



QUARTERLY STATEMENT

As of June 30, 2002
of the Condition and Affairs of the

BUCKEYE STATE MUTUAL INSURANCE COMPANY

NAIC Group Code..... 46, 46 (Current Period) (Prior Period) NAIC Company Code..... 16713 Employer's ID Number..... 31-6035649

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

Country of Domicile Un

Incorporated..... January 28, 1897 Commenced Business..... April 30, 1879

Statutory Home Office	One Heritage Place Piqua OH 45356-4888 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	One Heritage Place Piqua OH 45356-4888 <i>(Street and Number) (City or Town, State and Zip Code)</i>	937-778-5000 <i>(Area Code) (Telephone Number)</i>
Mail Address	One Heritage Place Piqua OH 45356-4888 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	One Heritage Place Piqua OH 45356-4888 <i>(Street and Number) (City or Town, State and Zip Code)</i>	937-778-5000 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.Buckeye-Ins.Com	
Statement Contact	Robert E. Bornhorst <i>(Name)</i> rob.bornhorst@buckeye-ins.com <i>(E-Mail Address)</i>	937-778-5000 <i>(Area Code) (Telephone Number) (Extension)</i> 937-778-5019 <i>(Fax Number)</i>
Policyowner Relations Contact	T. Scott Johnson Piqua OH 45356-4888 <i>(Street and Number) (City or Town, State and Zip Code)</i>	937-778-5000 <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President R. Douglas Haines Treasurer Robert E. Bornhorst Assistant Secretary T. Scott Johnson

VICE PRESIDENTS

Robert Edward Bornhorst John Evans Davis T. Scott Johnson Steven Charles Moeller

DIRECTORS OR TRUSTEES

Donald E. Benschneider R. Douglas Haines Richard J. Seitz J. MacAlpine Smith
James A. Stahl William L. Sweet Jr.

State of..... Ohio
County of..... Miami

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

_____ (Signature) R. Douglas Haines _____ (Printed Name) President	_____ (Signature) T. Scott Johnson _____ (Printed Name) Assistant Secretary	_____ (Signature) Robert E. Bornhorst _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this
.....day ofAugust....., 2002

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	23,323,612		23,323,612	23,277,625
2. Stocks:				
2.1 Preferred stocks.....	201,364		201,364	147,175
2.2 Common stocks.....	1,532,918	64,286	1,468,632	1,474,157
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).....	2,125,674		2,125,674	2,180,677
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	340,842		340,842	335,057
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....(1,367,457)) and short-term investments (\$.....1,008,291).....	(359,166)		(359,166)	1,613,296
6. Other invested assets.....			0	
7. Receivable for securities.....			0	13,877
8. Aggregate write-ins for invested assets.....	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8).....	27,165,244	64,286	27,100,958	29,041,863
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection.....	654,984		654,984	1,372,152
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	1,806,194		1,806,194	458,607
10.3 Accrued retrospective premiums.....			0	
11. Funds held by or deposited with reinsured companies.....	300,000		300,000	300,000
12. Bills receivable, taken for premiums.....			0	
13. Amounts receivable under high deductible policies.....			0	
14. Reinsurance recoverables on loss and loss adjustment expense payments.....	973,878		973,878	687,067
15. Federal and foreign income tax recoverable and interest thereon (including \$.....900,514 net deferred tax asset).....	1,482,866	582,352	900,514	900,514
16. Guaranty funds receivable or on deposit.....			0	
17. Electronic data processing equipment and software.....	511,074	410,193	100,881	136,899
18. Interest, dividends and real estate income due and accrued.....	202,529		202,529	225,964
19. Net adjustments in assets and liabilities due to foreign exchange rates.....			0	
20. Receivable from parent, subsidiaries and affiliates.....	53,152		53,152	48,927
21. Amounts due from/to protected cells.....			0	
22. Equities and deposits in pools and associations.....			0	
23. Amounts receivable relating to uninsured accident and health plans.....			0	
24. Other assets nonadmitted.....	59,617	59,617	0	
25. Aggregate write-ins for other than invested assets.....	72,885	72,885	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25).....	33,282,423	1,189,333	32,093,090	33,171,993
27. Protected cell assets.....			0	
28. TOTALS (Lines 26 and 27).....	33,282,423	1,189,333	32,093,090	33,171,993

