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QUARTERLY STATEMENT

As of June 30, 2002

of the Condition and Affairs of the

ATLANTA CASUALTY COMPANY

NAIC Group Code..... 0084, 0084 (Current Period) (Prior Period) | NAIC Company Code..... 21792 | Employer's ID Number..... 58-1132392

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

Country of Domicile USA

Incorporated..... June 13, 1972 | Commenced Business..... September 1, 1972

Statutory Home Office	580 Walnut Street ….. Cincinnati ..... OH ..... 45202-2575 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	11700 Great Oaks Way ….. Alpharetta ..... GA ..... 30022-2448 *(Street and Number) (City or Town, State and Zip Code)*	678-627-6000 *(Area Code) (Telephone Number)*
Mail Address	P.O. Box 105091 ….. Atlanta ..... GA ..... 30348-5091 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	11700 Great Oaks Way ….. Alpharetta ..... GA ..... 30022-2448 *(Street and Number) (City or Town, State and Zip Code)*	678-627-6000 *(Area Code) (Telephone Number)*
Internet Website Address	www.atlantacasualty.com	
Statement Contact	Robert James Schwartz *(Name)*	513-369-5000 *(Area Code) (Telephone Number) (Extension)*
	BSchwartz@GAIC.com *(E-Mail Address)*	513-369-3873 *(Fax Number)*
Policyowner Relations Contact	11700 Great Oaks Way ….. Alpharetta ..... GA ..... 30022 *(Street and Number) (City or Town, State and Zip Code)*	800-225-8930 (x72371) *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... James Randall Gober | Treasurer ..... John Thomas Brooks | Secretary ..... Maurice Franklin Washburne

Michael David Krause	Thomas Bligh Freeland III	Karen Holley Horrell	Travis Lee Brank
Troy David Druhot #	Richard Marion Kroviak	Marsha Jo Walker	Vivica Cleveland Wall
Eve Cutler Rosen	Ronald Charles Hayes	Thomas Edward Mischell	Fred Joseph Runk
Robert James Schwartz	David John Witzgall	Robert Jude Zbacnik	

DIRECTORS OR TRUSTEES

James Randall Gober	Karen Holley Horrell	Keith Alan Jensen	Michael David Krause
Eve Cutler Rosen	Maurice Franklin Washburne	David John Witzgall	

State of........ Georgia
County of..... Fulton

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)	(Signature)	(Signature)
James Randall Gober	Maurice Franklin Washburne	John Thomas Brooks
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

8th day of August, 2002

....

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	265,705,086	0	265,705,086	275,016,575
2. Stocks:				
2.1 Preferred stocks	3,115,910	0	3,115,910	2,620,444
2.2 Common stocks	24,408,006	0	24,408,006	32,807,118
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 $..........0 encumbrances)	0	0	0	0
5. Cash ($.....(12,794,800)) and short-term investments ($.....6,839,980)	(5,954,820)	0	(5,954,820)	(2,363,634)
6. Other invested assets	0	0	0	0
7. Receivable for securities	3,296,262	0	3,296,262	100,000
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	290,570,444	0	290,570,444	308,180,501
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	893,351	0	893,351	3,206,063
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	26,493,204	180,168	26,313,036	40,295,216
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 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 $.....6,427,268 net deferred tax asset) -	33,633,680	27,206,412	6,427,268	7,222,188
16. Guaranty funds receivable or on deposit	0	0	0	0
17. Electronic data processing equipment and software	1,353,765	0	1,353,765	2,184,678
18. Interest, dividends and real estate income due and accrued	4,120,891	0	4,120,891	4,331,560
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	3,572,181	0	3,572,181	552,279
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	2,438	0	2,438	9,100
26. Total assets excluding protected cell assets (Lines 9 through 25)	360,639,955	27,386,580	333,253,375	365,981,585
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	360,639,955	27,386,580	333,253,375	365,981,585

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 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Other receivables	2,438	0	2,438	9,100
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 thru 2503 plus 2598) (Line 25 above)	2,438	0	2,438	9,100

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....42,480,707)	125,002,477	130,155,102
2.	Reinsurance payable on paid losses and loss adjustment expenses	0	0
3.	Loss adjustment expenses	24,674,109	25,908,391
4.	Commissions payable, contingent commissions and other similar charges	0	0
5.	Other expenses (excluding taxes, licenses and fees)	145,318	138,830
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	2,561,573	2,641,450
7.	Federal and foreign income taxes (including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)	752	752
8.	Borrowed money $..........0 and interest thereon $..........0	0	0
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....18,313,230 and including warranty reserves of $..........0)	44,389,520	55,087,974
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)	(201,023)	1,148,977
13.	Funds held by company under reinsurance treaties	11,273,813	16,459,647
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	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	360,101	609,709
19.	Payable to parent, subsidiaries and affiliates	1,042,325	4,305,145
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	4,184,510	3,411,047
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	213,433,477	239,867,025
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	213,433,477	239,867,025
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	2,500,000	2,500,000
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	191,311,309	203,311,309
33.	Unassigned funds (surplus)	(73,991,411)	(79,696,749)
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)	0	0
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)	0	0
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	119,819,898	126,114,560
36.	TOTALS	333,253,375	365,981,585

