

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	22,655,179	0	22,655,179	22,033,654
2. Stocks:				
2.1 Preferred stocks	1,854,000	0	1,854,000	1,918,000
2.2 Common stocks	16,422,112	0	16,422,112	16,884,309
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ 0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ 0 encumbrances)	0	0	0	0
5. Cash (\$ 0) and short-term investments (\$ 509,563)	509,563	0	509,563	627,863
6. Other invested assets	0	0	0	0
7. Receivable for securities	12,219	0	12,219	0
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	41,453,073	0	41,453,073	41,463,826
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection	758,133	129,802	628,331	510,343
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 21,895 earned but unbilled premiums)	3,203,190	0	3,203,190	2,830,438
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	0	0	0	0
12. Bills receivable, taken for premiums	0	0	0	0
13. Amounts billed and receivable under high deductible policies	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments	0	0	0	0
15. Federal and foreign income tax recoverable and interest thereon (including \$ 1,214,335 net deferred tax asset)	1,195,626	0	1,195,626	2,035,433
16. Guaranty funds receivable or on deposit	0	0	0	0
17. Electronic data processing equipment and software	0	0	0	0
18. Interest, dividends and real estate income due and accrued	465,772	0	465,772	456,822
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	0	0	0	35,796
21. Amounts due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	0	0	0	0
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted	0	0	0	0
25. Aggregate write-ins for other than invested assets	8,775	8,775	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	47,084,569	138,577	46,945,992	47,332,658
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	47,084,569	138,577	46,945,992	47,332,658
DETAILS OF WRITE-INS				
0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Advance on Contract	8,775	8,775	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	8,775	8,775	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 4,854,805)	6,667,845	6,759,893
2. Reinsurance payable on paid losses and loss adjustment expenses	0	0
3. Loss adjustment expenses	1,789,254	1,747,171
4. Commissions payable, contingent commissions and other similar charges	685,284	691,704
5. Other expenses (excluding taxes, licenses and fees)	302,025	364,404
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	185,156	227,958
7. Federal and foreign income taxes, including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	0	0
8. Borrowed money \$ 0 and interest thereon \$ 0	0	0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 0 and including warranty reserves of \$ 0)	5,743,688	5,244,211
10. Advance premium	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	24,215	49,127
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	0	0
15. Remittances and items not allocated	0	0
16. Provision for reinsurance	698	698
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	466,150	0
20. Payable for securities	0	0
21. Liability for amounts held under uninsured accident and health plans	0	0
22. Capital notes \$ 0 and interest thereon \$ 0	0	0
23. Aggregate write-ins for liabilities	192,636	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	16,056,951	15,085,166
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	16,056,951	15,085,166
27. Aggregate write-ins for special surplus funds	2,203,127	3,943,467
28. Common capital stock	3,520,000	3,520,000
29. Preferred capital stock	0	0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	0	0
32. Gross paid in and contributed surplus	4,480,000	4,480,000
33. Unassigned funds (surplus)	20,685,914	20,304,025
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)	0	0
34.2 0 shares preferred (value included in Line 29 \$ 0)	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	30,889,041	32,247,492
36. TOTALS	46,945,992	47,332,658
DETAILS OF WRITE-INS		
2301. Reserve for Employees' Profit Sharing	192,636	0
2302.	0	0
2303.	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	192,636	0
2701. General Voluntary Reserve	2,203,127	3,943,467
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	2,203,127	3,943,467
3001.	0	0
3002.	0	0
3003.	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	0	0

