



QUARTERLY STATEMENT

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

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

NAIC Group Code..... 175, 175 (Current Period) (Prior Period) NAIC Company Code..... 25135 Employer's ID Number..... 31-4316080

Organized under the Laws of OH State of Domicile or Port of Entry OH
Country of Domicile US
Incorporated..... August 1, 1921 Commenced Business..... September 1, 1921

Statutory Home Office	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 <i>(Area Code) (Telephone Number)</i>
Mail Address	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-464-5000 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	STATEAUTO.COM	
Statement Contact	CYNTHIA ANN POWELL <i>(Name)</i> cindy.powell@stateauto.com <i>(E-Mail Address)</i>	614-464-5000 ext. 5473 <i>(Area Code) (Telephone Number) (Extension)</i> 614-719-0342 <i>(Fax Number)</i>
Policyowner Relations Contact	518 EAST BROAD STREET COLUMBUS OH 43215-3976 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-454-5000 ext 501 <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President ROBERT HARLON MOONE Treasurer STEVEN JUSTUS JOHNSTON Secretary JOHN ROBERT LOWTHER

VICE PRESIDENTS

MARK ALLEN BLACKBURN, SVP	TERRENCE LEE BOWSHIER	JAMES ELIAS DUEMEY	WILLIAM DUANE HANSEN
STEVEN RAY HAZELBAKER	TERRENCE PAUL HIGERD	NOREEN WILLS JOHNSON	STEVEN JUTUS JOHNSTON, SVP
ROBERT ALAN LETT	JOHN ROBERT LOWTHER, SVP	JOHN BUCHANAN MELVIN	CATHY BERNATH MILEY
RICHARD LEE MILEY	JOHN MICHAEL PETRUCCI	CYNTHIA ANN POWELL	

DIRECTORS OR TRUSTEES

DENNIS RAY BLANK	MICHAEL FRANCIS DODD JR.	URLIN GILBERT HARRIS, JR.	RAMON LYLE HUMKE #
MARION DWAYNE HOUK	STEVEN JUSTUS JOHNSTON	JAMES EDWARD KUNK	JOHN ROBERT LOWTHER
ROBERT HARLON MOONE	NORMA JEAN OMAN	PAUL JOHN OTTE	RICHARD KEITH SMITH, JR.

State of..... OHIO
County of..... FRANKLIN

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

(Signature) ROBERT HARLON MOONE (Printed Name) President	(Signature) JOHN ROBERT LOWTHER (Printed Name) Secretary	(Signature) STEVEN JUSTUS JOHNSTON (Printed Name) Treasurer
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Subscribed and sworn to before me this
.....9TH.....day ofAUGUST....., 2002

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	185,747,817	0	185,747,817	174,783,547
2. Stocks:				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	628,310,643	9,997,915	618,312,728	615,339,399
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).....	35,785,451	0	35,785,451	36,508,597
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	9,977
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$.....(2,587,572)) and short-term investments (\$.....8,888,440).....	6,300,868	0	6,300,868	7,629,113
6. Other invested assets.....	56,699,760	0	56,699,760	52,337,119
7. Receivable for securities.....	3,136	0	3,136	18,018
8. Aggregate write-ins for invested assets.....	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8).....	912,847,675	9,997,915	902,849,760	886,625,770
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection.....	150,182,642	3,046,159	147,136,483	123,508,779
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$.....5,332,758 earned but unbilled premiums).....	69,929,107	538,637	69,390,470	72,253,614
10.3 Accrued retrospective premiums.....	0	0	0	0
11. Funds held by or deposited with reinsured companies.....	1,395,755	0	1,395,755	1,169,788
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.....	581,537	0	581,537	853,286
15. Federal and foreign income tax recoverable and interest thereon (including \$.....24,203,579 net deferred tax asset) -	68,664,500	809,763	67,854,737	26,851,525
16. Guaranty funds receivable or on deposit.....	894,889	0	894,889	1,408,347
17. Electronic data processing equipment and software.....	3,853,635	2,793,821	1,059,814	1,303,073
18. Interest, dividends and real estate income due and accrued.....	2,436,022	0	2,436,022	2,227,906
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	12,406,240
21. Amounts due from/to protected cells.....	0	0	0	0
22. Equities and deposits in pools and associations.....	4,332,237	0	4,332,237	4,216,561
23. Amounts receivable relating to uninsured accident and health plans.....	0	0	0	0
24. Other assets nonadmitted.....	6,061,660	6,061,660	0	0
25. Aggregate write-ins for other than invested assets.....	4,622,570	4,585,969	36,601	103,959
26. Total assets excluding protected cell assets (Lines 9 through 25).....	1,225,802,229	27,833,924	1,197,968,305	1,132,928,848
27. Protected cell assets.....	0	0	0	0
28. TOTALS (Lines 26 and 27).....	1,225,802,229	27,833,924	1,197,968,305	1,132,928,848

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. Advances.....	369,282	369,282	0	103,959
2502. Prepaid expenses.....	3,822,741	3,822,741	0	0
2503. Miscellaneous receivables.....	430,547	393,946	36,601	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).....	4,622,570	4,585,969	36,601	103,959

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$.....0).....	148,833,804	140,349,018
2. Reinsurance payable on paid losses and loss adjustment expenses.....	1,410,287	1,311,672
3. Loss adjustment expenses.....	20,599,944	19,390,684
4. Commissions payable, contingent commissions and other similar charges.....	26,079,359	26,964,741
5. Other expenses (excluding taxes, licenses and fees).....	8,181,325	12,076,053
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	11,260,485	15,048,900
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 \$...341,357,260 and including warranty reserves of \$.....0).....	80,993,607	75,907,961
10. Advance premium.....	6,500,795	4,551,183
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	941,850	1,100,072
12. Ceded reinsurance premiums payable (net of ceding commissions).....	1,612,965	2,566,997
13. Funds held by company under reinsurance treaties.....	0	0
14. Amounts withheld or retained by company for account of others.....	2,852,575	2,401,273
15. Remittances and items not allocated.....	0	0
16. Provision for reinsurance.....	130,200	130,200
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	32,723,995	28,652,336
19. Payable to parent, subsidiaries and affiliates.....	26,935,383	5,797,756
20. Payable for securities.....	1,156,750	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.....	10,639,847	12,738,845
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	380,853,171	348,987,691
25. Protected cell liabilities.....	0	0
26. Total liabilities (Lines 24 and 25).....	380,853,171	348,987,691
27. Aggregate write-ins for special surplus funds.....	0	0
28. Common capital stock.....	0	0
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.....	0	0
33. Unassigned funds (surplus).....	817,115,134	783,941,157
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).....	817,115,134	783,941,157
36. TOTALS.....	1,197,968,305	1,132,928,848

