 Assumed (written \$ )			
1.3 Ceded (written \$ 150,921 )	150,921	162,994	290,485
1.4 Net (written \$ 780,111 )	780,111	657,385	1,457,955
DEDUCTIONS:			
2. Losses incurred (current accident year \$ ):			
2.1 Direct	642,061	339,678	607,130
2.2 Assumed			
2.3 Ceded			
2.4 Net	642,061	339,678	607,130
3. Loss expenses incurred	106,686	99,500	239,351
4. Other underwriting expenses incurred	2,865,564	2,609,145	4,843,092
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	3,614,311	3,048,323	5,689,573
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(2,834,200)	(2,390,938)	(4,231,618)
INVESTMENT INCOME			
9. Net investment income earned	2,802,387	3,131,594	5,993,732
10. Net realized capital gains (losses)			
11. Net investment gain (loss) (Lines 9 plus 10)	2,802,387	3,131,594	5,993,732
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ )			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	384,750	332,482	655,542
15. Total other income (Lines 12 through 14)	384,750	332,482	655,542
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	352,937	1,073,138	2,417,656
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	352,937	1,073,138	2,417,656
19. Federal and foreign income taxes incurred			2,450
20. Net income (Line 18 minus Line 19) (to Line 22)	352,937	1,073,138	2,415,206
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	114,531,333	101,521,963	101,521,963
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	352,937	1,073,138	2,415,206
23. Net unrealized capital gains or losses			838,841
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax			
26. Change in nonadmitted assets	182,884	(1,530,575)	(1,507,906)
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			
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	3,451,047	2,434,690	11,263,229
37. Change in surplus as regards policyholders (Lines 22 through 36)	3,986,868	1,977,253	13,009,370
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	118,518,201	103,499,216	114,531,333
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401. Miscellaneous Income	4,750	13,446	22,044
1402. Management Fees & Line of Credit Fees	380,000	315,500	633,498
1403. Gain on Sale of Assets		3,536	
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	384,750	332,482	655,542
3601. Net Change in Participating Credit Unions' Capital Contributions	3,451,047	2,434,690	11,120,829
3602. Net Change in Subsidiary Deferred Taxes Due to Codification			142,400
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. TOTALS (Lines 3601 through 3603 plus 3698) (Line 36 above)	3,451,047	2,434,690	11,263,229

**CASH FLOW**

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance .....	771,854	1,403,661
2. Loss and loss adjustment expenses paid (net of salvage and subrogation) .....	103,747	190,481
3. Underwriting expenses paid .....	2,613,969	4,933,448
4. Other underwriting income (expenses) .....		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4) .....	(1,945,862)	(3,720,268)
6. Net investment income .....	2,744,199	6,379,761
7. Other income (expenses):		
7.1 Agents' balances charged off .....		
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 .....	384,750	655,542
7.5 Total other income (Lines 7.1 to 7.4) .....	384,750	655,542
8. Dividends to policyholders on direct business, less \$ ..... dividends on reinsurance assumed or ceded (net) .....		
9. Federal and foreign income taxes (paid) recovered .....	(2,445)	(5,293)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9) .....	1,180,642	3,309,742
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds .....	15,250,395	51,550,021
11.2 Stocks .....		
11.3 Mortgage loans .....	1,468	2,427
11.4 Real estate .....		
11.5 Other invested assets .....	148,890	1,151,274
11.6 Net gains or (losses) on cash and short-term investments .....		
11.7 Miscellaneous proceeds .....		32,758
11.8 Total investment proceeds (Lines 11.1 to 11.7) .....	15,400,753	52,736,480
12. Cost of investments acquired (long-term only):		
12.1 Bonds .....	17,961,875	46,152,988
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....	121,180	1,289,489
12.6 Miscellaneous applications .....		1,500,000
12.7 Total investments acquired (Lines 12.1 to 12.6) .....	18,083,055	48,942,477
13. Net cash from investments (Line 11.8 minus Line 12.7) .....	(2,682,302)	3,794,003
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in .....		
14.2 Capital notes \$ ..... less amounts repaid \$ .....		
14.3 Net transfers from affiliates .....		
14.4 Borrowed funds received .....		
14.5 Other cash provided .....	12,888,987	4,870,671
14.6 Total (Lines 14.1 to 14.5) .....	12,888,987	4,870,671
15. Cash applied:		
15.1 Dividends to stockholders paid .....		
15.2 Net transfers to affiliates .....	335,402	124,463
15.3 Borrowed funds repaid .....		
15.4 Other applications .....	4,191,458	13,822,412
15.5 Total (Lines 15.1 to 15.4) .....	4,526,860	13,946,875
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5) .....	8,362,127	(9,076,204)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16) .....	6,860,467	(1,972,459)
18. Cash and short-term investments:		
18.1 Beginning of year .....	8,552,619	10,525,078
18.2 End of period (Line 17 plus Line 18.1) .....	15,413,086	8,552,619
DETAILS OF WRITE-INS		
7.401 Miscellaneous Income .....	4,750	22,044
7.402 Management Fees & Line of Credit Fees .....	380,000	633,498
7.403 .....		
7.498 Summary of remaining write-ins for Line 7.4 from overflow page .....		
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above) .....	384,750	655,542

