



# QUARTERLY STATEMENT

AS OF JUNE 30, 2002  
OF THE CONDITION AND AFFAIRS OF THE

## LIGHTNING ROD MUTUAL INSURANCE COMPANY

NAIC Group Code 0207 0207 NAIC Company Code 26123 Employer's ID Number 34-0359380  
(Current Period) (Prior Period)

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

Country of Domicile United States of America

Incorporated 01/01/1906 Commenced Business 03/01/1906

Statutory Home Office 1685 Cleveland Road, Wooster, OH 44691-0036  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 1685 Cleveland Road  
Wooster, OH 44691-0036 330-262-9060  
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

Mail Address 1685 Cleveland Road, Wooster, OH 44691-0036  
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 1685 Cleveland Road  
Wooster, OH 44691-0036 330-262-9060  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address wrg-ins.com

Statement Contact Joseph E. Wilford 330-262-9060-2437  
(Name) (Area Code) (Telephone Number) (Extension)  
Joe\_Wilford@wrg-ins.com 330-264-7822  
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Policyowner Relations Contact 1685 Cleveland Rd.  
Wooster, OH 44691 330-262-9060  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

### OFFICERS

PRESIDENT JOHN P. MURPHY SECRETARY JOHN P. MURPHY  
 VP  
 FINANCE/CFO/TREASURER KENNETH B. STOCKMAN

### VICE PRESIDENTS

KENNETH B. STOCKMAN WILLIAM J. BLINCOE KEVIN W. DAY  
F. EMERSON LOGEE TIMOTHY A. PADDOCK DANIEL J. PITCHER

### DIRECTORS OR TRUSTEES

ROBERT P. BOGNER F. EMERSON LOGEE BYRON F. MORRIS  
JOHN P. MURPHY C. MICHAEL REARDON KENNETH G. RHODE

State of OHIO }  
 County of WAYNE } ss

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.

JOHN P. MURPHY JOHN P. MURPHY KENNETH B. STOCKMAN  
 PRESIDENT SECRETARY VP FINANCE/CFO/TREASURER

Subscribed and sworn to before me this  
       day of AUGUST, 2002

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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 .....	63,852,806		63,852,806	63,307,736
2. Stocks:				
2.1 Preferred stocks .....	1,200,280		1,200,280	1,205,380
2.2 Common stocks .....	55,467,707		55,467,707	71,418,530
3. Mortgage loans on real estate:				
3.1 First liens .....	0			
3.2 Other than first liens .....	0			
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....	2,899,889		2,899,889	2,969,418
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	0			
4.3 Properties held for sale (less \$ ..... encumbrances) .....	0			
5. Cash (\$ .....2,207,610 and short-term investments \$ .....20,392,709 ) .....	22,600,319		22,600,319	13,644,510
6. Other invested assets .....	145,761	90,488	55,273	64,284
7. Receivable for securities .....	0			
8. Aggregate write-ins for invested assets .....				
9. Subtotals, cash and invested assets (Lines 1 to 8) .....	146,166,762	90,488	146,076,274	152,609,858
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection .....	0			
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	14,739,254	131,986	14,607,268	12,827,017
10.3 Accrued retrospective premiums .....	0			
11. Funds held by or deposited with reinsured companies .....	0			
12. Bills receivable, taken for premiums .....	0			
13. Amounts billed and receivable under high deductible policies .....	0			
14. Reinsurance recoverables on loss and loss adjustment expense payments .....	731,258		731,258	253,675
15. Federal and foreign income tax recoverable and interest thereon (including \$ ..... net deferred tax asset) .....	0			
16. Guaranty funds receivable or on deposit .....	0			
17. Electronic data processing equipment and software .....	354,975		354,975	266,070
18. Interest, dividends and real estate income due and accrued .....	1,055,368		1,055,368	1,016,371
19. Net adjustments in assets and liabilities due to foreign exchange rates .....	0			
20. Receivable from parent, subsidiaries and affiliates .....	5,276		5,276	
21. Amounts due from /to protected cells .....	0			
22. Equities and deposits in pools and associations .....	0			
23. Amounts receivable relating to uninsured accident and health plans .....	0			
24. Other assets nonadmitted .....	578,606	578,606	0	
25. Aggregate write-ins for other than invested assets .....	5,900		5,900	5,235
26. Total assets excluding protected cell assets (Lines 9 through 25) .....	163,637,399	801,080	162,836,319	166,978,226
27. Protected cell assets .....				
28. TOTALS (Lines 26 and 27)	163,637,399	801,080	162,836,319	166,978,226
DETAILS OF WRITE-INS				
0801. ....				
0802. ....				
0803. ....				
0898. Summary of remaining write-ins for Line 8 from overflow page .....				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501. ASSUMED REINSURANCE RECEIVABLE .....	5,900		5,900	5,235
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	5,900		5,900	5,235