DETAILS OF WRITE-INS

2301. Deferred gain on asset transfers.....	4,896,397	8,575,681
2302. Earned but unbilled premiums reserve ceded to affiliates.....	4,319,534	4,163,164
2303. Contract arbitration settlement payable.....	1,423,916	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).....	10,639,847	12,738,845
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 \$.....266,181,808).....	262,335,514	265,662,425	363,136,990
1.2 Assumed..... (written \$.....279,851,674).....	257,092,277	197,254,952	0
1.3 Ceded..... (written \$.....439,895,861).....	418,339,136	265,202,637	0
1.4 Net..... (written \$.....106,137,621).....	101,088,655	197,714,740	363,136,990
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....0):			
2.1 Direct.....	178,842,009	178,516,589	274,562,263
2.2 Assumed.....	77,037,546	144,001,272	0
2.3 Ceded.....	182,463,442	191,393,577	0
2.4 Net.....	73,416,113	131,124,284	274,562,263
3. Loss expenses incurred.....	9,938,642	20,846,338	37,129,248
4. Other underwriting expenses incurred.....	31,708,322	67,943,650	97,953,374
5. Aggregate write-ins for underwriting deductions.....	53,117	0	0
6. Total underwriting deductions (Lines 2 through 5).....	115,116,194	219,914,272	409,644,885
7. Net income of protected cells.....	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	(14,027,539)	(22,199,532)	(46,507,895)
INVESTMENT INCOME			
9. Net investment income earned.....	7,021,685	14,867,894	25,040,667
10. Net realized capital gains (losses).....	11,740,650	8,810,450	17,605,401
11. Net investment gain (loss) (Lines 9 + 10).....	18,762,335	23,678,344	42,646,068
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....59,057 amount charged off \$.....256,046).....	(196,989)	(298,909)	(923,412)
13. Finance and service charges not included in premiums.....	414,696	819,849	1,529,291
14. Aggregate write-ins for miscellaneous income.....	(1,451,724)	(80,814)	(7,980)
15. Total other income (Lines 12 through 14).....	(1,234,017)	440,126	597,899
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15).....	3,500,779	1,918,938	(3,263,928)
17. Dividends to policyholders.....	50,468	140,990	357,220
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17).....	3,450,311	1,777,948	(3,621,148)
19. Federal and foreign income taxes incurred.....	(9,756,524)	(330,771)	(12,319,790)
20. Net income (Line 18 minus Line 19) (to Line 22).....	13,206,835	2,108,719	8,698,642
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year.....	783,941,157	903,844,771	903,844,771
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20).....	13,206,835	2,108,719	8,698,642
23. Net unrealized capital gains or losses.....	12,598,540	(92,767,458)	(133,715,923)
24. Change in net unrealized foreign exchange capital gain (loss).....	80,712	(1,186)	(32,113)
25. Change in net deferred income taxes.....	5,609,780	16,500,337	(370,809)
26. Change in nonadmitted assets.....	674,638	(9,005,685)	146,292
27. Change in provision for reinsurance.....	0	0	170,800
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	10,630,875	10,388,891
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.....	1,003,472	0	(5,189,394)
37. Change in surplus as regards policyholders (Lines 22 through 36).....	33,173,977	(72,534,398)	(119,903,614)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37).....	817,115,134	831,310,373	783,941,157
DETAILS OF WRITE-INS			
0501. 2002 NC PRIVATE PASSENGER AUTO RATE REFUND ASSUMED.....	53,117	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).....	53,117	0	0
1401. Miscellaneous income (expense).....	6,346	3,099	55,494
1402. Gain (loss) on sale of fixed assets.....	(63,790)	(116,913)	(116,315)
1403. Securities lending income.....	29,035	33,000	52,841
1498. Summary of remaining write-ins for Line 14 from overflow page.....	(1,423,315)	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	(1,451,724)	(80,814)	(7,980)
3601. Change in net deferred gain on asset transfers between the Company and affiliates.....	1,003,472	0	(5,189,394)
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).....	1,003,472	0	(5,189,394)

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	88,497,416	241,353,877
2. Loss and loss adjustment expenses paid (net of salvage and subrogation).....	69,391,467	398,412,492
3. Underwriting expenses paid.....	40,251,298	86,065,457
4. Other underwriting income (expenses).....	(613,558)	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4).....	(21,758,907)	(243,124,072)
6. Net investment income.....	7,808,008	32,618,249
7. Other income (expenses):		
7.1 Agents' balances charged off.....	(196,989)	(923,412)
7.2 Net funds held under reinsurance treaties.....	(1,395,755)	0
7.3 Net amount withheld or retained for account of others.....	624,083	(580,647)
7.4 Aggregate write-ins for miscellaneous items.....	(667,948)	58,546,092
7.5 Total other income (Lines 7.1 to 7.4).....	(1,636,609)	57,042,033
8. Dividends to policyholders on direct business, less \$.....0 dividends on reinsurance assumed or ceded (net).....	208,689	(515,772)
9. Federal and foreign income taxes (paid) recovered.....	(220,000)	(1,954,099)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9).....	(16,016,197)	(154,902,117)
CASH FROM INVESTMENTS		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds.....	29,380,517	434,157,701
11.2 Stocks.....	36,592,438	214,578,314
11.3 Mortgage loans.....	0	8,817
11.4 Real estate.....	0	0
11.5 Other invested assets.....	75,000	0
11.6 Net gains or (losses) on cash and short-term investments.....	0	0
11.7 Miscellaneous proceeds.....	14,882	114,482
11.8 Total investment proceeds (Lines 11.1 to 11.7).....	66,062,837	648,859,314
12. Cost of investments acquired (long-term only):		
12.1 Bonds.....	40,420,506	131,451,360
12.2 Stocks.....	24,766,528	355,446,627
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	54,910	1,401,593
12.5 Other invested assets.....	4,433,198	46,047,212
12.6 Miscellaneous applications.....	(1,156,750)	0
12.7 Total investments acquired (Lines 12.1 to 12.6).....	68,518,392	534,346,792
13. Net cash from investments (Line 11.8 minus Line 12.7).....	(2,455,555)	114,512,522
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.....	14,020,652	200,312,058
14.4 Borrowed funds received.....	0	0
14.5 Other cash provided.....	6,645,769	4,394,282
14.6 Total (Lines 14.1 to 14.5).....	20,666,421	204,706,340
15. Cash applied:		
15.1 Dividends to stockholders paid.....	0	0
15.2 Net transfers to affiliates.....	0	202,199,600
15.3 Borrowed funds repaid.....	0	0
15.4 Other applications.....	3,522,915	7,862,186
15.5 Total (Lines 15.1 to 15.4).....	3,522,915	210,061,786
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5).....	17,143,506	(5,355,446)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16).....	(1,328,246)	(45,745,041)
18. Cash and short-term investments:		
18.1 Beginning of year.....	7,629,113	53,374,154
18.2 End of period (Line 17 plus Line 18.1).....	6,300,867	7,629,113
DETAILS OF WRITE-INS		
07.401 Finance and service charges.....	414,696	1,529,291
07.402 Miscellaneous income (expense).....	35,381	(7,977)
07.403 Gain (loss) on sale of fixed assets.....	(63,790)	0
07.498 Summary of remaining write-ins for Line 7.4 from overflow page.....	(1,054,235)	57,024,778
07.499 Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above).....	(667,948)	58,546,092

1. Summary of Significant Accounting Policies:

A. The accompanying quarterly condensed financial statements of State Automobile Mutual Insurance Company (the "Company") have been prepared on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. In accordance with the *NAIC Annual Statement Instructions* for quarterly presentation, these financial statements do not include all of the information and footnotes required under an annual presentation. For further information, the reader is referred to the Company's annual statement filed for the period ended December 31, 2001.

C. 5. Investments in Subsidiaries and Affiliated Companies: Unamortized goodwill related to subsidiaries, at June 30, 2002 was \$81,665,397 of which \$9,997,482 was nonadmitted as total unamortized goodwill exceeded 10% of policyholders' surplus as of March 31, 2002.