DETAILS OF WRITE-INS

2301.	Other liabilities	4,184,510	3,411,047
2302.		0	0
2303.		0	0
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)	4,184,510	3,411,047
2701.		0	0
2702.		0	0
2703.		0	0
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.		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 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 $.....53,124,059)	59,327,800	70,316,821	134,888,648
1.2 Assumed (written $.....66,866,745)	74,181,395	93,017,469	177,306,280
1.3 Ceded (written $.....35,998,136)	38,818,073	556,518	39,028,612
1.4 Net (written $.....83,992,668)	94,691,121	162,777,772	273,166,315
DEDUCTIONS:			
2. Losses incurred (current accident year $.....59,855,333):			
2.1 Direct	33,405,401	50,133,902	86,050,224
2.2 Assumed	47,022,710	66,539,159	123,341,143
2.3 Ceded	25,173,357	350,020	26,141,292
2.4 Net	55,254,755	116,323,041	183,250,076
3. Loss expenses incurred	18,297,964	19,249,326	38,656,105
4. Other underwriting expenses incurred	20,548,976	39,299,579	61,859,862
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	94,101,694	174,871,947	283,766,042
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	589,427	(12,094,175)	(10,599,726)
INVESTMENT INCOME			
9. Net investment income earned	8,828,954	10,534,351	19,758,135
10. Net realized capital gains (losses)	(2,504,206)	812,472	380,019
11. Net investment gain (loss) (Lines 9 + 10)	6,324,747	11,346,824	20,138,155
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....1,672,841)	(1,672,841)	(3,281,665)	(4,859,728)
13. Finance and service charges not included in premiums	0	0	0
14. Aggregate write-ins for miscellaneous income	(105,709)	(279,638)	(1,127,836)
15. Total other income (Lines 12 through 14)	(1,778,550)	(3,561,303)	(5,987,564)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	5,135,624	(4,308,655)	3,550,865
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)	5,135,624	(4,308,655)	3,550,865
19. Federal and foreign income taxes incurred	0	0	(118)
20. Net income (Line 18 minus Line 19) (to Line 22)	5,135,624	(4,308,655)	3,550,983
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	126,114,560	120,649,963	120,649,963
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	5,135,624	(4,308,655)	3,550,983
23. Net unrealized capital gains or losses	806,102	(3,043,309)	(3,284,640)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income taxes	940,554	2,809,724	(4,742,836)
26. Change in nonadmitted assets	(1,176,944)	(3,230,822)	10,090,668
27. Change in provision for reinsurance	0	0	0
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	11,850,420	11,850,420
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	(12,000,000)	0	(12,000,000)
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)	(6,294,663)	4,077,360	5,464,597
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	119,819,898	124,727,324	126,114,560

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 thru 0503 plus 0598) (Line 5 above)	0	0	0
1401. Miscellaneous expense	(105,709)	(279,638)	(1,127,836)
1402.	0	0	0
1403.	0	0	0
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)	(105,709)	(279,638)	(1,127,836)
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 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	98,993,489	251,961,116
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	80,189,233	241,620,692
3.	Underwriting expenses paid	20,628,854	63,395,558
4.	Other underwriting income (expenses)	0	0
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(1,824,598)	(53,055,134)
6.	Net investment income	9,322,989	19,031,264
7.	Other income (expenses):		
	7.1 Agents' balances charged off	(1,672,841)	(4,859,728)
	7.2 Net funds held under reinsurance treaties	(5,185,834)	15,806,455
	7.3 Net amount withheld or retained for account of others	0	0
	7.4 Aggregate write-ins for miscellaneous items	(105,709)	(753,806)
	7.5 Total other income (Lines 7.1 to 7.4)	(6,964,383)	10,192,921
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	(0)	(29,000)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	534,008	(23,859,947)
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	46,170,761	119,222,463
	11.2 Stocks	10,094,487	7,957,616
	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)	56,265,248	127,180,079
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	37,703,189	153,135,736
	12.2 Stocks	2,819,305	2,624,495
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	0	0
	12.6 Miscellaneous applications	3,196,262	8,007,345
	12.7 Total investments acquired (Lines 12.1 to 12.6)	43,718,756	163,767,576
13.	Net cash from investments (Line 11.8 minus Line 12.7)	12,546,492	(36,587,497)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in	(12,000,000)	(12,000,000)
	14.2 Capital notes $..........0 less amounts repaid $.........0	0	0
	14.3 Net transfers from affiliates	0	12,763,135
	14.4 Borrowed funds received	0	0
	14.5 Other cash provided	1,611,038	3,000
	14.6 Total (Lines 14.1 to 14.5)	(10,388,963)	766,135
15.	Cash applied:		
	15.1 Dividends to stockholders paid	0	0
	15.2 Net transfers to affiliates	6,282,721	0
	15.3 Borrowed funds repaid	0	0
	15.4 Other applications	0	2,184,678
	15.5 Total (Lines 15.1 to 15.4)	6,282,721	2,184,678
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(16,671,684)	(1,418,543)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(3,591,185)	(61,865,988)
18.	Cash and short-term investments:		
	18.1 Beginning of year	(2,363,634)	59,502,353
	18.2 End of period (Line 17 plus Line 18.1)	(5,954,820)	(2,363,634)

DETAILS OF WRITE-INS

07.401	Miscellaneous expense	(105,709)	(753,806)
07.402		0	0
07.403		0	0
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	(105,709)	(753,806)

NOTES TO FINANCIAL STATEMENTS

17.) SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

C. The Company was not involved in any wash sale transactions during the year to date.

20.) OTHER ITEMS

C. Other Disclosures

Effective April 1, 2001, the Company entered into a quota share reinsurance agreement with Inter-Ocean Reinsurance (Ireland) Limited whereby the Company will cede 90% of all Private Passenger Automobile Physical Damage policies written from April 1, 2001 to December 31,2001. This quota share reinsurance agreement was renewed effective for January 1, 2002 to December 31, 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 [X] No [ ]
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.
Not applicable.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/1999.....................