DETAILS OF WRITE-INS

0801.			0	
0802.			0	
0803.			0	
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0	0	0
2501. Other.....	45,759	45,759	0	
2502. Company owned automobile.....	27,126	27,126	0	
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	72,885	72,885	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$.....2,625,656).....	7,710,575	8,830,554
2. Reinsurance payable on paid losses and loss adjustment expenses.....	56,393	22,132
3. Loss adjustment expenses.....	876,708	979,499
4. Commissions payable, contingent commissions and other similar charges.....	993,258	1,067,011
5. Other expenses (excluding taxes, licenses and fees).....	245,556	422,120
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	133,725	199,581
7. Federal and foreign income taxes (including \$.....0 on realized capital gains (losses) (including \$.....0 net deferred tax liability).....		
8. Borrowed money \$.....27,126 and interest thereon \$.....11,181.....	38,307	117,258
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$....1,801,681 and including warranty reserves of \$.....0).....	10,919,781	9,210,204
10. Advance premium.....	287,531	434,987
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	158,545	468,169
13. Funds held by company under reinsurance treaties.....	627,000	627,000
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.....	0	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	22,047,379	22,378,515
25. Protected cell liabilities.....		
26. Total liabilities (Lines 24 and 25).....	22,047,379	22,378,515
27. Aggregate write-ins for special surplus funds.....	0	0
28. Common capital stock.....		
29. Preferred capital stock.....		
30. Aggregate write-ins for other than special surplus funds.....	0	0
31. Surplus notes.....	3,750,000	3,750,000
32. Gross paid in and contributed surplus.....		
33. Unassigned funds (surplus).....	6,295,707	7,043,478
34. Less treasury stock, at cost:		
34.1 .....0.000 shares common (value included in Line 28 \$.....0).....		
34.2 .....0.000 shares preferred (value included in Line 29 \$.....0).....		
35. Surplus as regards policyholders (Lines 27 to 33, less 34).....	10,045,707	10,793,478
36. TOTALS.....	32,093,086	33,171,993

DETAILS OF WRITE-INS

2301. Line 15 from 2000 Annual Statement.....		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page.....	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above).....	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$.....18,000,388).....	16,334,823	13,606,398	28,316,987
1.2 Assumed..... (written \$.....187,902).....	149,734	123,019	242,657
1.3 Ceded..... (written \$.....3,165,825).....	3,171,664	2,821,579	5,903,636
1.4 Net..... (written \$.....15,022,465).....	13,312,893	10,907,838	22,656,008
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....8,984,245):			
2.1 Direct.....	10,461,146	11,220,773	18,597,077
2.2 Assumed.....	180,756	32,277	94,953
2.3 Ceded.....	1,942,573	4,255,471	5,532,537
2.4 Net.....	8,699,329	6,997,579	13,159,493
3. Loss expenses incurred.....	776,063	869,429	1,593,003
4. Other underwriting expenses incurred.....	5,076,182	4,424,082	8,803,587
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	14,551,574	12,291,090	23,556,083
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	(1,238,681)	(1,383,252)	(900,075)
INVESTMENT INCOME			
9. Net investment income earned.....	422,345	330,994	694,571
10. Net realized capital gains (losses).....	20,715	57,654	116,318
11. Net investment gain (loss) (Lines 9 + 10).....	443,060	388,648	810,889
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....			
13. Finance and service charges not included in premiums.....	117,878	159,060	230,196
14. Aggregate write-ins for miscellaneous income.....	0	(185)	0
15. Total other income (Lines 12 through 14).....	117,878	158,875	230,196
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15).....	(677,743)	(835,729)	141,010
17. Dividends to policyholders.....			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17).....	(677,743)	(835,729)	141,010
19. Federal and foreign income taxes incurred.....			
20. Net income (Line 18 minus Line 19) (to Line 22).....	(677,743)	(835,729)	141,010
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year.....	10,793,477	9,951,597	9,951,597
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20).....	(677,743)	(835,729)	141,010
23. Net unrealized capital gains or losses.....	1,433	26,624	3,842
24. Change in net unrealized foreign exchange capital gain (loss).....			
25. Change in net deferred income taxes.....		960,929	1,461,981
26. Change in nonadmitted assets.....	(71,458)	68,546	(472,728)
27. Change in provision for reinsurance.....			
28. Change in surplus notes.....			(225,000)
29. Surplus (contributed to) withdrawn from protected cells.....			
30. Cumulative effect of changes in accounting principles.....		(49,728)	(67,225)
31. Capital changes:			
31.1 Paid in.....			
31.2 Transferred from surplus (Stock Dividend).....			
31.3 Transferred to surplus.....			
32. Surplus adjustments:			
32.1 Paid in.....			
32.2 Transferred to capital (Stock Dividend).....			
32.3 Transferred from capital.....			
33. Net remittances from or (to) Home Office.....			
34. Dividends to stockholders.....			
35. Change in treasury stock.....			
36. Aggregate write-ins for gains and losses in surplus.....	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36).....	(747,768)	170,642	841,880
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37).....	10,045,709	10,122,239	10,793,477

DETAILS OF WRITE-INS

0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0	0
1401. Lines 23 and 29 from 2000 Annual Statement.....			
1402. Net Realized Gain (Loss) from sale of fixed assets.....		(185)	
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	0	(185)	0
3601. Lines 23 and 29 from 2000 Annual Statement.....			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page.....	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above).....	0	0	0