9. Income Taxes:

A. The components of the net deferred tax asset (liability) at June 30, 2002, are as follows:

Description	Amount (\$)
Gross deferred tax assets	34,791,737
Gross deferred tax liabilities	9,778,395
Net deferred tax assets	25,013,342
Nonadmitted deferred tax assets	809,763
Admitted deferred tax assets	24,203,578
Increase (decrease) in nonadmitted deferred tax assets	809,763

On March 12, 2002, the *Job Creation and Worker Assistance Act of 2002* was signed into law. This act allows taxpayers to carryback up to five years, rather than two, net operating losses created in 2001 and 2002. As a result of these tax law changes, the Company will be able to utilize its NOL's sooner via carryback. This correspondingly reduced the amount of gross deferred tax assets relating to NOL carryforwards

B. Unrecognized deferred tax liabilities: Not applicable.

C. Current Tax and Change in Deferred Tax

Current income taxes incurred consist of the following major components:

Description	Amount (\$)	
	2002	2001
Prior tax recovery from NOL use	(10,255,916)	(12,319,790)
Current tax expense	499,392	0
Current income taxes incurred	(9,756,524)	(12,319,790)

The main components of the 2002 deferred tax amounts are as follows:

DTAs	Amount (\$)			
	Statutory	Tax	Difference	Tax Effect
Loss and LAE reserves	169,433,748	151,456,827	17,976,921	6,291,922
Unearned premiums	80,993,607	64,794,886	16,198,721	5,669,552
Salvage and subrogation	0	(5,960,144)	5,960,144	2,086,050
Postretirement benefits	7,147,259	0	7,147,259	2,501,541
Non-compete agreement	1,425,000	0	1,425,000	498,750
Section 338(h)(10)	2,987,843	0	2,987,843	1,045,745
Fixed assets	(36,786,833)	(38,914,486)	2,127,653	744,679
Net operating loss carryforwards	0	(8,183,965)	8,183,965	2,864,388
Charitable contribution carryforwards	0	(382,380)	382,380	133,833
AMT credit carryforwards	0	(11,843,327)	11,843,327	11,843,327
Other	2,122,279	(1,054,719)	3,176,998	1,111,950
Gross DTAs				34,791,737
Nonadmitted DTAs				809,763

DTLs	Amount (\$)			
	Statutory	Tax	Difference	Tax Effect
Investments	355,233,557	330,531,031	24,702,526	8,645,884
Other	2,738,332	(497,414)	3,235,746	1,132,511
Gross DTLs				9,778,395

The changes in main components of DTAs and DTLs are as follows:

DTAs Resulting from Book/Tax Differences in	Amounts (\$)		
	2002	2001	Change
Unpaid Losses and LAE	6,291,922	5,931,945	359,977
Unearned premiums	5,669,552	5,313,557	355,995
Salvage and subrogation	2,086,050	1,934,617	151,433
Postretirement benefits	2,501,541	2,430,000	71,541
Non-compete agreement	498,750	554,167	(55,417)
Section 338(h)(10)	1,045,745	1,161,939	(116,194)
Fixed assets	744,679	2,102,400	(1,357,721)
Net operating loss carryforwards	2,864,388	3,590,014	(725,626)
Charitable contribution carryforwards	133,833	133,833	0
AMT credit carryforwards	11,843,327	4,938,947	6,904,380
Other	1,111,949	1,112,087	(138)
Gross DTAs	34,791,736	29,203,506	5,588,230
Nonadmitted DTAs	809,763	0	809,763

DTLs Resulting from Book/Tax Differences in	Amount (\$)		
	2002	2001	Change
Investments	8,645,884	15,348,973	(6,703,089)
Other	1,132,511	1,154,427	(21,916)
Gross DTLs	9,778,395	16,503,400	(6,725,005)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant book to tax adjustments were as follows:

Description	Amount (\$)	Amount (\$) Tax Effect at 35%
Income before tax	3,450,310	1,207,609
Book over tax reserves	1,028,507	359,977
Salvage and subrogation change	432,665	151,433
Change in unearned premium reserve	1,434,144	501,950
Tax-exempt interest & dividends received	(2,276,717)	(796,851)
Depreciation	423,291	148,152
Other	513,830	179,840
NOL Use	(3,282,500)	(1,148,875)
Adjustment for quarterly de-annualization		(103,843)
Taxable income (loss)	1,723,530	499,392

E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2001 the Company had \$8,183,965 of operating loss carryforwards originating in 1999 through 2001 which expire, if unused, in years 2019 through 2021.
- The following is income tax expense for 2001, 2000 and 1999 that is available for recoupment in the event of future net losses:

Year	Amount (\$)
2001	0
2000	0
1999	0

F. Consolidated Federal Income Tax Return

- The Company's federal income tax return is consolidated with the following entities:

For the tax period 2002, the Company's federal income tax return will be consolidated with the following entities:

Midwest Security Insurance Company
 Associated Services Agency, Inc.
 Facilitators, Inc.
 Columbus Marketing, Inc.
 Meridian Insurance Group, Inc.
 Meridian Service Corp.
 Meridian Security Insurance Company
 Meridian Citizens Security Insurance Company

Insurance Company of Ohio

2. The method of allocation among the companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

17. Sale, Transfer and Servicing of Financial Instruments and Extinguishments of Liabilities:

- C. Wash Sales: Not applicable.

25. Intercompany Pooling Arrangements:

As more fully described in footnote 25 of the Company's December 31, 2001 annual statement, the Company entered into a stop loss reinsurance arrangement (the "Stop Loss") with certain State Auto Pool participants. For the three months ended March 31, 2002, the State Auto Pool produced a statutory loss and loss adjustment expense ratio under the Stop Loss that was less than 69.25%, but more than 59.99%, thereby the Company assumed \$425,268 in premiums written from the Stop Loss participants. For the three months ended June 30, 2002, the State Auto Pool produced a statutory loss and loss adjustment expense ratio under the Stop Loss that was greater than 80.00%, thereby the Company assumed \$6,395,140 in losses from the Stop Loss participants.

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 [X] No []

2.2 If yes, has the report been filed with the domiciliary state? Yes [X] No []

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/1998.....

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.12/31/1998.....

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).07/13/2000.....

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:

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:..... _____

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 [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.....	\$.....434,535,467	\$.....469,137,803
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).....	\$.....434,535,467	\$.....469,137,803
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
Bank One Columbus	1111 Polaris Parkway, Bldg 54101-2B, Columbus, OH 43240

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)
N/A		

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
N/A		

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

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

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

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

3.2 If yes, give full and complete information thereto:

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

4.2 If yes, complete the following schedule:

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

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

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	36,518,573	36,124,558	0	36,771,615
2. Increase (decrease) by adjustment.....	(394,015)	(394,015)	0	(1,575,104)
3. Cost of acquired.....	0	0	0	0
4. Cost of additions to and permanent improvements.....	0	54,910	0	1,401,593
5. Total profit (loss) on sales.....	0	0	0	(79,531)
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.....	36,124,558	35,785,453	0	36,518,573
9. Total valuation allowance.....	0	0	0	0
10. Subtotal (Lines 8 plus 9).....	36,124,558	35,785,453	0	36,518,573
11. Total nonadmitted amounts.....	0	0	0	0
12. Statement value, current period (Page 2, real estate lines, current period).....	36,124,558	35,785,453	0	36,518,573

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	8,817
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	8,817
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

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.....	52,337,119	52,399,593	0	5,738,792
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions.....	0	4,000,000	0	45,500,000
2.2 Additional investment made after acquisitions.....	142,964	290,234	0	547,212
3. Accrual of discount.....	0	0	0	0
4. Increase (decrease) by adjustment.....	(5,490)	9,934	0	551,115
5. Total profit (loss) on sale.....	0	0	0	0
6. Amounts paid on account or in full during the period.....	75,000	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.....	52,399,593	56,699,761	0	52,337,119
10. Total valuation allowance.....	0	0	0	0
11. Subtotal (Lines 9 plus 10).....	52,399,593	56,699,761	0	52,337,119
12. Total nonadmitted amounts.....	0	0	0	0
13. Statement value of long-term invested assets at end of current period.....	52,399,593	56,699,761	0	52,337,119