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. ....12/31/1999.....................

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). ....11/06/2000.....................

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:
Not applicable.

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

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

9.2 If yes, explain:.................... Not applicable.

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:
Not applicable.

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 [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	$...............21,930,987	$...........................21,950,095
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)	$...............21,930,987	$...........................21,950,095
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
The Bank of New York	New York, New York

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
American Money Management Corporation	Not applicable.	1 East Fourth Street, Cinti, OH 45202

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	2	3	Total Discount				Discount Taken During Period			
Line of Business	2 Maximum Interest	3 Disc. Rate	4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 Total	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 Total
....	................0.0	................0.0	0	0	0	0	0	0	0	0
Total..................................	........XXX.......	........XXX.......	0	0	0	0	0	0	0	0

SCHEDULE A - VERIFICATION

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

NONE

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	0	0	0	0
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount and mortgage interest points and commitment fees	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	0	0	0	0
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0	0	0	0
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts	0	0	0	0
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	0
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	0	0	0	0
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book/adjusted carrying value of long-term invested assets at end of current period	0	0	0	0
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts	0	0	0	0
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 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	175,034,493	39,544,514	40,398,144	(66,238)	175,034,493	174,114,626	0	193,212,254
2. Class 2	96,501,394	945,580	6,898,745	(4,305,731)	96,501,394	86,242,497	0	90,384,886
3. Class 3	5,906,260	0	1,883,769	4,020,458	5,906,260	8,042,949	0	5,938,468
4. Class 4	6,221,369	0	4,086,546	532,877	6,221,369	2,667,700	0	6,404,587
5. Class 5	1,252,750	0	0	224,544	1,252,750	1,477,294	0	1,849,230
6. Class 6	0	0	0	0	0	0	0	0
7. Total Bonds	284,916,266	40,490,094	53,267,204	405,910	284,916,266	272,545,066	0	297,789,425
PREFERRED STOCK								
8. Class 1	0	0	0	0	0	0	0	0
9. Class 2	0	2,134,300	0	0	0	2,134,300	0	0
10. Class 3	0	0	0	0	0	0	0	0
11. Class 4	2,005,863	0	0	(1,024,253)	2,005,863	981,610	0	2,620,444
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	2,005,863	2,134,300	0	(1,024,253)	2,005,863	3,115,910	0	2,620,444
15. Total Bonds and Preferred Stock	286,922,129	42,624,394	53,267,204	(618,343)	286,922,129	275,660,976	0	300,409,869

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	6,839,980	XXX	6,839,980	30,791	0

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	22,772,850	13,421,620	0	77,499,667
2. Cost of short-term investments acquired	20,409,270	24,760,210	0	118,754,950
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	29,760,500	31,341,850	0	173,481,767
7. Book/adjusted carrying value, current period	13,421,620	6,839,980	0	22,772,850
8. Total valuation allowance	0	0	0	0
9. Subtotal (Lines 7 plus 8)	13,421,620	6,839,980	0	22,772,850
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Lines 9 minus 10)	13,421,620	6,839,980	0	22,772,850
12. Income collected during period	65,273	30,791	0	812,022
13. Income earned during period	65,273	30,791	0	812,022