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ ..... ) .....	32,861,440	32,356,301
2. Reinsurance payable on paid losses and loss adjustment expenses .....	0	
3. Loss adjustment expenses .....	3,898,400	3,898,400
4. Commissions payable, contingent commissions and other similar charges .....	1,511,537	1,526,278
5. Other expenses (excluding taxes, licenses and fees) .....	213,341	663,044
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	801,497	987,197
7. Federal and foreign income taxes [including \$ .....912,549 on realized capital gains (losses)] (including \$ .....2,781,553 net deferred tax liability) .....	3,374,005	6,049,034
8. Borrowed money \$ ..... and interest thereon \$ .....	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ ..... and including warranty reserves of \$ ..... ) .....	28,552,929	26,363,367
10. Advance premium .....	0	
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	
11.2 Policyholders .....	0	
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	701,014	809,919
13. Funds held by company under reinsurance treaties .....	0	
14. Amounts withheld or retained by company for account of others .....	2,684,519	2,483,042
15. Remittances and items not allocated .....	0	
16. Provision for reinsurance .....	0	
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	
18. Drafts outstanding .....	0	
19. Payable to parent, subsidiaries and affiliates .....	0	
20. Payable for securities .....	0	
21. Liability for amounts held under uninsured accident and health plans .....	0	
22. Capital notes \$ ..... and interest thereon \$ .....	0	
23. Aggregate write-ins for liabilities .....	494,967	844,128
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23) .....	75,093,649	75,980,710
25. Protected cell liabilities .....	0	
26. Total liabilities (Lines 24 and 25) .....	75,093,649	75,980,710
27. Aggregate write-ins for special surplus funds .....		
28. Common capital stock .....	0	
29. Preferred capital stock .....	0	
30. Aggregate write-ins for other than special surplus funds .....		
31. Surplus notes .....	0	
32. Gross paid in and contributed surplus .....	0	
33. Unassigned funds (surplus) .....	87,742,670	90,997,516
34. Less treasury stock, at cost		
34.1 ..... shares common (value included in Line 28 \$ ..... ) .....	0	
34.2 ..... shares preferred (value included in Line 29 \$ ..... ) .....	0	
35. Surplus as regards policyholders (Lines 27 to 33, less 34) .....	87,742,670	90,997,516
36. TOTALS	162,836,319	166,978,226
<b>DETAILS OF WRITE-INS</b>		
2301. EMPLOYEE DISTRIBUTION .....	494,967	844,128
2302. ....		
2303. ....		
2398. Summary of remaining write-ins for Line 23 from overflow page .....		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	494,967	844,128
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001. ....		
3002. ....		
3003. ....		
3098. Summary of remaining write-ins for Line 30 from overflow page .....		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

## STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 35,639,718 )	33,969,108	29,200,456	60,824,705
1.2 Assumed (written \$ 35,474,109 )	33,165,484	28,544,456	57,713,806
1.3 Ceded (written \$ 33,669,418 )	31,878,349	27,386,333	55,451,867
1.4 Net (written \$ 37,444,409 )	35,256,243	30,358,579	63,086,644
<b>DEDUCTIONS:</b>			
2. Losses incurred (current accident year \$ .....):			
2.1 Direct	22,438,787	21,753,790	45,104,425
2.2 Assumed	22,572,681	23,804,173	47,008,969
2.3 Ceded	21,564,724	22,540,556	45,542,663
2.4 Net	23,446,744	23,017,407	46,570,731
3. Loss expenses incurred	2,532,869	2,314,873	3,752,127
4. Other underwriting expenses incurred	10,966,881	9,381,063	19,172,726
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	36,946,494	34,713,343	69,495,584
7. Net income of protected cells	0		
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(1,690,251)	(4,354,764)	(6,408,940)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	2,061,149	2,518,029	4,812,497
10. Net realized capital gains or (losses)	2,683,967	1,529,895	1,827,166
11. Net investment gain (loss) (Lines 9 + 10)	4,745,116	4,047,924	6,639,663
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ ..... amount charged off \$ 22,561 )	(22,561)	(23,740)	(44,791)
13. Finance and service charges not included in premiums	770,965	725,677	1,487,185
14. Aggregate write-ins for miscellaneous income	(507,985)	(819,586)	(717,297)
15. Total other income (Lines 12 through 14)	240,419	(117,649)	725,097
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	3,295,284	(424,489)	955,820
17. Dividends to policyholders	0		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	3,295,284	(424,489)	955,820
19. Federal and foreign income taxes incurred	869,955	(100,000)	1,048,912
20. Net income (Line 18 minus Line 19)(to Line 22)	2,425,329	(324,489)	(93,092)
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	90,997,516	112,586,803	112,586,803
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
22. Net income (from Line 20)	2,425,329	(324,489)	(93,092)
23. Net unrealized capital gains or losses	(8,840,352)	(9,685,758)	(14,229,177)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	3,092,563	3,684,151	5,785,553
26. Change in nonadmitted assets	67,614	70,842	25,409
27. Change in provision for reinsurance	0		
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells	0		
30. Cumulative effect of changes in accounting principles	0	(11,919,288)	(13,077,980)
31. Capital changes:			
31.1 Paid in	0		
31.2 Transferred from surplus (Stock Dividend)	0		
31.3 Transferred to surplus	0		
32. Surplus adjustments:			
32.1 Paid in	0		
32.2 Transferred to capital (Stock Dividend)	0		
32.3 Transferred from capital	0		
33. Net remittances from or (to) Home Office	0		
34. Dividends to stockholders	0		
35. Change in treasury stock	0		
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	(3,254,846)	(18,174,542)	(21,589,287)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	87,742,670	94,412,261	90,997,516
<b>DETAILS OF WRITE-INS</b>			
0501. ....			
0502. ....			
0503. ....			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401. EMPLOYEE DISTRIBUTION	(495,000)	(799,962)	(721,814)
1402. OTHER	(12,985)	(19,624)	4,517
1403. ....			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(507,985)	(819,586)	(717,297)
3601. ....			
3602. ....			
3603. ....			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)			

**STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**CASH FLOW**

	1 Current Year to Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	35,664,158	65,239,748
2. Loss and loss adjustment expenses paid (net of salvage and subrogation) .....	25,957,181	47,154,170
3. Underwriting expenses paid .....	11,795,402	18,645,704
4. Other underwriting income (expenses) .....		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4) .....	(2,088,425)	(560,126)
6. Net investment income .....	2,022,152	5,094,124
7. Other income (expenses):		
7.1 Agents' balances charged off .....	(22,561)	(44,791)
7.2 Net funds held under reinsurance treaties .....		
7.3 Net amount withheld or retained for account of others .....	201,477	1,297,094
7.4 Aggregate write-ins for miscellaneous items .....	202,394	(635,484)
7.5 Total other income (Lines 7.1 to 7.4) .....	381,310	616,819
8. Dividends to policyholders on direct business, less \$ ..... dividends on reinsurance assumed or ceded (net) .....		
9. Federal and foreign income taxes (paid) recovered .....	(452,421)	(924,730)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9) .....	(137,384)	4,226,087
<b>Cash from Investments</b>		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds .....	5,003,568	20,584,788
11.2 Stocks .....	33,782,114	70,179,514
11.3 Mortgage loans .....		
11.4 Real estate .....		
11.5 Other invested assets .....	24,569	92,861
11.6 Net gains or (losses) on cash and short-term investments .....		
11.7 Miscellaneous proceeds .....		
11.8 Total investment proceeds (Lines 11.1 to 11.7) .....	38,810,251	90,857,163
12. Cost of investments acquired (long-term only):		
12.1 Bonds .....	5,633,453	17,306,810
12.2 Stocks .....	23,982,725	71,854,388
12.3 Mortgage loans .....		
12.4 Real estate .....	6,699	228,664
12.5 Other invested assets .....		
12.6 Miscellaneous applications .....		
12.7 Total investments acquired (Lines 12.1 to 12.6) .....	29,622,877	89,389,862
13. Net Cash from investments (Line 11.8 minus Line 12.7) .....	9,187,374	1,467,301
<b>Cash from Financing and Miscellaneous Sources</b>		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in .....		
14.2 Capital notes \$ ..... less amounts repaid \$ .....		
14.3 Net transfers from affiliates .....		
14.4 Borrowed funds received .....		
14.5 Other cash provided .....	0	55,344
14.6 Total (Lines 14.1 to 14.5) .....	0	55,344
15. Cash applied:		
15.1 Dividends to stockholders paid .....		
15.2 Net transfers to affiliates .....	5,276	
15.3 Borrowed funds repaid .....		
15.4 Other applications .....	88,905	28,832
15.5 Total (Lines 15.1 to 15.4) .....	94,181	28,832
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5) .....	(94,181)	26,512
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16) .....	8,955,809	5,719,900
18. Cash and short-term investments:		
18.1 Beginning of year .....	13,644,510	7,924,610
18.2 End of year (Line 17 plus Line 18.1) .....	22,600,319	13,644,510
<b>DETAILS OF WRITE-INS</b>		
07.401 FINANCE AND SERVICE CHARGES NOT INCLUDED IN PREMIUMS .....	770,965	1,487,185
07.402 EMPLOYEE DISTRIBUTION .....	(555,586)	(2,127,186)
07.403 OTHER MISCELLANEOUS INCOME .....	(12,985)	4,517
07.498 Summary of remaining write-ins for Line 7.4 from overflow page .....		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above) .....	202,394	(635,484)

NOTES TO FINANCIAL STATEMENTS

01. Basis of Presentation.

The accompanying financial statement of the company has been prepared to conformity with accounting practices prescribed by the National Association of Insurance Commissioners' Codification Accounting Practices and Procedures and the state of Ohio.

02. Accounting Changes and Corrections of Errors.

Codification of statutory accounting principles resulted in adjustments to unassigned surplus on January 1, 2001 and December 31, 2001 as follows:

	December 31, 2001	June 30, 2002
Deferred tax on unrealized gains	\$(8,352,153)	\$(5,628,017)
Deferred tax benefit unearned premium reserve	1,792,709	1,941,598
Deferred tax benefit loss reserve discount	1,030,040	1,030,040
Deferred tax salvage and subrogation anticipated	(931,014)	(931,014)
Deferred tax benefit on deferred compensation	475,598	646,516
Deferred tax employee benefits	110,704	159,324
Postretirement health care benefits	(325,600)	(325,600)
Total	\$(6,199,716)	\$ (3,107,153)

03. Business Combinations and Goodwill

The company has no goodwill from business combinations.

04. Discontinued Operations

The company has no discontinued operations.

05. Investments

The company has no mortgage loans, debt restructuring loans, reverse mortgages, loan-backed securities, or stock repurchase agreements.

06. Joint Ventures, Partnerships and Limited Liability Companies

The company has no joint ventures, partnerships, or limited liability companies.

07. Investment Income

The company has no uncollectible accrued investment income.

08. Derivative Instruments

The company has no derivatives.

09. Federal Income Tax Allocation.

The company files an individual income tax return.