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	13,934,971	22,460,233
2. Loss and loss adjustment expenses paid (net of salvage and subrogation).....	10,950,712	14,751,483
3. Underwriting expenses paid.....	5,370,446	8,219,026
4. Other underwriting income (expenses).....		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4).....	(2,386,187)	(510,276)
6. Net investment income.....	509,388	871,124
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.....		(926)
7.4 Aggregate write-ins for miscellaneous items.....	(7,898)	736,236
7.5 Total other income (Lines 7.1 to 7.4).....	(7,898)	735,310
8. Dividends to policyholders on direct business, less \$.....0 dividends on reinsurance assumed or ceded (net).....		
9. Federal and foreign income taxes (paid) recovered.....		
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9).....	(1,884,697)	1,096,158
CASH FROM INVESTMENTS		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds.....	3,825,413	7,354,445
11.2 Stocks.....	108	28,599
11.3 Mortgage loans.....		
11.4 Real estate.....		
11.5 Other invested assets.....		
11.6 Net gains or (losses) on cash and short-term investments.....		
11.7 Miscellaneous proceeds.....	13,877	
11.8 Total investment proceeds (Lines 11.1 to 11.7).....	3,839,398	7,383,044
12. Cost of investments acquired (long-term only):		
12.1 Bonds.....	3,846,371	7,093,636
12.2 Stocks.....	53,904	93,976
12.3 Mortgage loans.....		
12.4 Real estate.....	13,864	1,358
12.5 Other invested assets.....		
12.6 Miscellaneous applications.....		24,804
12.7 Total investments acquired (Lines 12.1 to 12.6).....	3,914,140	7,213,774
13. Net cash from investments (Line 11.8 minus Line 12.7).....	(74,742)	169,270
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in.....		(225,000)
14.2 Capital notes \$.....0 less amounts repaid \$.....0.....		
14.3 Net transfers from affiliates.....		
14.4 Borrowed funds received.....		23,379
14.5 Other cash provided.....	38,042	191,286
14.6 Total (Lines 14.1 to 14.5).....	38,042	(10,335)
15. Cash applied:		
15.1 Dividends to stockholders paid.....		
15.2 Net transfers to affiliates.....	4,225	10,066
15.3 Borrowed funds repaid.....	78,951	
15.4 Other applications.....	95,458	
15.5 Total (Lines 15.1 to 15.4).....	178,634	10,066
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5).....	(140,592)	(20,401)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16).....	(2,100,031)	1,245,027
18. Cash and short-term investments:		
18.1 Beginning of year.....	1,740,862	495,835
18.2 End of period (Line 17 plus Line 18.1).....	(359,169)	1,740,862
DETAILS OF WRITE-INS		
07.401 Finance and Service Charge not included in premium.....	117,878	230,196
07.402 Reclass of CD to long term bond in 2001.....	(127,569)	
07.403 Depreciation allocation of management fees.....	1,793	6,731
07.498 Summary of remaining write-ins for Line 7.4 from overflow page.....	0	499,309
07.499 Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above).....	(7,898)	736,236

Note 1: Summary of Significant Accounting Policies

This note has not changed since our last filing. Please refer to our December 31, 2001 Annual Statement.

Note 9: Income Taxes

Buckeye State Mutual Insurance Company calculates its Deferred Tax Assets and Deferred Tax Liabilities annually as of December 31. Please refer to our December 31, 2001 Annual Statement.

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

A. Transfers of Receivables Reported as Sales

Not Applicable

B. Transfers and Servicing of Financial Assets

Not Applicable

C. 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 [X] N/A []

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/1997.....

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.04/19/1999.....

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).04/19/1999.....

7.4 By what department or departments?..... Ohio

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 []

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.....	\$.....1,212,205	\$.....1,212,205
13.24 Short-Term Investments.....	\$.....0	\$.....0
13.25 Mortgages, Loans or Real Estate.....	\$.....0	\$.....0
13.26 All Other.....	\$.....0	\$.....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$.....1,212,205	\$.....1,212,205
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
Peoples Savings Bank	14 S. Weston Street, Troy, Ohio 45373

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
	Asset Allocation & Management	30 North LaSalle Street, Chicago, Illinois 60602

BUCKEYE STATE MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES (continued)
PART 2
PROPERTY & CASUALTY INTERROGATORIES

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

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

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

3.2 If yes, give full and complete information thereto:

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

4.2 If yes, complete the following schedule:

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

Statement as of June 30, 2002 of the **BUCKEYE STATE MUTUAL INSURANCE COMPANY**
SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	2,515,734	2,497,838	0	2,639,940
2. Increase (decrease) by adjustment.....	(31,760)	(31,322)		(125,564)
3. Cost of acquired.....				1,358
4. Cost of additions to and permanent improvements.....	13,864			
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.....	2,497,838	2,466,516	0	2,515,734
9. Total valuation allowance.....				
10. Subtotal (Lines 8 plus 9).....	2,497,838	2,466,516	0	2,515,734
11. Total nonadmitted amounts.....				
12. Statement value, current period (Page 2, real estate lines, current period).....	2,497,838	2,466,516	0	2,515,734