## NOTES TO FINANCIAL STATEMENTS

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1. Income Taxes

The Company's effective Federal Income tax rate is 0% as a result of its Federal Income tax exemption under I.R.C. 501(c)(6).

As a tax-exempt organization, the Company is subject to income tax on activities that generate net income unrelated to its tax-exempt purpose of providing primary share insurance to its members. At June 30, 2002, the Company has unrelated business income tax ("UBIT") loss carryforwards of approximately \$2,245,000 that are available to offset future unrelated business income. The UBIT loss carryforwards expire as follows: 2008 - \$99,000; 2009 - \$309,000; 2010 - \$281,000; 2011 - \$172,000; 2012 - \$33,000; 2018 - \$323,000; 2019 - \$402,000; 2020 - \$394,000; and 2021 - \$232,000.

Total income taxes of approximately \$2,445 and \$5,293 were paid during 2002 and 2001, respectively, and represent Federal excise taxes due on political contributions.

2. There have been no events subsequent to year-end 2001 which have a material impact on the financial statements as of June 30, 2002.

## 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 has 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. 12/31/1997
- 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. 12/31/1997
- 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). 04/15/1999
- 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)**

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

INVESTMENT

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 .....	\$ .....	\$ .....
13.22 Preferred Stock .....	\$ .....	\$ .....
13.23 Common Stock .....	\$ 8,122,235	\$ 8,122,235
13.24 Short-Term Investments .....	\$ .....	\$ .....
13.25 Mortgages, Loans or Real Estate .....	\$ .....	\$ .....
13.26 All Other .....	\$ .....	\$ .....
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26) .....	\$ 8,122,235	\$ 8,122,235
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$ .....	\$ .....
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above .....	\$ .....	\$ .....

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 Trust .....	100 E. Broad St., Columbus, OH 43271-8192 .....
National City Trust .....	155 E. Broad St., Columbus, OH 43251 .....
.....	.....

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)
NONE .....	.....	.....
.....	.....	.....
.....	.....	.....

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
N/A .....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/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
NONE .....	.....	.....
.....	.....	.....
.....	.....	.....

## GENERAL INTERROGATORIES

(continued)

### PART 2 PROPERTY AND CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes ( ) No ( ) N/A (X)  
If yes, attach an explanation.
2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes ( ) No (X)  
If yes, attach an explanation.
- 3.1 Have any of the reporting entity's primary reinsurance contracts been cancelled? Yes ( ) No (X)
- 3.2 If yes, give full and complete information thereto  
.....  
.....  
.....
- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes ( ) No (X)
- 4.2 If yes, complete the Discount Schedule.