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 2 Current Year to Date	3 Prior Year to Date	Direct Losses Paid (Deducting Salvage) 4 Current Year to Date	5 Prior Year to Date	Direct Losses Unpaid 6 Current Year to Date	7 Prior Year to Date
1.	Alabama AL	Yes	2,066,343	3,083,287	944,738	1,562,399	2,256,579	1,919,839
2.	Alaska AK	Yes	0	0	0	0	0	0
3.	Arizona AZ	Yes	3,990,149	1,283,401	2,064,507	539,547	2,014,413	586,684
4.	Arkansas AR	Yes	5	214,104	40,210	189,478	129,534	270,845
5.	California CA	Yes	1,081,246	1,861,767	1,006,351	1,901,719	908,433	1,368,487
6.	Colorado CO	Yes	119,141	431,098	298,519	790,563	528,759	1,229,350
7.	Connecticut CT	Yes	1,399,096	2,684,149	2,662,269	4,285,314	7,566,249	12,179,622
8.	Delaware DE	No	0	0	0	0	0	0
9.	District of Columbia DC	No	0	0	0	0	0	0
10.	Florida FL	Yes	20,596,690	10,925,572	11,267,839	7,705,265	11,264,014	7,132,833
11.	Georgia GA	Yes	12,403,146	14,308,946	6,668,759	8,362,000	8,478,507	8,098,329
12.	Hawaii HI	No	0	0	0	0	0	0
13.	Idaho ID	Yes	5,132	12,009	7,966	(670)	26,155	52,623
14.	Illinois IL	Yes	25,039	39,340	(19,713)	17,586	43,062	121,440
15.	Indiana IN	Yes	1,053,305	1,603,792	873,218	1,569,678	1,784,996	2,144,727
16.	Iowa IA	Yes	(414)	204,682	78,699	365,631	178,210	287,543
17.	Kansas KS	Yes	337,889	810,433	401,211	342,986	538,835	498,958
18.	Kentucky KY	Yes	22,055	120,630	90,240	187,355	362,722	621,608
19.	Louisiana LA	No	0	0	0	0	0	10
20.	Maine ME	No	0	0	0	0	0	0
21.	Maryland MD	Yes	0	0	0	0	0	(3)
22.	Massachusetts MA	No	0	0	0	0	0	0
23.	Michigan MI	No	0	0	0	0	0	0
24.	Minnesota MN	Yes	76,335	181,579	65,904	174,657	202,512	199,862
25.	Mississippi MS	Yes	1,007,250	2,126,413	703,700	948,069	1,211,294	1,411,184
26.	Missouri MO	Yes	223,445	406,379	181,676	369,219	465,144	696,611
27.	Montana MT	Yes	14,082	30,066	4,571	9,747	17,299	15,299
28.	Nebraska NE	Yes	0	0	(1,814)	(557)	46,963	56,281
29.	Nevada NV	Yes	225,276	603,684	288,726	419,559	561,158	857,441
30.	New Hampshire NH	No	0	0	0	0	0	0
31.	New Jersey NJ	No	0	0	0	0	0	0
32.	New Mexico NM	Yes	9,305	42,253	19,854	43,697	14,212	9,507
33.	New York NY	Yes	3,284,591	5,770,999	2,508,369	5,280,294	6,424,384	9,846,382
34.	North Carolina NC	Yes	0	0	0	0	0	0
35.	North Dakota ND	Yes	4,672	12,891	18,976	5,678	8,345	4,783
36.	Ohio OH	Yes	212,411	506,392	271,072	613,172	475,519	793,954
37.	Oklahoma OK	Yes	530,703	557,523	341,996	420,045	341,116	498,608
38.	Oregon OR	Yes	30,789	182,402	57,883	155,399	168,064	329,880
39.	Pennsylvania PA	Yes	(20,818)	84,707	26,724	120,417	79,629	173,224
40.	Rhode Island RI	No	0	0	0	0	0	0
41.	South Carolina SC	Yes	640,432	2,393,087	1,198,776	2,819,575	2,319,032	3,737,297
42.	South Dakota SD	Yes	254,998	594,417	262,220	643,525	803,998	1,081,996
43.	Tennessee TN	Yes	2,732,689	5,954,401	3,220,266	8,747,902	3,563,427	5,408,750
44.	Texas TX	Yes	709	0	0	0	0	0
45.	Utah UT	Yes	68,104	130,802	64,604	157,256	163,431	218,478
46.	Vermont VT	No	0	0	0	0	0	0
47.	Virginia VA	Yes	217,761	1,044,416	479,679	757,826	999,356	1,519,491
48.	Washington WA	Yes	135,454	529,183	422,944	1,056,459	1,398,132	2,597,465
49.	West Virginia WV	No	0	0	0	0	0	0
50.	Wisconsin WI	Yes	373,005	805,866	333,729	742,234	698,020	990,943
51.	Wyoming WY	Yes	4,045	97,321	6,628	296,987	195,600	370,882
52.	American Samoa AS	No	0	0	0	0	0	0
53.	Guam GU	No	0	0	0	0	0	0
54.	Puerto Rico PR	No	0	0	0	0	0	0
55.	US Virgin Islands VI	No	0	0	0	0	0	0
56.	Canada CN	No	0	0	0	0	0	0
57.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58.	Totals	(a) 39	53,124,058	59,637,989	36,861,299	51,600,011	56,237,103	67,331,213

DETAILS OF WRITE-INS

5701.		XXX	0	0	0	0	0	0
5702.		XXX	0	0	0	0	0	0
5703.		XXX	0	0	0	0	0	0
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