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 \$ 0)	0	50,069	50,114
1.2 Assumed (written \$ 6,209,211)	5,709,735	5,278,551	10,972,473
1.3 Ceded (written \$ 0)	0	50,069	50,114
1.4 Net (written \$ 6,209,211)	5,709,735	5,278,551	10,972,473
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 3,248,155):			
2.1 Direct	100,245	80,284	412,284
2.2 Assumed	3,374,424	3,617,826	7,239,512
2.3 Ceded	100,245	80,284	412,017
2.4 Net	3,374,424	3,617,826	7,239,779
3. Loss expenses incurred	608,624	533,618	1,190,720
4. Other underwriting expenses incurred	1,904,655	(804,686)	1,023,887
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	5,887,703	3,346,758	9,454,386
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(177,968)	1,931,793	1,518,087
INVESTMENT INCOME			
9. Net investment income earned	1,071,638	1,325,378	2,454,390
10. Net realized capital gains (losses)	790,967	(280,673)	710,931
11. Net investment gain (loss) (Lines 9 plus 10)	1,862,605	1,044,705	3,165,321
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 22,388 amount charged off \$ 43,511)	(21,124)	(26,949)	(36,809)
13. Finance and service charges not included in premiums	0	(6)	(6)
14. Aggregate write-ins for miscellaneous income	(192,637)	1,266	1,263
15. Total other income (Lines 12 through 14)	(213,761)	(25,689)	(35,552)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	1,470,876	2,950,809	4,647,856
17. Dividends to policyholders	0	0	0
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,470,876	2,950,809	4,647,856
19. Federal and foreign income taxes incurred	390,747	818,723	612,380
20. Net income (Line 18 minus Line 19) (to Line 22)	1,080,129	2,132,086	4,035,476
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	32,247,492	25,796,131	25,796,131
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,080,129	2,132,086	4,035,476
23. Net unrealized capital gains or losses	(1,402,762)	853,253	(852,925)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income tax	(1,049,986)	(332,484)	(826,182)
26. Change in nonadmitted assets	14,168	39,536	18,438
27. Change in provision for reinsurance	0	6,414	8,924
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	4,093,200	4,067,630
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	0
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	(1,358,451)	6,792,005	6,451,361
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	30,889,041	32,588,136	32,247,492
DETAILS OF WRITE-INS			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Employees' Profit Sharing	(192,637)	0	0
1402. Other Interest Income	0	1,266	1,263
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(192,637)	1,266	1,263
3601.	0	0	0
3602.	0	0	0
3603.	0	0	0
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. TOTALS (Lines 3601 through 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	5,696,477	8,700,844
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	4,033,012	21,791,056
3. Underwriting expenses paid	2,015,827	2,981,641
4. Other underwriting income (expenses)	0	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(352,362)	(16,071,853)
6. Net investment income	1,070,069	2,643,108
7. Other income (expenses):		
7.1 Agents' balances charged off	(21,124)	(36,809)
7.2 Net funds held under reinsurance treaties	0	0
7.3 Net amount withheld or retained for account of others	0	0
7.4 Aggregate write-ins for miscellaneous items	(192,635)	34,186
7.5 Total other income (Lines 7.1 to 7.4)	(213,759)	(2,623)
8. Dividends to policyholders on direct business, less \$ 0 dividends on reinsurance assumed or ceded (net)	0	0
9. Federal and foreign income taxes (paid) recovered	(263,349)	(599,865)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	240,599	(14,031,233)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	735,664	14,645,172
11.2 Stocks	1,291,844	13,709,957
11.3 Mortgage loans	0	0
11.4 Real estate	0	0
11.5 Other invested assets	0	0
11.6 Net gains or (losses) on cash and short-term investments	0	0
11.7 Miscellaneous proceeds	0	0
11.8 Total investment proceeds (Lines 11.1 to 11.7)	2,027,508	28,355,129
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,365,000	4,367,161
12.2 Stocks	1,715,020	10,806,128
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Miscellaneous applications	12,219	492,318
12.7 Total investments acquired (Lines 12.1 to 12.6)	3,092,239	15,665,607
13. Net cash from investments (Line 11.8 minus Line 12.7)	(1,064,731)	12,689,522
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	0	0
14.2 Capital notes \$ 0 less amounts repaid \$ 0	0	0
14.3 Net transfers from affiliates	501,946	1,215,007
14.4 Borrowed funds received	0	0
14.5 Other cash provided	203,886	0
14.6 Total (Lines 14.1 to 14.5)	705,832	1,215,007
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	0	0
15.3 Borrowed funds repaid	0	0
15.4 Other applications	0	0
15.5 Total (Lines 15.1 to 15.4)	0	0
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	705,832	1,215,007
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(118,300)	(126,704)
18. Cash and short-term investments:		
18.1 Beginning of year	627,863	754,567
18.2 End of period (Line 17 plus Line 18.1)	509,563	627,863
DETAILS OF WRITE-INS		
7.401 Employees' Profit Sharing	(192,635)	0
7.402 Other Interest Income	0	34,192
7.403 Finance and Service Charges	0	(6)
7.498 Summary of remaining write-ins for Line 7.4 from overflow page	0	0
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above)	(192,635)	34,186