**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 .....	905,245	895,753		938,007
2. Increase (decrease) by adjustment .....	(9,492)	(9,493)		(37,900)
3. Cost of acquired .....				
4. Cost of additions to and permanent improvements .....				5,138
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 .....	895,753	886,260		905,245
9. Total valuation allowance .....				
10. Subtotal (Line 8 plus Line 9) .....	895,753	886,260		905,245
11. Total nonadmitted amounts .....				
12. Statement value, current period (Page 2, real estate lines, current period) .....	895,753	886,260		905,245

**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 .....	15,133	14,470		17,560
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 .....	663	805		2,427
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 .....	14,470	13,665		15,133
10. Total valuation allowance .....				
11. Subtotal (Line 9 plus Line 10) .....	14,470	13,665		15,133
12. Total nonadmitted amounts .....				
13. Statement value of mortgages owned at end of current period .....	14,470	13,665		15,133

**SCHEDULE BA - VERIFICATION**

Other Invested Assets Included in Schedule BA

Description	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 .....	2,067,860	2,010,732		1,933,521
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions .....		59,495		1,286,146
2.2 Additional investment made after acquisitions .....	26,245	2,935,440		3,343
3. Accrual of discount .....	32	37		888
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....	82,110	66,780		1,151,274
7. Amortization of premium .....	1,295	1,539		4,764
8. Increase (decrease) by foreign exchange adjustment .....				
9. Book/adjusted carrying value of long-term invested assets at end of current period .....	2,010,732	4,937,385		2,067,860
10. Total valuation allowance .....				
11. Subtotal (Line 9 plus Line 10) .....	2,010,732	4,937,385		2,067,860
12. Total nonadmitted amounts .....	2,010,732	2,037,385		2,067,860
13. Statement value of long term invested assets at end of current period .....		2,900,000		

**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	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1 .....	97,826,386	6,000,000	7,085,445	(7,594)	97,826,386	96,733,347		94,037,408
2. Class 2 .....								
3. Class 3 .....								
4. Class 4 .....								
5. Class 5 .....								
6. Class 6 .....								
7. Total Bonds .....	97,826,386	6,000,000	7,085,445	(7,594)	97,826,386	96,733,347		94,037,408
<b>PREFERRED STOCK</b>								
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 .....	97,826,386	6,000,000	7,085,445	(7,594)	97,826,386	96,733,347		94,037,408

**SCHEDULE DA - PART 1**

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals .....	7,554,314	X X X	7,554,314	20,824	

**SCHEDULE DA - PART 2 - VERIFICATION**

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period .....	1,690,893	5,039,637		2,684,291
2. Cost of short-term investments acquired .....	15,283,261	9,440,993		61,708,545
3. Increase (decrease) by adjustment .....				
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 .....	11,934,517	6,926,316		62,701,943
7. Book / adjusted carrying value, current period .....	5,039,637	7,554,314		1,690,893
8. Total valuation allowance .....				
9. Subtotal (Line 7 plus Line 8) .....	5,039,637	7,554,314		1,690,893
10. Total nonadmitted amounts .....				
11. Statement value (Line 9 minus Line 10) .....	5,039,637	7,554,314		1,690,893
12. Income collected during period .....	43,686	20,824		295,445
13. Income earned during period .....	17,948	19,753		305,435