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

NONE

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1	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
BONDS								
1. Class 1.....	22,470,900	1,303,938	1,861,658	(806)	22,470,900	21,912,374		21,714,496
2. Class 2.....	1,921,822	67,516	3,051	(1,258)	1,921,822	1,985,028		2,119,884
3. Class 3.....	394,670		24,392	7,561	394,670	376,357		386,018
4. Class 4.....						1,483		24,600
5. Class 5.....								
6. Class 6.....	56,665			(2)	56,665	56,662		56,667
7. Total Bonds.....	24,844,057	1,371,454	1,889,101	5,495	24,844,057	24,331,904	0	24,301,665
PREFERRED STOCK								
8. Class 1.....	54,597			156	54,597	54,753		28,575
9. Class 2.....	118,883				118,883	118,883		80,250
10. Class 3.....	26,846				26,846	26,846		38,350
11. Class 4.....								
12. Class 5.....								
13. Class 6.....	882				882	882		
14. Total Preferred Stock.....	201,208	0	0	156	201,208	201,364	0	147,175
15. Total Bonds and Preferred Stock.....	25,045,265	1,371,454	1,889,101	5,651	25,045,265	24,533,268	0	24,448,840

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals.....	1,008,291	XXX	1,008,291	4,586	8,885

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	1,151,611	1,961,674	0	987,710
2. Cost of short-term investments acquired.....	810,063			1,123,436
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.....		953,382		959,535
7. Book/adjusted carrying value, current period.....	1,961,674	1,008,292	0	1,151,611
8. Total valuation allowance.....				
9. Subtotal (Lines 7 plus 8).....	1,961,674	1,008,292	0	1,151,611
10. Total nonadmitted amounts.....				
11. Statement value (Lines 9 minus 10).....	1,961,674	1,008,292	0	1,151,611
12. Income collected during period.....	9,919	4,586		25,297
13. Income earned during period.....	12,194	8,885		27,571

**Sch. DB-Part F-Section 1
NONE**

**Sch. DB-Part F-Section 2
NONE**

**Sch. F
NONE**

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1. Alabama.....AL	NO						
2. Alaska.....AK	NO						
3. Arizona.....AZ	NO						
4. Arkansas.....AR	NO						
5. California.....CA	NO						
6. Colorado.....CO	NO						
7. Connecticut.....CT	NO						
8. Delaware.....DE	NO						
9. District of Columbia.....DC	NO						
10. Florida.....FL	NO						
11. Georgia.....GA	NO						
12. Hawaii.....HI	NO						
13. Idaho.....ID	NO						
14. Illinois.....IL	YES						
15. Indiana.....IN	YES	3,209,359	1,990,722	1,675,408	728,987	1,265,349	1,407,778
16. Iowa.....IA	YES						
17. Kansas.....KS	YES	6,529,964	4,998,624	3,987,055	4,381,071	1,195,435	1,942,158
18. Kentucky.....KY	NO						
19. Louisiana.....LA	NO						
20. Maine.....ME	NO						
21. Maryland.....MD	NO						
22. Massachusetts.....MA	NO						
23. Michigan.....MI	YES		366	48,527	216,856	231,943	345,732
24. Minnesota.....MN	NO						
25. Mississippi.....MS	NO						
26. Missouri.....MO	NO						
27. Montana.....MT	NO						
28. Nebraska.....NE	YES						
29. Nevada.....NV	NO						
30. New Hampshire.....NH	NO						
31. New Jersey.....NJ	NO						
32. New Mexico.....NM	NO						
33. New York.....NY	NO						
34. North Carolina.....NC	NO						
35. North Dakota.....ND	NO						
36. Ohio.....OH	YES	8,261,065	7,238,849	5,700,023	3,734,660	6,749,318	8,478,409
37. Oklahoma.....OK	NO						
38. Oregon.....OR	NO						
39. Pennsylvania.....PA	NO						
40. Rhode Island.....RI	NO						
41. South Carolina.....SC	NO						
42. South Dakota.....SD	NO						
43. Tennessee.....TN	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	YES		(288)	122,521	664,094	780,673	1,457,204
51. Wyoming.....WY	NO						
52. American Samoa.....AS	NO						
53. Guam.....GU	NO						
54. Puerto Rico.....PR	NO						
55. US Virgin Islands.....VI	NO						
56. Canada.....CN	NO						
57. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0
58. Totals.....	(a).....8	18,000,388	14,228,273	11,533,534	9,725,668	10,222,719	13,631,281