NOTES TO FINANCIAL STATEMENTS

2. (b) The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual - Version effective March 1, 2002 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

9. For the quarter ended June 30, 2002, the Company recorded an asset related to deferred federal income taxes in accordance with Codification Statement of Statutory Accounting Principle ("SSAP") No. 10. The effect on surplus of this asset is presented as:

Deferred Tax Asset Balance @ 01/01/2002	\$ 1,926,742
Decrease in Deferred Tax Asset 1 st Qtr 2002	<u>(671,796)</u>
Deferred Tax Asset Balance @ 03/31/2002	\$ 1,254,946
Decrease in Deferred Tax Asset 2nd Qtr 2002	<u>(40,611)</u>
Deferred Tax Asset Balance @ 06/30/2002	\$ 1,214,335

17. (c) The Company has no wash sales for the quarter ended 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
.....
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.....

- 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). 07/13/1999
- 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)

(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: \$ 0

12. Amount of real estate and mortgages held in short-term investments: \$ 0

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

13.2 If yes, please complete the following:

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

14.1 Does the reporting entity have any hedging transactions reported on schedule DB? Yes () No (X)

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes () No ()

If no, attach a description with this statement.

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

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

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase	4 New York Plaza
.....	New York, NY
.....	10004

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 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
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.....
.....

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 (X) N/A ()
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
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.....

- 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.

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Schedule A, Verification
NONE

Schedule B, Verification
NONE

Schedule BA, Verification
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	23,069,803	1,742,622	3,190,690	4,392	23,069,803	21,626,127	0	21,122,771
2. Class 2	1,538,735	0	0	(119)	1,538,735	1,538,615	0	1,538,747
3. Class 3	0	0	0	0	0	0	0	0
4. Class 4	0	0	0	0	0	0	0	0
5. Class 5	0	0	0	0	0	0	0	0
6. Class 6	0	0	0	0	0	0	0	0
7. Total Bonds	24,608,538	1,742,622	3,190,690	4,273	24,608,538	23,164,742	0	22,661,518
PREFERRED STOCK								
8. Class 1	1,848,000	0	0	6,000	1,848,000	1,854,000	0	1,918,000
9. Class 2	0	0	0	0	0	0	0	0
10. Class 3	0	0	0	0	0	0	0	0
11. Class 4	0	0	0	0	0	0	0	0
12. Class 5	0	0	0	0	0	0	0	0
13. Class 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	1,848,000	0	0	6,000	1,848,000	1,854,000	0	1,918,000
15. Total Bonds and Preferred Stock	26,456,538	1,742,622	3,190,690	10,273	26,456,538	25,018,742	0	24,579,518

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	509,563	X X X	509,563	2,479	0