PART 1 – ORGANIZATIONAL CHART

	FEIN Number	NAIC Co. Code	Domiciliary State
AMERICAN FINANCIAL GROUP, INC .	31-1544320		
AFC HOLDING COMPANY	31-1422526		
AMERICAN FINANCIAL CORPORATION	31-0624874		
Dixie Terminal Corporation	31-0823725		
One East Fourth, Inc.	31-0686194		
American Premier Underwriters, Inc.	23-6000765		
GAI (Bermuda) Ltd. (Bermuda)			
GAI Insurance Company, Ltd. (Bermuda)*			
Pennsylvania Company	51-6001624		
Atlanta Casualty Company*	58-1132392	21792	OH
American Premier Insurance Company*	31-1287689	37001	IN
Atlanta Casualty Group, Inc.	58-1293110		
Atlanta Reserve Insurance Company*	31-1627506	10968	OH
Atlanta Specialty Insurance Company*	42-1019055	31925	OH
Penn Central U.K. Limited (United Kingdom)			
Insurance (GB) Limited (United Kingdom)*			
Infinity Insurance Company*	31-0943862	22268	IN
Infinity National Insurance Company*	31-1358834	10068	IN
Infinity Select Insurance Company*	31-1333017	20260	IN
Leader Insurance Company*	34-0927698	11738	OH
Leader Preferred Insurance Company*	34-1785809	10195	OH
Leader Specialty Insurance Company*	34-1767787	10061	IN
TICO Insurance Company*	75-1227771	39497	OH
Republic Indemnity Company of America*	95-2801326	22179	CA
Republic Indemnity Company of California*	31-1054123	43753	CA
Windsor Insurance Company*	58-1806189	12599	IN
American Deposit Insurance Company*	73-0772113	16802	OK
Coventry Insurance Company*	31-1277903	35211	OH
El Aguila Compañia de Seguros, S.A. de C.V. (Mexico)*			
Moore Group Inc.	58-1080659		
Regal Insurance Company*	58-1806192	38873	IN
Premier Lease & Loan Services Insurance Agency, Inc.	91-1242743		
Great American Insurance Company *	31-0501234	16691	OH
American Empire Surplus Lines Insurance Company*	31-0912199	35351	DE
American Empire Insurance Company*	31-0973761	37990	OH
Fidelity Excess and Surplus Insurance Company*	22-2824607	12203	OH
Brothers Property Corporation	59-2840291		
FCIA Management Company, Inc.	13-3628555		
GAI Warranty Company	31-1753938		
Great American Alliance Insurance Company*	95-1542353	26832	OH
Great American Assurance Company*	15-6020948	26344	OH
Great American Contemporary Insurance Company*	36-4079497	10646	OH
Great American Custom Insurance Services, Inc.	31-1070712		
Great American E & S Insurance Company*	31-0954439	37532	DE
Great American Fidelity Insurance Company*	31-1036473	41858	DE
Great American Insurance Company of New York*	13-5539046	22136	NY
Great American Lloyd's Insurance Company*@	31-0974853	38024	TX
Great American Protection Insurance Company*	31-1288778	38580	IN
Great American Security Insurance Company*	31-1209419	31135	OH
Great American Spirit Insurance Company*	31-1237970	33723	IN
Great Texas County Mutual Insurance Company*@	43-6030348	13820	TX
Mid-Continent Casualty Company*	73-0556513	23418	OK
Mid-Continent Insurance Company*	73-1406844	15380	OK
Oklahoma Surety Company*	73-0773259	23426	OK
National Interstate Corporation	34-1607394		
Hudson Indemnity, Ltd. (Cayman Islands)*			
National Interstate Insurance Company*	34-1607395	32620	OH
National Interstate Insurance Company of Hawaii, Inc.*	99-0345306	11051	HI
PLLS Canada Insurance Brokers Inc. (Canada)			
Pointe Apartments, Inc.	41-1752820		
Transport Insurance Company*	75-0784127	33014	OH
Worldwide Insurance Company*	39-1341441	26050	OH
Worldwide Direct Auto Insurance Company*	61-6027355	20133	OH
Worldwide Casualty Insurance Company*	61-0983091	39896	OH
Great American Financial Resources, Inc.	06-1356481		
AAG Holding Company, Inc.	31-1475936		
Great American Life Insurance Company*	13-1935920	63312	OH
American Retirement Life Insurance Company*	59-2760189	88366	OH
Annuity Investors Life Insurance Company*	31-1021738	93661	OH
Consolidated Financial Corporation	36-3383108		
Great American Life Assurance Company*	95-2496321	62200	OH
Great American Life Insurance Company of New York*	13-1996152	67288	NY
Loyal American Life Insurance Company*	63-0343428	65722	OH
Manhattan National Life Insurance Company	45-0252531	67083	IL
United Teacher Associates, Ltd.	74-2180806		
United Teacher Associates Insurance Company*	58-0869673	63479	TX
Great American Life Assurance Company of Puerto Rico*	66-0258488	73814	PR

*Denotes Insurer
@ Denotes company which is affiliated but not owned

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1. Fire	0	0	0.0	0.0
2. Allied lines	0	0	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	0	0	0.0	0.0
5. Commercial multiple peril	0	0	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	0	0.0	0.0
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	0	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	0	0.0	0.0
17.2 Other liability-claims made	0	0	0.0	0.0
18.1 Products liability-occurrence	0	0	0.0	0.0
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	41,508,821	23,150,582	55.8	70.4
19.3, 19.4 Commercial auto liability	0	0	0.0	0.0
21. Auto physical damage	17,818,978	10,254,819	57.5	73.2
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	0	0	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	0	0.0	0.0
27. Boiler and machinery	0	0	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	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	59,327,799	33,405,401	56.3	71.3
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. 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

	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	0
5. Commercial multiple peril	0	0	0
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	0	0	0
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	0
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	16,550,679	37,061,792	40,040,817
19.3, 19.4 Commercial auto liability	0	0	0
21. Auto physical damage	6,947,514	16,062,266	19,597,173
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	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	23,498,193	53,124,058	59,637,989
DETAILS OF WRITE-INS			
3301.	0	0	0
3302.	0	0	0
3303.	0	0	0
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

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	21,344	4,050	25,394	6,497	819	7,316	11,393	641	2,897	14,931	(3,454)	307	(3,147)
2. 2000	25,849	11,724	37,573	8,889	1,482	10,371	19,248	1,212	10,201	30,661	2,288	1,171	3,459
3. Subtotals 2000 + Prior	47,193	15,774	62,967	15,386	2,301	17,687	30,641	1,853	13,098	45,592	(1,166)	1,478	312
4. 2001	53,019	40,077	93,096	25,971	10,343	36,314	33,043	5,651	13,742	52,436	5,995	(10,341)	(4,346)
5. Subtotals 2001 + Prior	100,212	55,851	156,063	41,357	12,644	54,001	63,684	7,504	26,840	98,028	4,829	(8,863)	(4,034)
6. 2002	XXX	XXX	XXX	XXX	25,939	25,939	XXX	24,484	27,165	51,649	XXX	XXX	XXX
7. Totals	100,212	55,851	156,063	41,357	38,583	79,940	63,684	31,988	54,005	149,677	4,829	(8,863)	(4,034)
8. Prior Year-End's Surplus As Regards Policyholders	126,115										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. 4.8 %	2. (15.9)%	3. (2.6)%
													Col. 13, Line 7 Line 8
													4. (3.2)%