DETAILS OF WRITE-INS

5701.....	XXX						
5702.....	XXX						
5703.....	XXX						
5798. Summary of remaining write-ins for Line 57 from overflow page...	XXX	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above).....	XXX	0	0	0	0	0	0

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

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

PART 1 – ORGANIZATIONAL CHART

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.....	1,601,102	830,629	51.9	51.8
2. Allied lines.....			0.0	
3. Farmowners multiple peril.....	3,935,495	3,003,408	76.3	75.5
4. Homeowners multiple peril.....	4,117,197	3,115,065	75.7	111.0
5. Commercial multiple peril.....		(9,563)	0.0	514.0
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	247,834	46,265	18.7	18.7
10. Financial guaranty.....			0.0	
11.1. Medical malpractice-occurrence.....			0.0	
11.2. Medical malpractice-claims made.....			0.0	
12. Earthquake.....			0.0	
13. Group accident and health.....			0.0	
14. Credit accident and health.....			0.0	
15. Other accident and health.....			0.0	
16. Workers' compensation.....			0.0	
17.1. Other liability-occurrence.....	114,239	311,077	272.3	120.3
17.2. Other liability-claims made.....			0.0	
18.1. Products liability-occurrence.....			0.0	
18.2. Products liability-claims made.....			0.0	
19.1, 19.2 Private passenger auto liability.....	3,586,981	1,426,555	39.8	86.3
19.3, 19.4 Commercial auto liability.....	68,804		0.0	7.2
21. Auto physical damage.....	2,663,171	1,737,893	65.3	67.1
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....		(182)	0.0	10.5
27. Boiler and machinery.....			0.0	
28. Credit.....			0.0	
29. International.....			0.0	
30. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business.....	0	0	0.0	0.0
34. Totals.....	16,334,823	10,461,147	64.0	82.5
DETAILS OF WRITE-INS				
3301.....			0.0	
3302.....			0.0	
3303.....			0.0	
3398. Sum. of remaining write-ins for Line 33 from overflow page.....	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33).....	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire.....	834,749	1,604,510	1,461,941
2. Allied lines.....			
3. Farmowners multiple peril.....	2,110,576	4,155,298	3,414,684
4. Homeowners multiple peril.....	2,833,759	4,596,523	3,515,730
5. Commercial multiple peril.....			70
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	156,083	272,935	220,327
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.....	63,300	118,419	100,813
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.....	2,143,205	4,148,011	3,119,670
19.3, 19.4 Commercial auto liability.....	43,704	73,263	51,067
21. Auto physical damage.....	1,580,344	3,031,429	2,342,597
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....			1,374
27. Boiler and machinery.....			
28. Credit.....			
29. International.....			
30. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business.....	0	0	0
34. Totals.....	9,765,720	18,000,388	14,228,273
DETAILS OF WRITE-INS			
3301.....			
3302.....			
3303.....			
3398. Sum. of remaining write-ins for Line 33 from overflow page.....	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33).....	0	0	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	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)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c)
1. 1999 + Prior	1,962	339	2,301	784	(1)	783	1,346	10	181	1,537	168	(149)	19
2. 2000	1,990	1,139	3,129	874		874	764	19	782	1,565	(352)	(338)	(690)
3. Subtotals 2000 + Prior	3,952	1,478	5,430	1,658	(1)	1,657	2,110	29	963	3,102	(184)	(487)	(671)
4. 2001	2,198	2,187	4,385	1,619	634	2,253	641	111	1,683	2,435	62	241	303
5. Subtotals 2001 + Prior	6,150	3,665	9,815	3,277	633	3,910	2,751	140	2,646	5,537	(122)	(246)	(368)
6. 2002	XXX	XXX	XXX	XXX	6,789	6,789	XXX	1,853	1,197	3,050	XXX	XXX	XXX
7. Totals	6,150	3,665	9,815	3,277	7,422	10,699	2,751	1,993	3,843	8,587	(122)	(246)	(368)
8. Prior Year-End's Surplus As Regards Policyholders	10,793										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. (2.0)%	2. (6.7)%	3. (3.7)%
													Col. 13, Line 7 Line 8
													4. (3.4)%

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(a) Should equal prior year-end Annual Statement; Page 3, Col. 1, Lines 1 + 3.
 (b) Should equal Q.S. Page 3, Col.1, Lines 1 and 3.
 (c) Should also equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

YES

2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement?