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.....	194,556,639	41,031,811	41,732,477	(88,651)	194,556,639	193,767,322	0	177,103,324
2. Class 2.....	5,981,485	0	5,112,481	(69)	5,981,485	868,935	0	10,613,141
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.....	200,538,124	41,031,811	46,844,958	(88,720)	200,538,124	194,636,257	0	187,716,465
PREFERRED STOCK								
8. Class 1.....	0	0	0	0	0	0	0	0
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.....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock.....	200,538,124	41,031,811	46,844,958	(88,720)	200,538,124	194,636,257	0	187,716,465

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.....	8,888,440	XXX	8,888,440	3,736	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.....	12,932,918	17,216,183	0	47,008,039
2. Cost of short-term investments acquired.....	38,850,731	27,397,004	0	501,350,240
3. Increase (decrease) by adjustment.....	(1,717)	(314)	0	(4,731)
4. Increase (decrease) by foreign exchange adjustment.....	0	0	0	0
5. Total profit (loss) on disposal of short-term investments.....	0	0	0	24,987
6. Consideration received on disposal of short-term investments.....	34,565,749	35,724,433	0	535,445,617
7. Book/adjusted carrying value, current period.....	17,216,183	8,888,440	0	12,932,918
8. Total valuation allowance.....	0	0	0	0
9. Subtotal (Lines 7 plus 8).....	17,216,183	8,888,440	0	12,932,918
10. Total nonadmitted amounts.....	0	0	0	0
11. Statement value (Lines 9 minus 10).....	17,216,183	8,888,440	0	12,932,918
12. Income collected during period.....	48,263	66,882	0	1,799,869
13. Income earned during period.....	57,826	42,469	0	1,584,414

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

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

**Sch. F
NONE**

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1. Alabama.....AL	Invalid..	5,081,285	4,576,144	2,133,532	2,806,266	8,045,497	7,300,819
2. Alaska.....AK	Invalid..	0	0	0	0	0	0
3. Arizona.....AZ	Invalid..	0	0	0	0	0	0
4. Arkansas.....AR	Invalid..	5,128,008	4,852,859	1,743,014	2,574,824	5,927,870	5,181,772
5. California.....CA	Invalid..	0	0	0	0	0	0
6. Colorado.....CO	Invalid..	0	0	0	0	0	0
7. Connecticut.....CT	Invalid..	0	0	0	0	0	0
8. Delaware.....DE	Invalid..	0	0	0	0	0	0
9. District of Columbia.....DC	Invalid..	0	0	0	0	4,745	0
10. Florida.....FL	Invalid..	1,454,300	1,264,358	551,712	387,240	2,670,586	2,972,752
11. Georgia.....GA	Invalid..	5,888,449	5,941,140	2,029,293	1,977,334	8,208,140	6,858,701
12. Hawaii.....HI	Invalid..	0	0	0	0	0	0
13. Idaho.....ID	Invalid..	0	0	0	0	0	0
14. Illinois.....IL	Invalid..	7,500,603	11,214,265	6,914,035	12,743,227	30,203,515	20,375,425
15. Indiana.....IN	Invalid..	31,399,204	37,996,136	20,999,470	27,876,169	45,702,578	37,482,967
16. Iowa.....IA	Invalid..	2,687,457	2,911,434	1,306,947	2,310,249	5,131,504	3,704,633
17. Kansas.....KS	Invalid..	35,897	56,296	43,562	16,053	42,322	68,416
18. Kentucky.....KY	Invalid..	28,225,315	32,844,814	25,106,521	18,144,319	48,434,694	33,312,062
19. Louisiana.....LA	Invalid..	0	0	0	0	0	0
20. Maine.....ME	Invalid..	0	0	0	0	0	0
21. Maryland.....MD	Invalid..	4,233,584	3,279,236	2,690,340	966,292	7,264,135	5,954,549
22. Massachusetts.....MA	Invalid..	0	0	0	0	0	0
23. Michigan.....MI	Invalid..	12,483,813	12,706,006	9,613,154	13,258,732	55,304,895	38,886,931
24. Minnesota.....MN	Invalid..	9,410,470	10,204,147	3,341,884	5,702,293	13,046,915	7,037,470
25. Mississippi.....MS	Invalid..	2,120,332	2,251,984	1,016,030	1,081,659	2,050,084	3,237,651
26. Missouri.....MO	Invalid..	1,342,128	1,671,506	694,679	1,347,150	2,608,863	2,120,971
27. Montana.....MT	Invalid..	(29)	0	0	0	1	0
28. Nebraska.....NE	Invalid..	0	0	0	0	0	0
29. Nevada.....NV	Invalid..	0	0	0	0	0	0
30. New Hampshire.....NH	Invalid..	0	0	0	0	0	0
31. New Jersey.....NJ	Invalid..	0	0	0	0	0	0
32. New Mexico.....NM	Invalid..	0	0	0	0	0	0
33. New York.....NY	Invalid..	0	0	0	0	0	0
34. North Carolina.....NC	Invalid..	2,879,415	2,250,410	884,642	848,911	5,404,953	5,566,503
35. North Dakota.....ND	Invalid..	821,089	1,018,425	334,941	407,603	1,165,135	1,107,850
36. Ohio.....OH	Invalid..	101,479,985	92,553,580	54,284,106	55,163,144	105,477,550	93,359,815
37. Oklahoma.....OK	Invalid..	(3,848)	34,165	0	0	39,060	35,600
38. Oregon.....OR	Invalid..	0	0	0	0	0	0
39. Pennsylvania.....PA	Invalid..	13,937,167	13,137,287	7,464,815	8,388,097	27,200,716	21,665,590
40. Rhode Island.....RI	Invalid..	0	0	0	0	0	0
41. South Carolina.....SC	Invalid..	1,985,456	2,067,237	2,817,210	577,882	4,020,850	4,226,540
42. South Dakota.....SD	Invalid..	465,319	640,706	238,660	190,880	861,847	477,629
43. Tennessee.....TN	Invalid..	19,129,916	18,639,215	8,808,256	9,851,760	29,116,297	24,799,791
44. Texas.....TX	Invalid..	0	0	0	0	0	0
45. Utah.....UT	Invalid..	50	225	0	0	12	82
46. Vermont.....VT	Invalid..	0	0	0	0	0	0
47. Virginia.....VA	Invalid..	1,733,831	2,614,252	1,048,195	1,348,052	5,916,501	1,705,873
48. Washington.....WA	Invalid..	582	179,034	76,419	139,113	90,990	68,694
49. West Virginia.....WV	Invalid..	2,229,782	2,432,580	642,545	2,579,452	3,227,224	3,052,272
50. Wisconsin.....WI	Invalid..	4,532,249	6,393,953	3,536,633	4,871,242	9,009,643	7,522,906
51. Wyoming.....WY	Invalid..	0	0	0	0	0	0
52. American Samoa.....AS	Invalid..	0	0	0	0	0	0
53. Guam.....GU	Invalid..	0	0	0	0	0	0
54. Puerto Rico.....PR	Invalid..	0	0	0	0	0	0
55. US Virgin Islands.....VI	Invalid..	0	0	0	0	0	0
56. Canada.....CN	Invalid..	0	0	0	0	0	0
57. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0
58. Totals.....	(a).....0	266,181,809	273,731,393	158,320,595	175,557,941	426,177,122	338,084,264