Current year income tax expense: \$869,955

No loss carrybacks exist. There would be available for recoupment, in the event of future loss, for income taxes incurred as follows:

Current year:	\$1,125,216
First preceding year:	\$1,721,057
Second preceding year:	\$1,878,703

Deferred tax assets	June 30, 2002	Dec. 31, 2001	Deferred tax liabilities	
Unearned premium reserve	\$1,941,598	\$1,792,709	Salvage and subrogation anticipated	\$931,014
Loss reserve discount	1,030,040	1,030,040	Total	\$931,014
Deferred compensation	646,516	475,598		
Employee Benefits	159,324	110,704		
Total	\$3,777,478	\$3,409,051		

Akk deferred tax assets were adnuttedl akk deferred liabilities were recognized.

10. Information Concerning Parent, Subsidiaries and Affiliates

The company participates in a pooling agreement with Western Reserve Mutual Casualty Company, ("Western") and Sonnenberg Mutual Insurance Company, ("Sonnenberg") whereby net premiums, losses, underwriting expenses and related balance sheet amounts are shared on a 55%/40%/5% basis, respectively. Lightning Rod assumes 100% of the business from Western and Sonnenberg and cedes 40% to Western and 5% to Sonnenberg.

11. Debt

The company has no loans outstanding or surplus notes..

12. Retirement Plans, Deferred Compensation, and Other Postretirement Plans.

Employee Retirement: The company has a 401(k) plan that is available to all employees on entry dates after the completion of one year of continuous service.

Deferred Compensation: The company has a non-qualified Voluntary Deferred Compensation plan for senior executive officers. The plan allows for deferral of annual base salaries, payouts under the annual incentive plan, and payouts under the "Performance Share Plan for Key Executives."

13. Capital and Surplus and Shareholders' and Policyholders' Dividend Restrictions.

The company is a mutual company, thus no stock or surplus dividends are applicable.

14. Contingencies

The company has no material contingent liabilities, has committed no reserves to cover any contingent liabilities, and has no pending legal proceedings beyond the ordinary course of business.

15. Leases.

The company has no leases that would have a material financial effect.

16. Information about Financial Instruments With Off-Balance-Sheet Risk and Financial Instruments With Concentrations of Credit Risk.

The company has no off-balance-sheet risk or credit risk exposure.

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishment of Liabilities

The company has no receivable transfer, financial asset servicing, or wash sale transactions.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

The company has a fully insured accident and health plan.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The company has no managing general agents or third party administrators.

20. Other Items

The company has no extraordinary items or unusual items.

21. Events Subsequent

There were no events occurring subsequent to the close of the books as of December 31, 2001 that would have a material effect on the financial condition of the company.

22. Reinsurance

There were no uncollectible reinsurance balances written off and no commutations of ceded reinsurance. The company has no retroactive reinsurance agreements.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The company has no retrospectively rated contracts or contracts subject to redetermination.

24. Change in Incurred Losses and Loss Adjustment Expense

There were no changes to incurred losses or loss adjustment expenses ascribed to insured events of prior years nor retrospective premiums.

25. Intercompany Pooling Agreements.

Lightning Rod, NAIC number 26123, 55%, Western Reserve, NAIC number 26131, 40%, and Sonnenberg, NAIC number 10271, 5%, participate in a pooling agreement for all lines of business. Lightning Rod is the lead company.

26. Structured Settlements.

The company has no structured settlements.

27. High Deductibles

The company has no reserve for high deductible credits.

28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses.

The company does not discount any loss or adjustment expense reserves.

29. Asbestos/Environmental Reserves.

The company does not have asbestos or environmental reserves.

30. Subscriber Savings Accounts.

Not applicable.

31. Financial Guaranty Insurance Exposures.

The company does not write financial guaranty insurance.