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	627,864	2,586,968	0	754,567
2. Cost of short-term investments acquired	1,959,104	377,621	0	2,104,777
3. Increase (decrease) by adjustment	0	0	0	0
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	0	0	0	0
6. Consideration received on disposal of short-term investments	0	2,455,026	0	2,231,480
7. Book / adjusted carrying value, current period	2,586,968	509,563	0	627,864
8. Total valuation allowance	0	0	0	0
9. Subtotal (Line 7 plus Line 8)	2,586,968	509,563	0	627,864
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Line 9 minus Line 10)	2,586,968	509,563	0	627,864
12. Income collected during period	4,679	8,194	0	13,747
13. Income earned during period	4,679	8,194	0	13,747

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

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
U. S. Insurers				
25364	13-1675535	Swiss Re American Corp	New York	Yes
0299999	U. S. Insurers			
All Other Insurers				
00000	AA-3194128	Allied World Assurance Company (AWAC)	Bermuda	No
00000	AA-3194139	AXIS Specialty Re, Inc.	Bermuda	No
00000	AA-3190060	Hannover Re (Bermuda)	Bermuda	No
0499999	All Other Insurers			

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

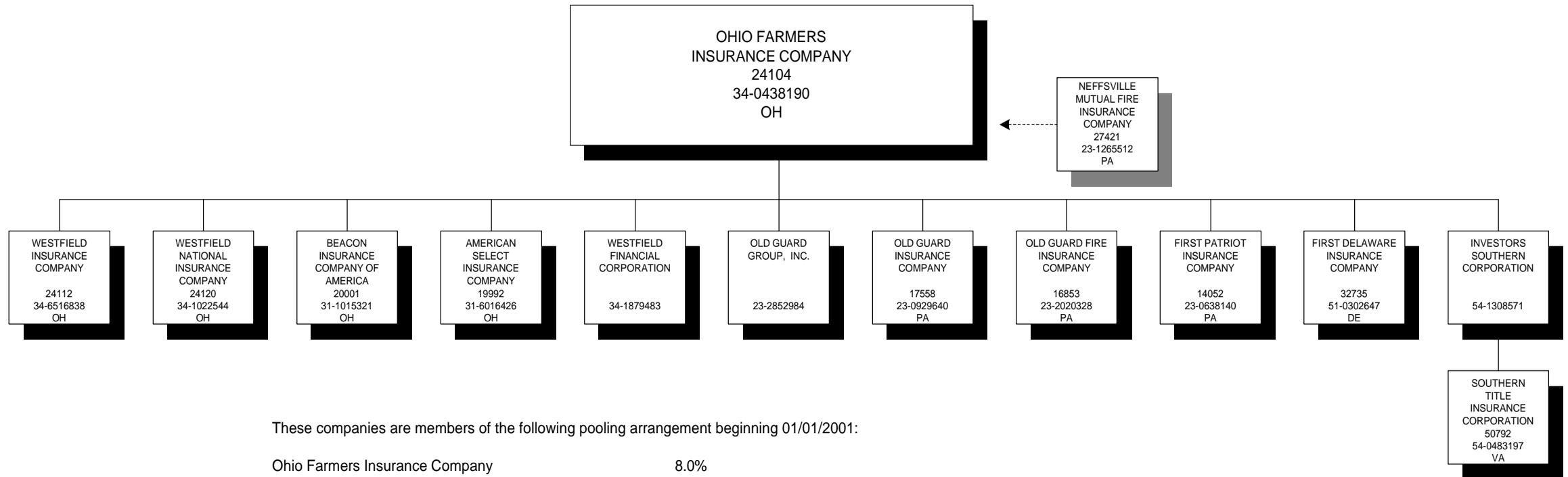
Current Year to Date - Allocated by States and Territories