NO

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

NO

EXPLANATIONS:

BAR CODE:



Overflow Page for Write-Ins

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Accrued Interest.....		
07.405 Advanced Premiums.....		434,987
07.406 Misc Rec.....		64,322
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow.....	0	499,309

**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 - Special Revenue and Special Assessment								
United States								
31392B Q7 4	Fannie Mae 2002-12 Ab-Rcr 6.00% Due 11/15/2029	05/10/2002	Nomura		488,867	500,000	1,135	1
454623 ST 7	Indiana Bd Bank Taxable 4.82% Due 7/15/2006	05/02/2002	SSB		400,000	400,000		1PE
929227 NR 3	Wamu 2002-Ar4 Mtg Passthr 5.599% Due 4/26/32	03/20/2002	Adjustment		(1,819)	-	1,819	1PE
	U.S.				887,048	900,000	2,954	XXX
	United States				887,048	900,000	2,954	XXX
3199999	Total - Bonds - Special Revenue & Special Assessments				887,048	900,000	2,954	XXX
Bonds - Industrial and Miscellaneous								
United States								
00846U AB 7	Agilent Tech Inc	06/12/2002	Goldman Sachs & Company		21,644	20,000	75	2
02261W AB 5	Alza Corp	06/21/2002	Thomas Weisel Partners		18,954	25,000		2
204912 AN 9	Computer Assoc Intl	06/12/2002	Goldman Sachs & Company		15,216	15,000	185	2
361849 DY 5	GMAC Coml Mtg Sec Inc 6.42% Due 05/15/2035	05/17/2002	CSFB		416,891	400,000	1,498	1PE
75952J 20 7	Reliant Energy Inc	05/29/2002	Morgan Stanley		11,702	400		2PE
	United States				484,407	460,400	1,759	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				484,407	460,400	1,759	XXX
6099997	Total - Bonds - Part 3				1,371,454	1,360,400	4,713	XXX
6099999	Total - Bonds				1,371,454	1,360,400	4,713	XXX
7299999	Total - Bonds, Preferred and Common Stocks				1,371,454	XXX	4,713	XXX