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 GROUP

PART 1 – ORGANIZATIONAL CHART

NONE

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.....	11,967,887	6,296,782	52.6	119.0
2. Allied lines.....	7,567,972	4,543,560	60.0	197.7
3. Farmowners multiple peril.....	0	(32,093)	0.0	41.5
4. Homeowners multiple peril.....	34,634,749	34,271,598	99.0	172.9
5. Commercial multiple peril.....	27,825,083	24,609,781	88.4	181.2
6. Mortgage guaranty.....	0	0	0.0	0.0
8. Ocean marine.....	436,463	83,656	19.2	19.0
9. Inland marine.....	7,675,603	3,621,680	47.2	61.0
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.....	816,188	3,500	0.4	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.....	10,628	12,269	115.4	29.5
16. Workers' compensation.....	18,690,555	16,273,553	87.1	124.5
17.1. Other liability-occurrence.....	18,298,050	8,212,115	44.9	105.0
17.2. Other liability-claims made.....	0	0	0.0	0.0
18.1. Products liability-occurrence.....	3,755,523	186,444	5.0	250.6
18.2. Products liability-claims made.....	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability.....	51,872,390	35,098,824	67.7	136.8
19.3, 19.4 Commercial auto liability.....	23,732,518	16,499,854	69.5	151.0
21. Auto physical damage.....	53,043,088	28,929,217	54.5	113.6
22. Aircraft (all perils).....	0	0	0.0	0.0
23. Fidelity.....	445,052	96,457	21.7	22.0
24. Surety.....	1,072,810	55,446	5.2	10.5
26. Burglary and theft.....	218,200	46,890	21.5	27.2
27. Boiler and machinery.....	272,754	32,475	11.9	3.5
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.....	262,335,513	178,842,008	68.2	135.8
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

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire.....	6,425,692	12,466,884	11,332,729
2. Allied lines.....	4,328,351	8,219,286	7,161,412
3. Farmowners multiple peril.....	0	0	(17,775)
4. Homeowners multiple peril.....	19,508,081	33,744,049	32,949,477
5. Commercial multiple peril.....	13,642,800	27,459,703	29,100,701
6. Mortgage guaranty.....	0	0	0
8. Ocean marine.....	331,092	465,054	522,497
9. Inland marine.....	4,025,897	7,902,011	8,162,094
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.....	400,996	784,154	811,019
13. Group accident and health.....	0	0	0
14. Credit accident and health.....	0	0	0
15. Other accident and health.....	7,120	10,068	11,230
16. Workers' compensation.....	8,599,365	18,194,337	21,660,014
17.1. Other liability-occurrence.....	10,034,384	20,062,320	18,050,314
17.2. Other liability-claims made.....	0	0	0
18.1. Products liability-occurrence.....	2,082,992	4,074,515	3,905,171
18.2. Products liability-claims made.....	0	0	0
19.1, 19.2 Private passenger auto liability.....	24,488,408	50,769,697	57,236,389
19.3, 19.4 Commercial auto liability.....	12,787,516	26,045,489	25,620,193
21. Auto physical damage.....	26,524,111	53,613,156	55,192,370
22. Aircraft (all perils).....	0	0	0
23. Fidelity.....	223,200	458,791	423,579
24. Surety.....	669,290	1,428,546	1,120,441
26. Burglary and theft.....	109,660	215,689	231,385
27. Boiler and machinery.....	124,123	268,060	258,153
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.....	134,313,078	266,181,809	273,731,393
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

	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 + 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 + 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 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	28,365	14,268	42,633	8,094	235	8,329	21,376	1,285	8,264	30,925	1,105	(4,484)	(3,379)
2. 2000	18,746	11,055	29,801	6,091	207	6,298	14,365	1,248	6,234	21,847	1,710	(3,366)	(1,656)
3. Subtotals 2000 + Prior	47,111	25,323	72,434	14,185	442	14,627	35,741	2,533	14,498	52,772	2,815	(7,850)	(5,035)
4. 2001	61,657	25,649	87,306	23,253	4,457	27,710	36,728	5,733	16,941	59,402	(1,676)	1,482	(194)
5. Subtotals 2001 + Prior	108,768	50,972	159,740	37,438	4,899	42,337	72,469	8,266	31,439	112,174	1,139	(6,368)	(5,229)
6. 2002	XXX	XXX	XXX	XXX	31,324	31,324	XXX	31,919	25,340	57,259	XXX	XXX	XXX
7. Totals	108,768	50,972	159,740	37,438	36,223	73,661	72,469	40,185	56,779	169,433	1,139	(6,368)	(5,229)
8. Prior Year-End's Surplus As Regards Policyholders	783,941										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. ....1.0 %	2. ....(12.5)%	3. ....(3.3)%
													Col. 13, Line 7 Line 8
													4. ....(0.7)%

19

(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.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

YES

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

NO

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

NO

EXPLANATIONS:

BAR CODE:



Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31, Prior Year
2304. ....	.....0	.....0
2397. Summary of remaining write-ins for Line 23 from Liabilities.....	.....0	.....0

Additional Write-ins for Statement of Income:

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
1404. Contract arbitration settlement.....	.....(1,423,315)	.....0	.....0
1497. Summary of remaining write-ins for Line 14 from Statement of Income.....	.....(1,423,315)	.....0	.....0

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Advance premiums.....	.....0	.....3,534,497
07.405 Earned but unbilled premiums.....	.....0	.....4,163,163
07.406 Other liabilities.....	.....0	.....451,549
07.407 Other invested assets.....	.....0	.....45,427,315
07.408 Deferred gain on asset transfers.....	.....0	.....8,575,681
07.409 Equity in pools and associations.....	.....(115,676)	.....(3,737,626)
07.410 Guaranty funds.....	.....484,756	.....(1,389,801)
07.411 Contract arbitration settlement.....	.....(1,423,315)	.....0
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow.....	.....(1,054,235)	.....57,024,778

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
Acquired by Purchase								
Carpet tiles.....	Indianapolis.....	IN.....	05/12/2002	Blakely Corporation.....	54,910	0	54,910	54,910
0199999. Totals.....					54,910	0	54,910	54,910
9999999. Totals.....					54,910	0	54,910	54,910

E01

SCHEDULE A - PART 3

Showing all Real Estate SOLD During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs, and Expenses Incurred
	2 City	3 State													
NONE															

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9	10	11
Loan Number	2 City	3 State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation

NONE

E02

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, Transferred or Paid in Full During the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
Loan Number	2 City	3 State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale

NONE

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED During the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks									
FIDELITY GROUP.....	BOSTON.....	MA.....		.06/28/2002..	41,186	0	41,185	0	0
BANC FUND V, LP.....	CHICAGO.....	IL.....		.06/28/2002..	200,000	0	200,000	0	0
STONEHENGE OPPORTUNITY FUND LLC.....	COLUMBUS.....	OH.....		.06/28/2002..	49,048	0	49,048	0	0
0899999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks.....					290,234	0	290,233	0	0
Surplus Debentures									
MERIDIAN CITIZENS MUTUAL INSURANCE CO.....	INDIANAPOLIS.....	IN.....		.06/28/2002..	4,000,000	0	4,000,000	0	0
1199999. Total - Surplus Debentures.....					4,000,000	0	4,000,000	0	0
9999999. Totals.....					4,290,234	0	4,290,233	0	0