**Page 13**

Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open

**NONE**

**Page 14**

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets

**NONE**

**Page 15**

Schedule F - Ceded Reinsurance

**NONE**

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

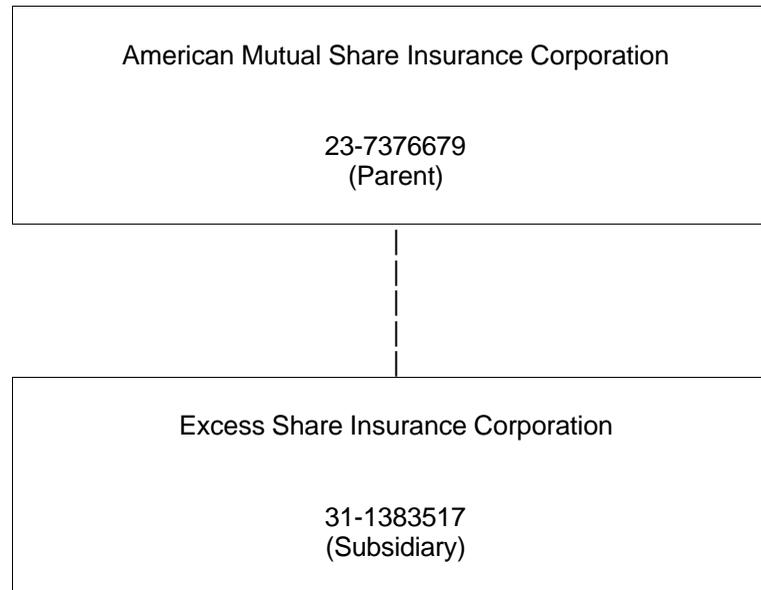
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	Yes	36,485	25,864			
2. Alaska	AK	No					
3. Arizona	AZ	No	47,886	28,690			
4. Arkansas	AR	No					
5. California	CA	Yes	789,049	678,257			50,000
6. Colorado	CO	No					
7. Connecticut	CT	No					
8. Delaware	DE	No		5,445			
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	No					
12. Hawaii	HI	No					
13. Idaho	ID	Yes				290,000	175,000
14. Illinois	IL	Yes	30,961	29,665	(932)	(955)	80,000
15. Indiana	IN	Yes		2,738			75,000
16. Iowa	IA	No	1,801	1,200			
17. Kansas	KS	No					
18. Kentucky	KY	No					
19. Louisiana	LA	Yes	764	609			
20. Maine	ME	No					
21. Maryland	MD	No					
22. Massachusetts	MA	No					
23. Michigan	MI	No					
24. Minnesota	MN	No					
25. Mississippi	MS	No					
26. Missouri	MO	No					
27. Montana	MT	No					
28. Nebraska	NE	No					
29. Nevada	NV	Yes		1,703			
30. New Hampshire	NH	Yes	12,306	10,013			
31. New Jersey	NJ	Yes	5,389	4,578			
32. New Mexico	NM	No					
33. New York	NY	No					
34. North Carolina	NC	No					
35. North Dakota	ND	Yes	6,391	7,929			
36. Ohio	OH	Yes			(2,007)	(4,367)	3,589,000
37. Oklahoma	OK	No		23,688			45,000
38. Oregon	OR	No					
39. Pennsylvania	PA	Yes					
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	No					
43. Tennessee	TN	No					
44. Texas	TX	No					
45. Utah	UT	No					
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. U.S. Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Alien	OT	X X X				3,033,000	5,691,000
58. Totals	(a) 12		931,032	820,379	(2,939)	(5,322)	6,992,000
DETAILS OF WRITE-INS							
5701. Unassigned	X X X					3,033,000	5,691,000
5702.	X X X						
5703.	X X X						
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X						
5799. TOTALS (Lines 5701 through 5703 plus Line 5798)(Line 57 above)	X X X					3,033,000	5,691,000

(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**

---



**PART 1 - LOSS EXPERIENCE**

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
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				
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				
19.3, 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	931,032	642,061	69.0	41.4
34. TOTALS	931,032	642,061	69.0	41.4
DETAILS OF WRITE-INS				
3301. Guaranty of Share Deposits in Credit Unions	931,032	642,061	69.0	41.4
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	931,032	642,061	69.0	41.4

**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			
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			
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			
19.3, 19.4 Commercial auto liability			
21. Auto physical damage			
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	466,942	931,032	820,379
34. TOTALS	466,942	931,032	820,379
DETAILS OF WRITE-INS			
3301. Guaranty of Share Deposits in Credit Unions	466,942	931,032	820,379
3302.			
3303.			
3398. Summary of remaining write-ins for Line 33 from overflow page			
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	466,942	931,032	820,379