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
Bonds - U.S. Government																
31293A 6N 3...	Fed Hm Ln Mtg Pool #C15377 6.50% Due 09/01/02	06/17/2002	Principal Payment.....		12,227	12,227	12,342	12,342	(10)			(115)	(115)	485		1
31388T FK 4...	Federal Natl Mtg Assn.....	06/25/2002	Principal Payment.....		27,533	27,533	27,843	27,843	(96)			(310)	(310)	765		1PE
362031 KG 0...	GNMA POOL #5695.....	06/17/2002	Principal Payment.....		28	28	24	24	(3)			4	4	1		1
36203L DW 9...	GNMA POOL #352117.....	06/17/2002	Principal Payment.....		10,388	10,388	10,782	10,782	(36)			(394)	(394)	608		1
36204F B6 0...	GNMA POOL #368261.....	06/17/2002	Principal Payment.....		3,937	3,937	3,497	3,497	44			441	441	126		1
36204M 3Z 0...	GNMA POOL #377416.....	06/17/2002	Principal Payment.....		9,198	9,198	8,965	8,965	19			233	233	291		1
36204X C5 2...	GNMA POOL #382692.....	06/17/2002	Principal Payment.....		50	50	52	52	(5)			(2)	(2)	2		1
36204X X5 9...	GNMA POOL #383300.....	06/17/2002	Principal Payment.....		33,935	33,935	33,055	33,055	115			880	880	563		1
36205J G2 5...	GNMA POOL #391817.....	06/17/2002	Principal Payment.....		179	179	186	186	(16)			(7)	(7)	8		1
36205L JJ 0...	GNMA POOL #393665.....	06/17/2002	Principal Payment.....		1,513	1,513	1,524	1,524	(2)			(10)	(10)	39		1
36205P S5 1...	GNMA POOL #396640.....	02/19/2002	Principal Payment.....		0	0	0	0	(34)			34	34			1
36205T NS 8...	GNMA POOL #400101.....	06/17/2002	Principal Payment.....		3,578	3,578	3,617	3,617	(8)			(39)	(39)	112		1
362062 6Q 9...	GNMA POOL #33279.....	06/17/2002	Principal Payment.....		169	169	150	150	4			20	20	10		1
362065 E2 6...	GNMA POOL #35253.....	06/17/2002	Principal Payment.....		18	18	17	17	0			1	1	7		1
36206D WV 5...	GNMA POOL #408460.....	06/17/2002	Principal Payment.....		10,782	10,782	11,182	11,182	(34)			(401)	(401)	252		1
36206G MH 0...	GNMA POOL #410860.....	06/17/2002	Principal Payment.....		13,523	13,523	13,894	13,894	(117)			(371)	(371)	1,461		1
36206G YQ 7...	GNMA POOL #411219.....	06/17/2002	Principal Payment.....		156	156	162	162	(14)			(6)	(6)	7		1
36206H FV 5...	GNMA POOL #411580.....	06/17/2002	Principal Payment.....		14,890	14,890	15,026	15,026	(48)			(135)	(135)	1,024		1
36206J WY 6...	GNMA POOL #412963.....	06/17/2002	Principal Payment.....		6,083	6,083	6,308	6,308	(11)			(225)	(225)	145		1
36206S 7J 7...	GNMA POOL #420397.....	06/17/2002	Principal Payment.....		2,922	2,922	2,953	2,953	(5)			(32)	(32)	189		1
36206S FB 5...	GNMA POOL #419662.....	06/17/2002	Principal Payment.....		318	318	317	317	2			1	1	1,234		1
36206W K6 1...	GNMA POOL #423417.....	06/17/2002	Principal Payment.....		270	270	280	280	(16)			(10)	(10)	37		1
362070 UB 8...	GNMA POOL #40178.....	06/17/2002	Principal Payment.....		81	81	83	83	(0)			(2)	(2)			1
36207F LV 1...	GNMA POOL #430640.....	06/17/2002	Principal Payment.....		6,294	6,294	6,382	6,382	(88)			(88)	(88)	434		1
36207J LY 7...	GNMA POOL #433343.....	06/17/2002	Principal Payment.....		4,702	4,702	4,690	4,690	1			12	12	163		1
36208N M5 9...	GNMA POOL #455880.....	06/17/2002	Principal Payment.....		2,644	2,644	2,657	2,657	(2)			(13)	(13)	258		1
36208N Z4 8...	GNMA POOL #456263.....	06/17/2002	Principal Payment.....		29,857	29,857	30,280	30,280	(27)			(423)	(423)	1,116		1
36208W 7D 9...	GNMA POOL #463592.....	06/17/2002	Principal Payment.....		50,782	50,782	49,417	49,417	32			1,365	1,365	1,200		1
36210A 5J 2...	GNMA POOL #486949.....	06/17/2002	Principal Payment.....		6,063	6,063	5,993	5,993	37			70	70	363		1
36210D Z9 5...	GNMA POOL #489568.....	06/17/2002	Principal Payment.....		8,921	8,921	8,879	8,879	10			42	42	211		1
36217H P6 6...	GNMA POOL #194045.....	06/17/2002	Principal Payment.....		718	718	680	680	1			39	39	22		1
36223L V8 8...	GNMA POOL #311239.....	06/17/2002	Principal Payment.....		30,946	30,946	31,378	31,378	(31)			(433)	(433)	951		1
36223Q 6X 0...	GNMA POOL #315086.....	06/17/2002	Principal Payment.....		1,198	1,198	1,246	1,246	(13)			(48)	(48)	90		1
36224Q FJ 0...	GNMA POOL #335069.....	06/17/2002	Principal Payment.....		5,620	5,620	5,681	5,681	(4)			(61)	(61)	111		1
0399999	Total - Bonds - U.S. Government.....				299,523	299,523	299,541	299,508	(241)	0	0	15	15	12,285	0	XXX
Bonds - Special Revenue and Special Assessment																
United States																
31392B Q7 4...	FNMA 2002-12 AB-RCR 6.00% DUE 11/15/2029	06/25/2002	Principal Payment.....		6,315	6,315	6,174	6,174	32			141	141			1
	U.S.....				6,315	6,315	6,174	6,174	32	0	0	141	141	0	0	XXX
	United States.....				6,315	6,315	6,174	6,174	32	0	0	141	141	0	0	XXX
3199999	Total - Bonds - Special Revenue & Assessment.....				6,315	6,315	6,174	6,174	32	0	0	141	141	0	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
00755W GH 3...	Advant Mtg.....	06/26/2002	Principal Payment.....		215,921	215,921	211,198	211,198	92			4,723	4,723	7,291		1
045424 CA 4...	Asset Securitization Corp 7.21% Due 10/13/2026	06/14/2002	Principal Payment.....		9,530	9,530	9,475	9,475	24			55	55	810		1
07383F AP 3...	Bear Stearns Coml Mtg Secs 5.91% Due 05/14/2026	06/14/2002	Principal Payment.....		11,375	11,375	10,674	10,674	682			702	702	328		1
12493V AC 4...	CBO Holdings VII Ltd.....	04/10/2002	Principal Payment.....		17,361	17,361	17,361	17,361				0	0	5,413		1Z
23752P AA 4...	Dash II Limited Partnership Variable 9/16/2035	06/27/2002	Principal Payment.....		54,282	54,282	54,282	54,282				0	0	19,270		1Z
33736L AA 3...	First Union - Lehman Bros 7.15%.....	06/24/2002	Redeemed.....		36,283	36,995	37,337	35,443				840	840			1PE
393505 2P 6...	Green Tree Finl Corp.....	05/17/2002	Redeemed.....		32,963	32,963	32,963	32,963				(0)	(0)			1PE