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	0	0	0	0	0
2. Alaska	AK	No	0	0	0	0	0
3. Arizona	AZ	No	0	0	0	0	0
4. Arkansas	AR	Yes	0	0	0	0	0
5. California	CA	No	0	0	0	0	0
6. Colorado	CO	No	0	0	0	0	0
7. Connecticut	CT	Yes	0	0	0	0	0
8. Delaware	DE	No	0	0	0	0	0
9. District of Columbia	DC	No	0	0	0	0	0
10. Florida	FL	Yes	0	0	0	0	1,459
11. Georgia	GA	No	0	0	0	0	0
12. Hawaii	HI	No	0	0	0	0	0
13. Idaho	ID	No	0	0	0	0	0
14. Illinois	IL	No	0	0	0	0	0
15. Indiana	IN	No	0	0	0	0	0
16. Iowa	IA	No	0	0	0	0	0
17. Kansas	KS	Yes	0	0	0	0	0
18. Kentucky	KY	Yes	0	0	0	0	0
19. Louisiana	LA	Yes	0	0	0	0	6,541
20. Maine	ME	No	0	0	0	0	0
21. Maryland	MD	No	0	0	0	0	0
22. Massachusetts	MA	Yes	0	0	0	0	0
23. Michigan	MI	No	0	0	0	0	0
24. Minnesota	MN	No	0	0	0	0	0
25. Mississippi	MS	No	0	0	0	0	0
26. Missouri	MO	No	0	0	0	0	0
27. Montana	MT	No	0	0	0	0	0
28. Nebraska	NE	No	0	0	0	0	0
29. Nevada	NV	No	0	0	0	0	0
30. New Hampshire	NH	No	0	0	0	0	0
31. New Jersey	NJ	Yes	0	0	0	0	0
32. New Mexico	NM	No	0	0	0	0	0
33. New York	NY	No	0	0	0	0	0
34. North Carolina	NC	No	0	0	0	0	0
35. North Dakota	ND	No	0	0	0	0	0
36. Ohio	OH	Yes	0	(537)	104,235	218,261	840,599
37. Oklahoma	OK	Yes	0	0	0	0	544,248
38. Oregon	OR	No	0	0	0	0	0
39. Pennsylvania	PA	No	0	0	0	0	0
40. Rhode Island	RI	No	0	0	0	0	0
41. South Carolina	SC	No	0	0	0	0	0
42. South Dakota	SD	No	0	0	0	0	0
43. Tennessee	TN	No	0	0	0	0	0
44. Texas	TX	Yes	0	0	0	0	0
45. Utah	UT	No	0	0	0	0	0
46. Vermont	VT	No	0	0	0	0	0
47. Virginia	VA	No	0	0	0	0	0
48. Washington	WA	No	0	0	0	0	0
49. West Virginia	WV	No	0	0	0	0	0
50. Wisconsin	WI	No	0	0	0	0	0
51. Wyoming	WY	No	0	0	0	0	0
52. American Samoa	AS	No	0	0	0	0	0
53. Guam	GU	No	0	0	0	0	0
54. Puerto Rico	PR	No	0	0	0	0	0
55. U.S. Virgin Islands	VI	No	0	0	0	0	0
56. Canada	CN	No	0	0	0	0	0
57. Aggregate Other Alien	OT	X X X	0	0	0	0	0
58. Totals	(a)	11	0	(537)	104,235	218,261	840,599
DETAILS OF WRITE-INS							
5701.	X X X	0	0	0	0	0	0
5702.	X X X	0	0	0	0	0	0
5703.	X X X	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X	0	0	0	0	0	0
5799. TOTALS (Lines 5701 through 5703 plus Line 5798)(Line 57 above)	X X X	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



These companies are members of the following pooling arrangement beginning 01/01/2001:

Ohio Farmers Insurance Company	8.0%
Westfield Insurance Company	63.5%
Westfield National Insurance Company	13.0%
Old Guard Insurance Company	7.0%
American Select Insurance Company	5.0%
Beacon Insurance Company of America	1.0%
First Patriot Insurance Company	1.0%
Old Guard Fire Insurance Company	1.0%
First Delaware Insurance Company	0.5%
Total	100.0%