(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:

* 2 1 7 9 2 2 0 0 2 4 9 0 0 0 0 0 2 *

* 2 1 7 9 2 2 0 0 2 4 5 0 0 0 0 0 2 *

Overflow Page
NONE

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 - States, Territories and Possessions								
New York								
64966A-Y8-2	NEW YORK, NY 5.50 11-01-13	06/06/2002	RED CAPITAL MKTS, INC.		3,281,040	3,000,000	18,333	1PE
	New York				3,281,040	3,000,000	18,333	XXX
	United States				3,281,040	3,000,000	18,333	XXX
1799999.	Total - Bonds - States, Territories & Possessions				3,281,040	3,000,000	18,333	XXX
Bonds - Special Revenue and Special Assessment								
Wisconsin								
056559-AE-7	BADGER TOBACCO ASSET 5.00 06-01-09	05/02/2002	BEAR STEARNS & CO. INC.		2,017,640	2,000,000	0	1PE
	Wisconsin				2,017,640	2,000,000	0	XXX
	United States				2,017,640	2,000,000	0	XXX
3199999.	Total - Bonds - Special Revenue & Special Assessments				2,017,640	2,000,000	0	XXX
Bonds - Industrial and Miscellaneous								
United States								
00184A-AF-2	AOL TIME WARNER 6.875 05-01-12 NC	05/09/2002	BANK OF AMERICA NT&SA		945,580	1,000,000	6,875	2PE
22540V-P9-7	CSFB 2002-10 1A4 SEQ 6.84 5-25-32	04/16/2002	CS FIRST BOSTON CORP.		1,999,844	2,000,000	11,020	1PE
22540V-2U-5	CSFB 2002-18 1A4 SEQ 6.66 TBA	05/08/2002	CS FIRST BOSTON CORP.		3,000,000	3,000,000	16,650	1PE
441812-JY-1	HOUSEHOLD FIN CORP 7 5-15-12 NC	05/15/2002	DEUTSCHE MORGAN GRENFELL		1,985,780	2,000,000	0	1PE
83081X-AB-1	SKY 2002-A A2 ABS 6.71 7-16-18	05/09/2002	RED CAPITAL MKTS, INC.		2,500,000	2,500,000	0	1Z
	United States				10,431,204	10,500,000	34,545	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				10,431,204	10,500,000	34,545	XXX
6099997.	Total - Bonds - Part 3				15,729,884	15,500,000	52,878	XXX
6099999.	Total - Bonds				15,729,884	15,500,000	52,878	XXX
Preferred Stocks - Industrial and Miscellaneous								
United States								
42307T-20-7	HEINZ (H.J.) CO. 6.226 7-15-08	06/25/2002	LEHMAN BROTHERS INC.	2,000.000	2,134,300	0	0	P2U
	United States				2,134,300	0	0	XXX
6399999.	Total - Preferred Stocks - Industrial & Miscellaneous				2,134,300	0	0	XXX
6599997.	Total - Preferred Stocks - Part 3				2,134,300	0	0	XXX
6599999.	Total - Preferred Stocks				2,134,300	0	0	XXX
7199999.	Total - Preferred and Common Stocks				2,134,300	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				17,864,184	XXX	52,878	XXX