E05

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)
590188 A7 3...	Merrill Lynch Liquid Yld Opt0% Due 03/13/2032..	06/24/2002	Goldman & Sachs & Co.....		14,407	15,000	15,000	15,000				(593)	(593)			1Z
617059 BY 5...	JP Morgan Coml Mtg Fin Corp.....	06/25/2002	Principal Payment.....		46,240	46,240	47,960	47,960	(26)			(1,720)	(1,720)	2,730		1
617059 DD 9...	JP Morgan Coml Mtg Fin Corp.....	06/18/2002	Principal Payment.....		58,461	58,461	61,235	61,235	(129)			(2,775)	(2,775)	3,447		1
61745M FF 5...	Morgan Stanley Cap.....	06/19/2002	Principal Payment.....		19,088	19,088	18,124	18,124	316			964	964	552		1PE
64352V BE 0...	New Century Home Eq.....	06/26/2002	Principal Payment.....		57,690	57,690	57,683	57,683	.0			7	7	1,252		1PE
66937N PN 2...	Norwest Asset Secs Corp.....	06/25/2002	Principal Payment.....		5,808	5,808	5,684	5,684	91			124	124	193		1PE
681919 AL 0...	Omnicom Group Conv Notes 0% Due 07/31/203	06/11/2002	Salomon Smith Barney.....		24,693	25,000	25,533	25,513	(19)			(821)	(821)			1Z
834182 AL 1...	Soletron Corp Zero Coupon Due 11/20/2020...	05/23/2002	Goldman Sachs & Co.....		16,647	35,000	18,367	24,392	128			(7,745)	(7,745)			3
94973H AA 6...	Wellpoint Health Zero Cpn 07/02/2019.....	04/24/2002	Jeffries & Co.....		4,850	5,000	2,791	3,051	115			1,799	1,799			2PE
	United States.....				625,598	645,714	625,666	630,037	1,275	0	0	(4,439)	(4,439)	41,285	0	XXX
4599999	Total - Bonds - Industrial & Miscellaneous.....				625,598	645,714	625,666	630,037	1,275	0	0	(4,439)	(4,439)	41,285	0	XXX
6099997	Total - Bonds - Part 4.....				931,436	951,552	931,382	935,719	1,066	0	0	(4,283)	(4,283)	53,571	0	XXX
6099999	Total - Bonds.....				931,436	951,552	931,382	935,719	1,066	0	0	(4,283)	(4,283)	53,571	0	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
339099 10 3....	Fleetwood Enterprises Inc.....	06/24/2002	Jefferies & Co.....	9.100	79	XXX	0	0	0	0	0	79	79	0	0	L
	United States.....				79	XXX	0	0	0	0	0	79	79	0	0	XXX
6899999	Total - Common Stocks - Industrial & Miscellaneous.....				79	XXX	0	0	0	0	0	79	79	0	0	XXX
7099997	Total - Common Stocks - Part 4.....				79	XXX	0	0	0	0	0	79	79	0	0	XXX
7099999	Total - Common Stocks.....				79	XXX	0	0	0	0	0	79	79	0	0	XXX
7199999	Total - Preferred and Common Stocks.....				79	XXX	0	0	0	0	0	79	79	0	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks.....				931,515	XXX	931,382	935,719	1,066	0	0	(4,204)	(4,204)	53,571	0	XXX

E05.1

(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 Depository	2	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	6	7	
				First Month	Second Month	Third Month	
Open Depositories							
Fifth Third Bank of Western (K)..... Piqua, OH.....				(235,738)	(234,298)	(228,927)	
Fifth Third Bank of Western (E)..... Piqua, OH.....				1,572	1,572	1,572	
Fifth Third Bank of Western (F)..... Piqua, OH.....							
Fifth Third Bank of Western (C)..... Piqua, OH.....				(63,343)	(62,986)	(72,520)	
Fifth Third Bank of Western (S)..... Piqua, OH.....				14,932	124,792	80,330	
People's Bank (400)..... Troy, OH.....				(986,247)	(1,017,368)	(1,184,139)	
People's Bank (A)..... Troy, OH.....				(265,123)	(331,875)	(573,914)	
People's Bank (E)..... Troy, OH.....				(85,986)	(102,330)	(234,447)	
People's Bank (F)..... Troy, OH.....				1,746	3,059	1,888	
People's Bank (C)..... Troy, OH.....							
People's Bank (S)..... Troy, OH.....		8,101	2,275	1,258,732	1,051,438	842,460	
People's Bank (I)..... Troy, OH.....		2,070		9,975			
0199999. Total Open Depositories.....	XXX	8,101	2,275	(349,480)	(567,996)	(1,367,697)	XXX
0399999. Total Cash on Deposit.....	XXX	8,101	2,275	(349,480)	(567,996)	(1,367,697)	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	240	240	240	XXX
0599999. Total Cash.....	XXX	8,101	2,275	(349,240)	(567,756)	(1,367,457)	XXX

Overflow Page for Write-Ins