**PART 3 (000 Omitted)**  
**LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE**

	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 plus 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 plus 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 plus 8 plus 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 plus 7 minus Col. 1)	Prior-Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 plus 8 plus 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency(c) (Cols. 11 plus 12)
1. 1999 + Prior	17	4,848	4,865	(3)		(3)	14		4,833	4,847	(6)	(15)	(21)
2. 2000		916	916						956	956		40	40
3. Subtotals 2000 + prior	17	5,764	5,781	(3)		(3)	14		5,789	5,803	(6)	25	19
4. 2001		606	606						606	606			
5. Subtotals 2001 + prior	17	6,370	6,387	(3)		(3)	14		6,395	6,409	(6)	25	19
6. 2002	X X X	X X X	X X X	X X X	2,935	2,935	X X X	3,500	(2,877)	623	X X X	X X X	X X X
7. Totals	17	6,370	6,387	(3)	2,935	2,932	14	3,500	3,518	7,032	(6)	25	19
8. Prior Year-End's Surplus As Regards Policyholders	114,531										Co1. 11, Line 7 As % of Col. 1 Line 7	Co1. 12, Line 7 As % of Col. 2 Line 7	Co1. 13, Line 7 As % of Col. 3 Line 7
											1. (35.3)%	2. 0.4 %	3. 0.3 %
													Co1. 13, Line 7 Line 8
													4. %

(a) Should Equal Prior Year-End Annual Statement; Page 3, Column 1, Lines 1 plus 3  
 (b) Should Equal Quarterly Statement Page 3, Column 1, Lines 1 and 3  
 (c) Should Also Equal Columns 6 plus 10 less Column 3 for Lines A through E only

### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, Your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

RESPONSES

1. Will the SVO Compliance Certification be filed with this statement?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC with this statement?

No

EXPLANATION:

.....

BARCODE:

2. Document Identifier 490:



3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?

No

EXPLANATION:

.....

BARCODE:

3. Document Identifier 450:



**Page E01**

Sch. A, Pt. 2, Real Estate Acquired

**NONE**

Sch. A, Pt. 3, Real Estate Sold

**NONE**

**Page E02**

Schedule B, Part 1, Mortgage Loans Acquired

**NONE**

Schedule B, Part 2, Mortgage Loans Sold

**NONE**

**Page E03**

Sch. BA, Pt. 1, Other Long-Term Invested Assets Acquired

**NONE**

Sch. BA, Pt. 2, Other Long-Term Invested Assets Sold

**NONE**

**SCHEDULE D - PART 3**

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - U.S. Governments								
3133MM-KE-2	FHLB BOND DTD 04-02-2002	04/02/2002	A.G. EDWARDS & SONS		2,000,000	2,000,000		1
3133MM-UJ-0	FHLB BOND DTD 04-16-2002	04/16/2002	A.G. EDWARDS & SONS		1,000,000	1,000,000		1
3136F1-Q6-0	FNMA NOTE DTD 05-28-2002	05/28/2002	A.G. EDWARDS & SONS		2,000,000	2,000,000		1
3136F1-Q3-7	FNMA NOTE DTD 06-06-2002	06/06/2002	A.G. EDWARDS & SONS		1,000,000	1,000,000		1
0399999	Subtotal - Bonds - U.S. Governments				6,000,000	6,000,000		
6099997	Subtotal - Bonds - Part 3				6,000,000	6,000,000		
6099999	Subtotal - Bonds				6,000,000	6,000,000		
7299999	TOTALS				6,000,000			