E03

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Current Quarter

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/ Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
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 - U.S. Government								
36201J-GC-7	GNMA POOL #584395 7.000% 05/15/32	05/17/2002	Red Capital Markets		3,081,307	2,997,016	11,655	1
36212W-6W-2	GNMA POOL# 546385 7.250% 02/15/05	05/14/2002	Red Capital Markets		1,287,672	1,274,923	7,083	1
0399999	Total - Bonds - U.S. Government				4,368,979	4,271,939	18,738	XXX
Bonds - Industrial and Miscellaneous								
United States								
008117-AD-5	AETNA INC 6.750% 09/15/13	06/12/2002	ROBERT W BAIRD		2,114,280	2,000,000	34,500	1PE
22541L-AC-7	CREDIT SUISSE FB USA 6.500% 01/15/12	06/13/2002	Merrill Lynch		2,045,600	2,000,000	56,694	1
532457-AU-2	ELI LILLY 6.000% 03/15/12	04/24/2002	Merrill Lynch		3,045,000	3,000,000	20,500	1PE
617446-HC-6	MORGAN STANLEY 6.600% 04/01/12	06/18/2002	Stephens Inc.		2,057,880	2,000,000	28,600	1
	United States				9,262,760	9,000,000	140,294	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				9,262,760	9,000,000	140,294	XXX
6099997	Total - Bonds - Part 3				13,631,739	13,271,939	159,032	XXX
6099998	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter				3,068	2,984	12	XXX
6099999	Total - Bonds				13,634,807	13,274,923	159,044	XXX
Common Stocks - Banks, Trust and Insurance Companies								
United States								
46625H-10-0	JP MORGAN CHASE & CO	06/27/2002	Smith Barney	35,000.000	1,156,750		0	L
	United States				1,156,750	XXX	0	XXX
6799999	Total - Common Stocks - Banks, Trust & Ins. Cos				1,156,750	XXX	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
292845-10-4	ENGELHARD CORP	06/10/2002	Smith Barney	50,000.000	1,564,135		0	L
539830-10-9	LOCKHEED MARTIN CORPORA	04/18/2002	Smith Barney	25,000.000	1,497,220		0	L
574599-10-6	MASCO CORP	05/08/2002	Smith Barney	10,000.000	278,500		0	L
	United States				3,339,855	XXX	0	XXX
6899999	Total - Common Stocks - Industrial & Miscellaneous				3,339,855	XXX	0	XXX
Common Stocks - Parent, Subsidiaries and Affiliates								
United States								
589644-00-4	MERIDIAN INSURANCE GROU	06/28/2002	Capital Contribution	0.000	5,230,424		0	A
	United States				5,230,424	XXX	0	XXX
6999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates				5,230,424	XXX	0	XXX
7099997	Total - Common Stocks - Part 3				9,727,029	XXX	0	XXX
7099998	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				12,871	XXX	0	XXX
7099999	Total - Common Stocks				9,739,900	XXX	0	XXX
7199999	Total - Preferred and Common Stocks				9,739,900	XXX	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks				23,374,707	XXX	159,044	XXX

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

FO4

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 Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
Bonds - U.S. Government																
36202A-7L-5	GNMA POOL# 000899 10.000% 12/20/02	06/01/2002	Paydown		1,084	1,084	1,097	1,084	(5)	0	0	0	0	21		1
36202A-N5-2	GNMA POOL# 000412 9.250% 08/20/12	06/01/2002	Paydown		13,628	13,628	14,106	13,628	(448)	0	0	0	0	312		1
362037-3S-0	GNMA POOL# 011609 8.500% 04/15/05	06/01/2002	Paydown		89,829	89,829	92,075	89,829	(394)	0	0	0	0	1,276		1
36203B-KV-5	GNMA POOL# 344208 7.000% 04/15/08	06/01/2002	Paydown		38,631	38,631	40,128	38,631	(617)	0	0	0	0	414		1
36203P-BB-8	GNMA POOL# 354734 7.000% 01/15/24	06/01/2002	Paydown		42,401	42,401	43,391	42,401	(963)	0	0	0	0	482		1
36203R-F5-3	GNMA POOL# 356688 7.000% 07/15/23	06/01/2002	Paydown		130,035	130,035	130,238	130,035	(112)	0	0	0	0	1,537		1
36203Y-TB-0	GNMA POOL# 363346 7.500% 08/15/21	06/01/2002	Paydown		41,031	41,031	41,031	41,031	0	0	0	0	0	514		1
36204G-QA-3	GNMA POOL# 369549 8.000% 10/15/24	06/01/2002	Paydown		88,980	88,980	91,093	88,980	(1,763)	0	0	0	0	1,015		1
36205B-B7-6	GNMA POOL# 385362 8.000% 05/15/25	06/01/2002	Paydown		54,325	54,325	55,989	54,325	(1,403)	0	0	0	0	876		1
36205L-JG-6	GNMA POOL# 393663 9.000% 12/15/24	06/01/2002	Paydown		47,062	47,062	47,768	47,062	(586)	0	0	0	0	728		1
36205U-T4-2	GNMA POOL# 401171 8.500% 10/15/24	06/01/2002	Paydown		48,425	48,425	47,244	48,425	1,039	0	0	0	0	685		1
36205V-4L-9	GNMA POOL# 402327 7.500% 04/15/18	06/01/2002	Paydown		34,260	34,260	34,260	34,260	0	0	0	0	0	429		1
36206C-J2-6	GNMA POOL# 407181 8.250% 04/15/25	06/01/2002	Paydown		145,454	145,454	149,636	145,454	(3,533)	0	0	0	0	1,586		1
36206E-CK-9	GNMA POOL# 408774 8.000% 09/15/25	06/01/2002	Paydown		3,370	3,370	3,475	3,370	(90)	0	0	0	0	45		1
36206E-PX-7	GNMA POOL# 409138 8.500% 04/15/25	06/01/2002	Paydown		589	589	612	589	(19)	0	0	0	0	8		1
36206F-KB-7	GNMA POOL# 409890 8.250% 06/15/25	06/01/2002	Paydown		3,397	3,397	3,516	3,397	(101)	0	0	0	0	47		1
36206F-KS-0	GNMA POOL# 409905 8.250% 07/15/25	06/01/2002	Paydown		9,793	9,793	10,069	9,793	(235)	0	0	0	0	78		1
36206F-YE-6	GNMA POOL# 410309 8.000% 01/15/26	06/01/2002	Paydown		111,440	111,440	114,087	111,440	(2,311)	0	0	0	0	2,206		1
36206H-NK-0	GNMA POOL# 411794 8.000% 06/15/27	06/01/2002	Paydown		5,251	5,251	5,372	5,251	(109)	0	0	0	0	70		1
36207G-PR-4	GNMA POOL# 431632 8.000% 12/15/26	06/01/2002	Paydown		146,984	146,984	150,567	146,984	(3,171)	0	0	0	0	1,725		1
36207M-2P-0	GNMA POOL# 436482 8.000% 10/15/26	06/01/2002	Paydown		208,886	208,886	213,847	208,886	(4,361)	0	0	0	0	2,646		1
36207W-D3-5	GNMA POOL# 443922 8.000% 06/15/27	06/01/2002	Paydown		275,089	275,089	281,451	275,089	(5,687)	0	0	0	0	2,642		1
36208N-J3-8	GNMA POOL# 455782 8.000% 09/15/27	06/01/2002	Paydown		201,797	201,797	209,995	201,797	(7,413)	0	0	0	0	2,689		1
36208N-KF-9	GNMA POOL# 455794 8.000% 09/15/27	06/01/2002	Paydown		78,587	78,587	81,779	78,587	(2,887)	0	0	0	0	527		1
36208U-C7-0	GNMA POOL# 460994 8.000% 11/15/27	06/01/2002	Paydown		104,646	104,646	108,881	104,646	(3,844)	0	0	0	0	714		1
36208U-CV-7	GNMA POOL# 460984 8.000% 11/15/27	06/01/2002	Paydown		93,136	93,136	96,905	93,136	(3,421)	0	0	0	0	1,067		1
36209R-FP-3	GNMA POOL# 479074 7.500% 01/15/30	06/01/2002	Paydown		205,491	205,491	200,739	205,491	4,589	0	0	0	0	3,680		1
36211N-GL-6	GNMA POOL# 517803 7.500% 08/15/29	06/01/2002	Paydown		85,020	85,020	85,036	85,020	(12)	0	0	0	0	1,098		1
36211Y-QZ-0	GNMA POOL# 527072 8.000% 02/15/30	06/01/2002	Paydown		534,830	534,830	536,000	534,830	(1,070)	0	0	0	0	6,453		1
36212W-6W-2	GNMA POOL# 546385 7.250% 02/15/05	04/01/2002	Red Capital Markets		421,881	417,704	421,881	421,881	(114)	0	0	0	0	2,271		1
362172-E6-1	GNMA POOL# 209957 11.000% 09/15/02	06/01/2002	Paydown		611	611	620	611	(3)	0	0	0	0	11		1
362198-BU-6	GNMA POOL# 270151 10.000% 04/15/04	06/01/2002	Paydown		2,264	2,264	2,297	2,264	(23)	0	0	0	0	37		1
362209-4N-5	GNMA POOL# 301529 7.500% 09/15/07	06/01/2002	Paydown		94,563	94,563	98,641	94,563	(1,524)	0	0	0	0	1,165		1
36220A-HZ-1	GNMA POOL# 272148 9.750% 08/15/04	06/01/2002	Paydown		1,980	1,980	2,015	1,980	(25)	0	0	0	0	32		1
36220J-GU-4	GNMA POOL# 279311 10.750% 12/15/09	06/01/2002	Paydown		2,143	2,143	2,271	2,143	(118)	0	0	0	0	39		1
36223H-TP-2	GNMA POOL# 308458 11.250% 09/15/11	06/01/2002	Paydown		548	548	590	548	(40)	0	0	0	0	10		1
36223H-TX-5	GNMA POOL# 308466 11.250% 10/15/11	06/01/2002	Paydown		1,186	1,186	1,275	1,186	(84)	0	0	0	0	23		1
36224D-2V-6	GNMA POOL# 325788 9.750% 09/15/12	06/01/2002	Paydown		903	903	920	903	(16)	0	0	0	0	14		1
36224T-R7-7	GNMA POOL# 338110 9.750% 12/15/12	06/01/2002	Paydown		1,644	1,644	1,732	1,644	(83)	0	0	0	0	27		1
36224T-TC-4	GNMA POOL# 338147 9.750% 02/15/13	06/01/2002	Paydown		1,131	1,131	1,204	1,131	(68)	0	0	0	0	18		1
0399999	Total - Bonds - U.S. Government				3,372,305	3,368,128	3,423,833	3,372,305	(41,025)	0	0	0	0	39,217	0	XXX
Bonds - Special Revenue and Special Assessment United States																
312906-5K-2	FEDERAL HOME LOAN MTG C 7.950% 09/15/04	06/01/2002	Paydown		8,470	8,470	8,639	8,470	(143)	0	0	0	0	114		1
312907-X6-0	FHLMC 1182 H 7.000% 12/15/06	06/01/2002	Paydown		24,114	24,114	23,155	24,114	849	0	0	0	0	269		1
312911-TJ-9	FHLMC 1348 PN 7.500% 09/15/21	06/01/2002	Paydown		76,940	76,940	77,670	76,940	(705)	0	0	0	0	929		1
31292G-WT-9	FHLMC GOLD POOL# C00658 6.500% 10/01/28	06/01/2002	Paydown		60,213	60,213	60,434	60,213	(214)	0	0	0	0	624		1
31292H-CC-6	FHLMC GOLD POOL# C00967 8.500% 02/01/30	06/01/2002	Paydown		102,502	102,502	105,061	102,502	(2,519)	0	0	0	0	1,466		1
31294J-QE-1	FHLMC GOLD POOL# E00453 7.500% 10/01/11	06/01/2002	Paydown		9,221	9,221	9,335	9,221	(105)	0	0	0	0	110		1
313400-BK-8	FEDERAL HOME LOAN MTG C 12.500% 09/30/11	03/30/2002	Paydown		618	618	639	618	(20)	0	0	0	0	39		1