←----- REINSURANCE

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	0	(3,338)	0.0	0.0
2. Allied lines	0	(277)	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	0	(2,004)	0.0	222.3
5. Commercial multiple peril	0	(7,701)	0.0	0.0
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	0	149	0.0	(32.5)
10. Financial guaranty	0	0	0.0	0.0
11.1 Medical malpractice-occurrence	0	0	0.0	0.0
11.2 Medical malpractice-claims made	0	0	0.0	0.0
12. Earthquake	0	(1)	0.0	0.0
13. Group accident and health	0	0	0.0	0.0
14. Credit accident and health	0	0	0.0	0.0
15. Other accident and health	0	0	0.0	0.0
16. Workers' compensation	0	0	0.0	0.0
17.1 Other liability-occurrence	0	101,628	0.0	(10,073.6)
17.2 Other liability-claims made	0	0	0.0	0.0
18.1 Products liability-occurrence	0	168	0.0	0.0
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	0	755	0.0	0.0
19.3, 19.4 Commercial auto liability	0	13,652	0.0	0.0
21. Auto physical damage	0	(2,788)	0.0	0.0
22. Aircraft (all perils)	0	1	0.0	0.0
23. Fidelity	0	1	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	1	0.0	0.0
27. Boiler and machinery	0	1	0.0	0.0
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
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	0	0	0.0	0.0
34. TOTALS	0	100,246	0.0	160.3
DETAILS OF WRITE-INS				
3301.	0	0	0.0	0.0
3302.	0	0	0.0	0.0
3303.	0	0	0.0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	0	0	0
2. Allied lines	0	0	0
3. Farmowners multiple peril	0	0	0
4. Homeowners multiple peril	0	0	(519)
5. Commercial multiple peril	0	0	0
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	0	0	(4)
10. Financial guaranty	0	0	0
11.1 Medical malpractice-occurrence	0	0	0
11.2 Medical malpractice-claims made	0	0	0
12. Earthquake	0	0	0
13. Group accident and health	0	0	0
14. Credit accident and health	0	0	0
15. Other accident and health	0	0	0
16. Workers' compensation	0	0	0
17.1 Other liability-occurrence	0	0	(14)
17.2 Other liability-claims made	0	0	0
18.1 Products liability-occurrence	0	0	0
18.2 Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	0	0	0
19.3, 19.4 Commercial auto liability	0	0	0
21. Auto physical damage	0	0	0
22. Aircraft (all perils)	0	0	0
23. Fidelity	0	0	0
24. Surety	0	0	0
26. Burglary and theft	0	0	0
27. Boiler and machinery	0	0	0
28. Credit	0	0	0
29. International	0	0	0
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	0	0	0
34. TOTALS	0	0	(537)
DETAILS OF WRITE-INS			
3301.	0	0	0
3302.	0	0	0
3303.	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 through 3303 plus Line 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) (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	1,977	1,011	2,988	512	43	555	1,409	99	920	2,428	(56)	51	(5)
2. 2000	1,333	441	1,774	387	39	426	928	93	323	1,344	(18)	14	(4)
3. Subtotals 2000 + prior	3,310	1,452	4,762	899	82	981	2,337	192	1,243	3,772	(74)	65	(9)
4. 2001	2,423	1,322	3,745	899	305	1,204	1,494	340	673	2,507	(30)	(4)	(34)
5. Subtotals 2001 + prior	5,733	2,774	8,507	1,798	387	2,185	3,831	532	1,916	6,279	(104)	61	(43)
6. 2002	X X X	X X X	X X X	X X X	1,849	1,849	X X X	1,220	958	2,178	X X X	X X X	X X X
7. Totals	5,733	2,774	8,507	1,798	2,236	4,034	3,831	1,752	2,874	8,457	(104)	61	(43)
8. Prior Year-End's Surplus As Regards Policy-holders	32,247										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. (1.8)%	2. 2.2 %	3. (0.5)%
													Col. 13, Line 7 Line 8
													4. (0.1)%