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

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	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 Designa- tion (a)
Bonds - U.S. Governments																
3133MB-LG-7	FHLB PREASSIGN 00247 DTD 04-23-1999	04/25/2002	MATURED	1,000,000	1,000,000.00	1,000,000.00	970,100	1,000,000	4,716					26,250		1
3133ME-BR-1	FHLB CONS BD DTD 04-25-2001	04/16/2002	CALLED @ 100	1,000,000	1,000,000.00	1,000,000.00	1,000,000	1,000,000						26,600		1
31364C-D2-1	FNMA MED TERM NOT DTD 04-10-1997	04/10/2002	MATURED	1,000,000	1,000,000.00	1,000,000.00	1,035,625	1,000,000	(2,674)					33,900		1
3133MA-FU-2	FHLB CONS BD DTD 05-08-1998	05/08/2002	MATURED	1,000,000	1,000,000.00	1,000,000.00	1,000,000	1,000,000						28,900		1
3133MA-BC-6	FHLB CONS BD DTD 05-15-1998	05/15/2002	MATURED	1,000,000	1,000,000.00	1,000,000.00	1,000,000	1,000,000						30,000		1
3133M9-BG-6	FHLB CONS BD DTD 06-28-1999	06/28/2002	MATURED	1,000,000	1,000,000.00	1,000,000.00	1,004,375	1,000,000	(770)					29,950		1
3133MF-W3-8	FHLB CONS BD DTD 06-28-2001	06/28/2002	MATURED	1,000,000	1,000,000.00	1,000,000.00	1,009,950	1,000,000	(6,504)					18,800		1
0399999	Subtotal - Bonds - U.S. Governments			7,000,000	7,000,000.00	7,000,000.00	7,020,050	7,000,000	(5,232)					194,400		
Bonds - All Other Governments																
31359R-PL-0	FNMA REMIC PASS THRU 1997-89 CL-C		PERIODIC PRINCIPAL PAYMENTS	29,493	29,468.57	29,468.57	30,148	30,891	742					7,889		1
31376A-WK-0	FNMA POOL 349950		PERIODIC PRINCIPAL PAYMENTS	55,952	55,952.36	55,952.36	55,952	55,952						4,268		1
1099999	Subtotal - Bonds - All Other Governments			85,445	85,420.93	85,420.93	86,101	86,843	742					12,157		
6099997	Subtotal - Bonds - Part 4			7,085,445	7,085,420.93	7,085,420.93	7,106,151	7,086,843	(4,490)					206,557		
6099999	Subtotal - Bonds			7,085,445	7,085,420.93	7,085,420.93	7,106,151	7,086,843	(4,490)					206,557		
7299999	TOTALS			7,085,445	7,085,445	7,085,445	7,106,151	7,086,843	(4,490)					206,557		

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

**Page E06**

Schedule DB, Part A, Section 1

**NONE**

Schedule DB, Part B, Section 1

**NONE**

**Page E07**

Schedule DB, Part C, Section 1

**NONE**

Schedule DB, Part D, Section 1

**NONE**

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository		2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
					5 First Month	6 Second Month	7 Third Month	
Name	Location and Supplemental Information							
Open Depositories								
Corporate Checking Account	Bank One, NA; Columbus, Ohio	1.280	2,917	1,645	1,507,150	1,040,890	770,225	
Corporate Savings Account	Bank One, NA; Columbus, Ohio	20.867	19,973		3,256,279	4,560,993	1,568,609	
Corporate Checking Account	Bank One, NA; Columbus, Ohio -- 401K Trust				41,861		23,045	
Share Account	Corporate One Credit Union; Columbus, OH - Savings	1.610	6,223		1,551,368	1,556,511	1,560,667	
Share Account	WesCorp; San Dimas, CA -- Savings	1.753	5,247		1,197,504	1,199,286	1,201,025	
Share Account	Mid-States Corp FCU; Naperville, IL - Savings	1.703	5,024		1,179,757	1,181,461	1,183,116	
Corporate Savings Account	National City Bank; Columbus, Ohio	1.877	1,645		350,760	351,350	351,885	
Certificate of Deposit # 7254551	Bank One, NA; Columbus, Ohio	6.060	3,062	839	200,000	200,000	200,000	
Certificate of Deposit # 8937183	Bank One, NA; Columbus, Ohio	4.970	2,511	54	200,000	200,000	200,000	
Certificate of Deposit # 8937233	Bank One, NA; Columbus, Ohio	3.730	1,883	51	200,000	200,000	200,000	
Certificate of Deposit # 94015390	US Bank; Boise, Idaho	2.400	2,096	960	200,000	200,000	200,000	
Certificate of Deposit 0920068937184	Bank One, NA; Columbus, Ohio	2.760	1,393	43	200,000	200,000	200,000	
Certificate of Deposit 0880068937228	Bank One, NA; Columbus, Ohio	1.730	873	27	200,000	200,000	200,000	
0199999	TOTAL - Open Depositories		52,847	3,619	10,284,679	11,090,491	7,858,572	
0399999	TOTAL Cash on Deposit		52,847	3,619	10,284,679	11,090,491	7,858,572	
0499999	Cash in Company's Office				200	200	200	
0599999	TOTALS		52,847	3,619	10,284,879	11,090,691	7,858,772	