E05

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 Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
313401-JL-6...	FHLMC POOL# 170025 13.500% 02/01/10...	04/01/2002	Paydown.....		58	58	62	58	(4)	0	0	0	0	1		1
313401-MA-6...	FHLMC POOL# 170075 12.000% 02/01/13.....	05/01/2002	Paydown.....		516	516	545	516	(28)	0	0	0	0	10		1
31340T-4U-1...	FHLMC POOL# 187135 12.500% 11/01/13.....	06/01/2002	Paydown.....		390	390	414	390	(23)	0	0	0	0	8		1
31345R-D2-2...	FHLMC POOL# 501921 9.000% 09/01/04.....	04/01/2002	Paydown.....		5,317	5,317	5,336	5,317	(11)	0	0	0	0	40		1
31358G-4P-9...	FNMA 1991-64 H CL H 8.500% 06/25/06.....	06/01/2002	Paydown.....		4,640	4,640	4,580	4,640	55	0	0	0	0	68		1
31358H-TD-7...	FNMA 1991-84 CL G 8.000% 08/25/06.....	06/01/2002	Paydown.....		16,265	16,265	16,066	16,265	185	0	0	0	0	216		1
313602-6J-8...	FNMA 1989 - 72 E 9.350% 10/25/19.....	06/01/2002	Paydown.....		62,644	62,644	66,003	62,644	(3,252)	0	0	0	0	961		1
31360K-DW-1...	FNMA POOL# 08217 11.000% 12/01/15.....	06/01/2002	Paydown.....		6,926	6,926	7,269	6,926	(328)	0	0	0	0	131		1
313614-UY-3...	FNMA POOL# 50099 8.500% 07/01/03.....	06/01/2002	Paydown.....		1,911	1,911	1,905	1,911	8	0	0	0	0	27		1
31362L-TV-2...	FNMA POOL# 64464 9.250% 02/01/03.....	05/01/2002	Paydown.....		86	86	86	86	0	0	0	0	0	1		1
31362W-H3-3...	FNMA POOL# 73150 7.450% 07/01/13.....	06/01/2002	Paydown.....		8,556	8,556	8,732	8,556	(122)	0	0	0	0	106		1
31372F-3W-9...	FNMA POOL# 271813 10.000% 12/01/15.....	06/01/2002	Paydown.....		191	191	204	191	(12)	0	0	0	0	3		1
31377Q-XL-1...	FNMA POOL# 384183 7.000% 09/01/31.....	06/01/2002	Paydown.....		3,099	3,099	3,247	3,099	(146)	0	0	0	0	36		1
31380M-SJ-6...	FNMA POOL# 444321 6.500% 10/01/28.....	06/01/2002	Paydown.....		69,288	69,288	69,229	69,288	63	0	0	0	0	605		1
31380N-N5-9...	FNMA POOL# 445112 6.500% 10/01/28.....	06/01/2002	Paydown.....		41,658	41,658	41,820	41,658	(155)	0	0	0	0	435		1
31380X-6D-9...	FNMA POOL# 453668 6.500% 12/01/28.....	06/01/2002	Paydown.....		60,705	60,705	60,852	60,705	(140)	0	0	0	0	765		1
	U.S.				564,328	564,328	571,283	564,328	(6,767)	0	0	0	0	6,964	0	XXX
	United States.....				564,328	564,328	571,283	564,328	(6,767)	0	0	0	0	6,964	0	XXX
3199999	Total - Bonds - Special Revenue & Assessment.....				564,328	564,328	571,283	564,328	(6,767)	0	0	0	0	6,964	0	XXX