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
83162C-FN-8	SBA SER 94-20J 8.30 10-1-14 AL 10-04	04/01/2002	PAYDOWN		116,253	116,253	123,657	116,253	0	0	0	0	0	804		1
912827-7B-2	U.S. TREASURY NOTES 5.00 8-15-11	05/09/2002	ISI GROUP INC.		4,937,109	5,000,000	4,967,344	4,968,382	951	0	0	(31,273)	(31,273)	183,011		1
0399999.	Total - Bonds - U.S. Government				5,053,362	5,116,253	5,091,001	5,084,635	951	0	0	(31,273)	(31,273)	183,815	0	XXX
Bonds - Special Revenue and Special Assessment																
Louisiana																
874778-AA-1	TALLULAH LA REV 6.65 11-1-08 AL70404	05/01/2002	SINKING FUND PAYMENT		200,000	200,000	202,500	201,733	(86)	0	0	(1,733)	(1,733)	6,650		1PE
	Louisiana				200,000	200,000	202,500	201,733	(86)	0	0	(1,733)	(1,733)	6,650	0	XXX
New Jersey																
906365-CZ-2	UNION CNTY NJ UTILS 6.21 6-15-08	06/15/2002	SINKING FUND PAYMENT		345,000	345,000	344,986	344,988	1	0	0	12	12	10,712		1PE
	New Jersey				345,000	345,000	344,986	344,988	1	0	0	12	12	10,712	0	XXX
Ohio																
172254-AQ-7	CITY OF CINTI 8.48 5-1-06 AL504 NC	05/01/2002	SINKING FUND PAYMENT		175,000	175,000	185,346	180,086	(357)	0	0	(5,086)	(5,086)	7,420		1PE
	Ohio				175,000	175,000	185,346	180,086	(357)	0	0	(5,086)	(5,086)	7,420	0	XXX
United States																
31383S-RS-1	FNCL 511797 PT 6.0 5-01-31	06/25/2002	PAYDOWNS		111,886	111,886	111,869	111,886	0	0	0	0	0	2,956		1
313960-MB-9	FHLMC GOLD D2-3954 PT 7.50 09-01-22	06/17/2002	PAYDOWNS		2,554	2,554	2,622	2,554	0	0	0	0	0	86		1
	U.S.				114,440	114,440	114,491	114,440	0	0	0	0	0	3,042	0	XXX
	United States				834,440	834,440	847,323	841,247	(442)	0	0	(6,807)	(6,807)	27,824	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				834,440	834,440	847,323	841,247	(442)	0	0	(6,807)	(6,807)	27,824	0	XXX
Bonds - Public Utilities																
United States																
186118-AJ-4	CENTERIOR ENERGY CORP 7.13 7-1-07 NC	06/19/2002	MORGAN STANLEY & CO.		1,905,803	1,750,000	1,750,000	1,750,000	0	0	0	155,803	155,803	122,349		1PE
266228-CB-9	DUQUESNE LGT 6.625 6-15-04 CC@100	05/09/2002	REDEEMED BY CALL		2,500,000	2,500,000	2,597,175	2,500,000	0	0	0	0	0	66,250		2PE
	United States				4,405,803	4,250,000	4,347,175	4,250,000	0	0	0	155,803	155,803	188,599	0	XXX
3899999.	Total - Bonds - Public Utilities				4,405,803	4,250,000	4,347,175	4,250,000	0	0	0	155,803	155,803	188,599	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
023771-P7-7	AMER AIR 10.22 90Y ETC 5-7-05 AL0704	05/07/2002	SINKING FUND PAYMENT		162,033	162,033	187,958	172,160	1,064	0	0	(11,190)	(11,190)	8,280		3
05115E-AA-8	AUGUSTA IV A1 6.25 111502 AL81602 SF	05/15/2002	SINKING FUND PAYMENT		104,942	104,942	104,343	104,890	37	0	0	52	52	3,279		1PE
09774X-BF-8	BCM 99-B A5 SEQ 7.44 1-15-20	06/17/2002	PAYDOWNS		55,498	55,498	55,498	55,498	0	0	0	0	0	1,731		1PE
228227-AD-6	CROWN CASTLE 0/10.375 5-15-11 C07	06/28/2002	SALE GREAT AMERICAN		900,000	2,000,000	1,425,000	920,000	410,513	0	0	(750,514)	(750,514)	0		4
23321P-LR-7	DLJMA 94-10B 2A3 SEQ CSTR 6-25-09	06/25/2002	PAYDOWNS		212,680	212,680	213,511	212,680	0	0	0	0	0	7,182		1PE
244098-AA-7	DEER PK REF 6.47 12-15-08 AL21006 SF	06/15/2002	SINKING FUND PAYMENT		185,570	185,570	181,039	182,669	160	0	0	2,901	2,901	6,003		1PE
36157L-5Q-7	GE CAP 94-14 A3 SEQ 6.5* 4-25-24	06/25/2002	PAYDOWNS		620,035	620,035	568,689	620,035	0	0	0	0	0	16,108		1PE
40074P-AA-9	GTD EXPT PDVSA 95-A 6.28 6-15-04 SF	06/15/2002	SINKING FUND PAYMENT		167,647	167,647	167,647	167,647	0	0	0	0	0	5,264		1PE
623788-AA-4	MT WASH CBO I 7.14 8-28-09	06/10/2002	ADJUST PRIOR YEAR TRADE		5,963	5,981	5,968	5,972	0	0	0	(9)	(9)	0		1
744593-AC-8	STEER-IBM-Z2-A 6.415 6-01-18 AL 2-11	06/01/2002	SINKING FUND PAYMENT		30,869	30,869	31,036	31,021	(2)	0	0	(152)	(152)	990		1PE
749121-AJ-8	QWEST COMM 8.29 2-1-08 C06@100	06/28/2002	SALE GREAT AMERICAN		1,105,065	1,700,100	1,385,000	1,710,546	(715)	0	0	(605,481)	(605,481)	200,054		3Z
89676K-AC-5	TRITON ENERGY 8.875 10-01-07 C06	06/06/2002	SALOMON SMITH BARNEY		4,400,000	4,000,000	4,398,745	4,398,745	(37,890)	0	0	1,255	1,255	246,528		2PE
909283-AA-1	UTD AIRLINE 9.20 3-22-08 AL 092105	06/28/2002	SALE GREAT AMERICAN		1,197,167	1,366,239	1,466,335	1,197,167	162,340	0	0	(240,860)	(240,860)	97,762		4
	United States				9,147,469	10,611,594	10,247,024	9,779,030	535,507	0	0	(1,603,998)	(1,603,998)	593,181	0	XXX
Foreign																
803895-AC-5	SATELITES MEX LIBOR+3.75 6-30-04 NC	04/30/2002	REDEEMED BY CALL		1,000,000	1,000,000	996,376	890,000	108,006	0	0	1,995	1,995	29,294		4
	Foreign				1,000,000	1,000,000	996,376	890,000	108,006	0	0	1,995	1,995	29,294	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				10,147,469	11,611,594	11,243,400	10,669,030	643,513	0	0	(1,602,003)	(1,602,003)	622,475	0	XXX
6099997.	Total - Bonds - Part 4				20,441,074	21,812,287	21,528,899	20,844,912	644,022	0	0	(1,484,280)	(1,484,280)	1,022,713	0	XXX
6099999.	Total - Bonds				20,441,074	21,812,287	21,528,899	20,844,912	644,022	0	0	(1,484,280)	(1,484,280)	1,022,713	0	XXX
Common Stocks - Banks, Trust and Insurance Companies																
United States																
989390-10-9	ZENITH NATIONAL INSURANCE CORP	04/02/2002	INVESTEC ERNST & CO.	100.000	2,950		2,550	2,920	(244)	0	0	400	400		25	L