(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 - Industrial and Miscellaneous								
BONDS								
Industrial & Miscellaneous United States								
20846Q-ES-3	CONSECO FIN	8.400% 02/01/32	05/10/2002 Deutsche Bk Securities Inc.		1,365,000	1,300,000	4,247	1PE
	Subtotal United States				1,365,000	1,300,000	4,247	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				1,365,000	1,300,000	4,247	
6099997	Subtotal - Bonds - Part 3				1,365,000	1,300,000	4,247	
6099999	Subtotal - Bonds				1,365,000	1,300,000	4,247	
Common Stock - Public Utilities								
COMMON STOCK								
Public Utilities (unaffiliated) United States								
025537-10-1	AMERICAN ELECTRIC PWR INC		05/23/2002 Jeffries & Co Inc	11,500.000	516,680		0	L
	Subtotal United States			11,500.000	516,680		0	
6699999	Subtotal - Common Stock - Public Utilities				516,680		0	
Common Stock - Industrial and Miscellaneous								
Industrial & Miscellaneous Other Country								
37733W-10-5	GLAXOSMITHKLINE PLC SPS ADR		04/03/2002 Legg Mason Wood	15,000.000	691,200		0	L
654902-20-4	NOKIA CORP SPS ADR		05/22/2002 Deutsche Bk Securities Inc.	34,000.000	504,220		0	L
	Subtotal Other Country			49,000.000	1,195,420		0	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				1,195,420		0	
7099997	Subtotal - Common Stock - Part 3					1,712,100	0	
7099998	Summary Item - Common Stock Acquired and fully Disposed of this quarter					2,919	0	
7099999	Subtotal - Common Stock					1,715,019	0	
7199999	Subtotal - Preferred and Common Stock					1,715,019	0	
7299999	TOTALS					3,080,019	4,247	

(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 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 Designation (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
BONDS																
Special Revenue & Assessment																
United States																
3133TQ-H3-4	FHLMC REMIC SER	7.500% 10/15/26	06/01/2002 Paydown		735,664	735,664.00	746,814	735,664	(4,303)	0	0	0	0	10,768		1
Subtotal United States					735,664	735,664.00	746,814	735,664	(4,303)	0	0	0	0	10,768		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				735,664	735,664.00	746,814	735,664	(4,303)	0	0	0	0	10,768		
6099997	Subtotal - Bonds - Part 4				735,664	735,664.00	746,814	735,664	(4,303)	0	0	0	0	10,768		
6099999	Subtotal - Bonds				735,664	735,664.00	746,814	735,664	(4,303)	0	0	0	0	10,768		
Common Stock - Industrial and Miscellaneous																
COMMON STOCK																
Industrial & Miscellaneous																
United States																
742718-10-9	PROCTER & GAMBLE CO	06/03/2002 Spin Off		0.000	2,919	2,919	2,919	4,232	(1,313)	0	0	0	0			0 L
Subtotal United States					2,919	2,919	2,919	4,232	(1,313)	0	0	0	0			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				2,919	2,919	2,919	4,232	(1,313)	0	0	0	0			
7099997	Subtotal - Common Stock - Part 4				2,919	2,919	2,919	4,232	(1,313)	0	0	0	0			
7099998	Summary Item - Common Stock Acquired and fully Disposed this quarter				4,193		2,919	2,919	0	0	0	1,273	1,273			
7099999	Subtotal - Common Stock				7,112		5,839	7,152	(1,313)	0	0	1,273	1,273			
7199999	Subtotal - Preferred and Common Stock				7,112		5,839	7,152	(1,313)	0	0	1,273	1,273			
7299999	TOTALS				742,776		752,653	742,816	(5,616)	0	0	1,273	1,273	10,768		0

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

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

Page E08

Schedule E, Part 1, Cash

NONE