E05.1

Bonds - Industrial and Miscellaneous

United States																
345370-BX-7...	FORD MOTOR CO 6.500% 08/01/18.....	04/04/2002	Red Capital Markets.....		767,700	900,000	775,204	777,911	74	0	0	(10,211)	(10,211)	11,050		2
36157L-MD-7...	GE CAP MTG SVCS 1993-5F 6.500% 07/25/08.....	06/25/2002	Paydown.....		47,295	47,295	46,427	47,295	784	0	0	0	0	413		1
370425-RU-6...	GMAC 7.250% 03/02/11.....	04/04/2002	Red Capital Markets.....		2,004,000	2,000,000	2,045,740	2,043,107	(113)	0	0	(39,107)	(39,107)	14,903		2
370425-RX-0...	GMAC 6.875% 09/15/11.....	04/04/2002	Red Capital Markets.....		1,950,000	2,000,000	1,993,460	1,993,731	(30)	0	0	(43,731)	(43,731)	9,167		2
805564-FX-4...	SAXON ASSET SECURITIES 8.483% 07/25/30.....	04/04/2002	Red Capital Markets.....		2,107,500	2,000,000	2,021,240	2,021,133	(8)	0	0	86,367	86,367	3,770		1
878154-AE-3...	TEAM FLEET FINANCING 97 7.350% 05/15/03.....	06/15/2002	Paydown.....		297,732	297,732	297,732	297,732	0	0	0	0	0	3,021		2
	United States.....				7,174,227	7,245,027	7,179,803	7,180,909	707	0	0	(6,682)	(6,682)	42,324	0	XXX
4599999	Total - Bonds - Industrial & Miscellaneous.....				7,174,227	7,245,027	7,179,803	7,180,909	707	0	0	(6,682)	(6,682)	42,324	0	XXX
6099997	Total - Bonds - Part 4.....				11,110,860	11,177,483	11,174,919	11,117,542	(47,085)	0	0	(6,682)	(6,682)	88,505	0	XXX
6099998	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter.....				2,984	2,984	3,068	2,984	(84)	0	0	0	0	17		XXX
6099999	Total - Bonds.....				11,113,844	11,180,467	11,177,987	11,120,526	(47,169)	0	0	(6,682)	(6,682)	88,522	0	XXX

Common Stocks - Public Utilities

United States																
75952J-10-8...	RELIANT ENERGY INC.....	05/13/2002	Gruntal & Company Inc.....	30,000.000	536,870		961,716	773,700	188,016	0	0	(424,846)	(424,846)	0		L
	United States.....				536,870	XXX	961,716	773,700	188,016	0	0	(424,846)	(424,846)	0	0	XXX
6699999	Total - Common Stocks - Public Utilities.....				536,870	XXX	961,716	773,700	188,016	0	0	(424,846)	(424,846)	0	0	XXX

Common Stocks - Banks, Trust and Insurance Companies

United States																
320867-10-4...	FIRST MIDWEST BANCORP I.....	04/03/2002	McDonald & Co.....	18,750.000	532,409		432,000	544,500	(112,500)	0	0	100,409	100,409		3,188	L
45806@-10-9...	INSURANCE SERVICES OFFI.....	06/07/2002	NONE.....	64,213.000	4,469,225		155,625	1,539,186	(1,383,561)	0	0	4,313,600	4,313,600		0	A
677240-10-3...	OHIO CASUALTY CORP.....	05/24/2002	McDonald & Co.....	100,000.000	2,128,276		902,500	1,894,000	(991,500)	0	0	1,225,776	1,225,776		0	L
	United States.....				7,129,910	XXX	1,490,125	3,977,686	(2,487,561)	0	0	5,639,785	5,639,785	0	3,188	XXX
6799999	Total - Common Stocks - Banks, Trust & Insurance Companies.....				7,129,910	XXX	1,490,125	3,977,686	(2,487,561)	0	0	5,639,785	5,639,785	0	3,188	XXX

Common Stocks - Industrial and Miscellaneous

United States																
313586-10-9...	FNMA.....	04/24/2002	Smith Barney.....	40,000.000	3,236,543		754,360	3,195,200	(2,440,840)	0	0	2,482,183	2,482,183		0	L
46581@-10-8...	IVANS INC.....	05/21/2002	NONE.....	5,612.000	78,568		0	71,553	(71,553)	0	0	78,568	78,568		0	A
742718-10-9...	PROCTER & GAMBLE CO.....	06/04/2002	Spin Off.....	0.000	12,871		12,871	14,108	(1,237)	0	0	0	0		0	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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
913017-10-9...	UNITED TECHNOLOGIES COR.....	04/18/2002	Smith Barney.....	25,000.000	1,687,449		1,597,160	1,855,000	(257,840)	0	0	90,289	90,289		0	L.....
Y2573F-10-2...	FLEXTRONICS INTL.....	06/04/2002	Smith Barney.....	30,000.000	300,591		1,310,063	547,500	762,563	0	0	(1,009,472)	(1,009,472)		0	L.....
	United States.....				5,316,022	XXX	3,674,454	5,683,361	(2,008,907)	0	0	1,641,568	1,641,568	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous.....				5,316,022	XXX	3,674,454	5,683,361	(2,008,907)	0	0	1,641,568	1,641,568	0	0	XXX
7099997.	Total - Common Stocks - Part 4.....				12,982,802	XXX	6,126,295	10,434,747	(4,308,452)	0	0	6,856,507	6,856,507	0	3,188	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter.....				13,896	XXX	12,871	12,871	0	0	0	1,024	1,024	0	0	XXX
7099999.	Total - Common Stocks.....				12,996,698	XXX	6,139,166	10,447,618	(4,308,452)	0	0	6,857,531	6,857,531	0	3,188	XXX
7199999.	Total - Preferred and Common Stocks.....				12,996,698	XXX	6,139,166	10,447,618	(4,308,452)	0	0	6,857,531	6,857,531	0	3,188	XXX
7299999.	Total - Bonds, Preferred and Common Stocks.....				24,110,542	XXX	17,317,153	21,568,144	(4,355,621)	0	0	6,850,849	6,850,849	88,522	3,188	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			8 *
				5 First Month	6 Second Month	7 Third Month	
Open Depositories							
National City Bank..... Columbus, Ohio.....	0.000	0	0	21,321,591	9,361,541	3,975,050	
Suntrust Bank..... Atlanta, GA.....	0.000	0	0	200,000	200,000	200,000	
Bank One..... Columbus, Ohio.....	0.000	0	0	47,604	700,367	508,587	
Huntington National Bank..... Columbus, Ohio.....	0.000	0	0	988,210	746,360	695,204	
Park National Bank..... Mt Vermon, Ohio.....	0.000	0	0	3,968,811	677,201	3,372,969	
Bank One..... Indianapolis, IN 46277.....	0.000	0	0	(8,220,599)	(12,142,109)	(11,738,378)	
Mellon Bank..... Pittsburgh, PA 15259.....	0.000	0	0	291,334	448,684	260,192	
0199998. Deposits in.....8 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories.....	XXX	0	0	32,000	32,000	32,000	
0199999. Total Open Depositories.....	XXX	0	0	18,628,950	24,044	(2,694,376)	XXX
0399999. Total Cash on Deposit.....	XXX	0	0	18,628,950	24,044	(2,694,376)	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	127,548	130,153	106,804	XXX
0599999. Total Cash.....	XXX	0	0	18,756,498	154,197	(2,587,572)	XXX

Overflow Page for Write-Ins