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
989390-10-9	ZENITH NATIONAL INSURANCE CORP	04/03/2002	INVESTEC ERNST & CO	17,600.000	526,999		448,800	513,920	(42,944)	0	0	78,199	78,199		4,400	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	04/10/2002	INVESTEC ERNST & CO	53,000.000	1,587,191		1,351,500	1,547,600	(129,320)	0	0	235,691	235,691		13,250	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	04/11/2002	INVESTEC ERNST & CO	2,800.000	85,232		71,400	81,760	(6,832)	0	0	13,832	13,832		700	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	04/17/2002	INVESTEC ERNST & CO	11,300.000	345,917		288,150	329,960	(27,572)	0	0	57,767	57,767		2,825	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	04/26/2002	INVESTEC ERNST & CO	100.000	3,015		2,550	2,920	(244)	0	0	465	465		50	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	04/30/2002	INVESTEC ERNST & CO	6,000.000	184,235		153,000	184,200	(14,640)	0	0	31,235	31,235		3,000	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	05/01/2002	INVESTEC ERNST & CO	2,700.000	83,574		68,850	82,890	(6,588)	0	0	14,724	14,724		1,350	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	05/02/2002	INVESTEC ERNST & CO	6,000.000	186,443		153,000	184,200	(14,640)	0	0	33,443	33,443		3,000	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	05/03/2002	INVESTEC ERNST & CO	25,900.000	808,914		660,450	795,130	(63,196)	0	0	148,464	148,464		12,950	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	05/06/2002	INVESTEC ERNST & CO	47,000.000	1,482,874		1,198,500	1,442,900	(114,680)	0	0	284,374	284,374		23,500	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	05/24/2002	INVESTEC ERNST & CO	28,000.000	885,640		714,000	859,600	(68,320)	0	0	171,640	171,640		14,000	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	05/28/2002	INVESTEC ERNST & CO	12,700.000	402,560		323,850	389,890	(30,988)	0	0	78,710	78,710		6,350	L
989390-10-9	ZENITH NATIONAL INSURANCE CORP	05/29/2002	INVESTEC ERNST & CO	8,900.000	281,458		226,950	273,230	(21,716)	0	0	54,508	54,508		4,450	L
	United States				6,867,002	XXX	5,663,550	6,691,120	(541,924)	0	0	1,203,452	1,203,452	0	89,850	XXX
6799999.	Total - Common Stocks - Banks, Trust & Insurance Companies				6,867,002	XXX	5,663,550	6,691,120	(541,924)	0	0	1,203,452	1,203,452	0	89,850	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
170032-80-9	CHIQUITA BRANDS INTERNATIONAL	06/13/2002	PAINE WEBBER	7,132.000	120,444		106,980	106,980	0	0	0	13,464	13,464		0	L
226153-10-4	CRESTLINE CAPITAL CORP	04/01/2002	UBS WARBURG	1,000.000	33,550		23,938	33,640	(7,122)	0	0	9,612	9,612		0	L
	United States				153,994	XXX	130,918	140,620	(7,122)	0	0	23,076	23,076	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				153,994	XXX	130,918	140,620	(7,122)	0	0	23,076	23,076	0	0	XXX
7099997.	Total - Common Stocks - Part 4				7,020,996	XXX	5,794,468	6,831,740	(549,046)	0	0	1,226,528	1,226,528	0	89,850	XXX
7099999.	Total - Common Stocks				7,020,996	XXX	5,794,468	6,831,740	(549,046)	0	0	1,226,528	1,226,528	0	89,850	XXX
7199999.	Total - Preferred and Common Stocks				7,020,996	XXX	5,794,468	6,831,740	(549,046)	0	0	1,226,528	1,226,528	0	89,850	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				27,462,070	XXX	27,323,367	27,676,652	94,976	0	0	(257,752)	(257,752)	1,022,713	89,850	XXX

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

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository		2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter 5 First Month	6 Second Month	7 Third Month	8 *
Open Depositories								
The Bank of New York...	New York, New York..............................	........0.600	32	0	....(1,545,883)	.........(53,677)	.........(54,317)	......
Sun Trust Bank	Atlanta, Georgia.....................................	........0.000	0	0	..(12,882,298)	..(12,667,400)	..(12,740,483)	......
Wachovia Bank of Georgia.....................................	Atlanta, Georgia.....................................	........0.000	0	0	0	533,031	0	......
0199999. Total Open Depositories..		......XXX.....	32	0	..(14,428,181)	..(12,188,046)	..(12,794,800)	XXX
0399999. Total Cash on Deposit..		......XXX.....	32	0	..(14,428,181)	..(12,188,046)	..(12,794,800)	XXX
0599999. Total Cash...		......XXX.....	32	0	..(14,428,181)	..(12,188,046)	..(12,794,800)	XXX

Overflow Page for Write-Ins

Overflow Page for Write-Ins