**GENERAL INTERROGATORIES**

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

**PART 1 - COMMON INTERROGATORIES  
GENERAL**

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? ..... Yes [ ] No [X]

1.2 If yes, explain:  
.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [X]

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

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

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

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

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

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

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

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

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2001

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. .... 12/31/1996

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 04/28/1998

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

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

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

### INVESTMENT

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

9.2 If yes, explain:  
.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes [ ] No [X]

10.2 If yes, give full and complete information relating thereto:  
.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$ .....0

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

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes [X] No [ ]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds .....	\$ .....	\$ .....
13.22 Preferred Stock .....	\$ .....	\$ .....
13.23 Common Stock .....	\$ .....246,256	\$ .....246,256
13.24 Short-term Investments .....	\$ .....	\$ .....
13.25 Mortgages, Loans or Real Estate .....	\$ .....	\$ .....
13.26 All Other .....	\$ .....	\$ .....
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$ .....246,256	\$ .....246,256
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$ .....	\$ .....
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above .....	\$ .....	\$ .....

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ ] No [X]

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

If no, attach a description with this statement.

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

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

1 Name of Custodian(s)	2 Custodian Address
Merrill Lynch.....	Columbus, Ohio.....

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

# 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] NA [ ]  
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:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
TOTAL			.....	.....	.....	.....	.....	.....	.....	.....

**SCHEDULE A - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period .....	2,969,768	2,932,402		2,865,217
2. Increase (decrease) by adjustment .....	(38,277)	(38,300)		(124,113)
3. Cost of acquired .....	911			
4. Cost of additions to and permanent improvements .....		5,788		228,664
5. Total profit (loss) on sales .....				
6. Increase (decrease) by foreign exchange adjustment .....				
7. Amount received on sales .....				
8. Book/adjusted carrying value at end of current period .....	2,932,402	2,899,890		2,969,768
9. Total valuation allowance .....				
10. Subtotal (Lines 8 plus 9) .....	2,932,402	2,899,890		2,969,768
11. Total nonadmitted amounts .....				
12. Statement value, current period (Page 2, real estate lines, current period)	2,932,402	2,899,890		2,969,768

**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 .....				
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions .....				
2.2. Additional investment made after acquisitions .....				
3. Accrual of discount and mortgage interest points and commitment fees .....				
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....				
7. Amortization of premium .....				
8. Increase (decrease) by foreign exchange adjustment .....				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period .....				
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....				
12. Total nonadmitted amounts .....				
13. Statement value of mortgages owned at end of current period				

**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 .....	170,330	158,250		263,191
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions .....		0		
2.2. Additional investment made after acquisitions .....		0		
3. Accrual of discount .....		0		
4. Increase (decrease) by adjustment .....		0		
5. Total profit (loss) on sale .....		0		
6. Amounts paid on account or in full during the period .....	12,080	12,489		92,861
7. Amortization of premium .....		0		
8. Increase (decrease) by foreign exchange adjustment .....		0		
9. Book/adjusted carrying value of long-term invested assets at end of current period .....	158,250	145,761		170,330
10. Total valuation allowance .....		0		
11. Subtotal (Lines 9 plus 10) .....	158,250	145,761		170,330
12. Total nonadmitted amounts .....	98,331	90,488		106,046
13. Statement value of long-term invested assets at end of current period	59,919	55,273		64,284

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

**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
<b>BONDS</b>								
1. Class 1 .....	78,317,822	13,779,748	9,372,386	(45,983)	78,317,822	82,679,201		72,674,355
2. Class 2 .....	1,565,940			374	1,565,940	1,566,314		1,565,571
3. Class 3 .....								
4. Class 4 .....								
5. Class 5 .....								
6. Class 6 .....								
7. Total Bonds	79,883,762	13,779,748	9,372,386	(45,609)	79,883,762	84,245,515		74,239,926
<b>PREFERRED STOCK</b>								
8. Class 1 .....	874,940			31,520	874,940	906,460		904,640
9. Class 2 .....	276,900			16,920	276,900	293,820		300,740
10. Class 3 .....								
11. Class 4 .....								
12. Class 5 .....								
13. Class 6 .....								
14. Total Preferred Stock	1,151,840			48,440	1,151,840	1,200,280		1,205,380
15. Total Bonds and Preferred Stock	81,035,602	13,779,748	9,372,386	2,831	81,035,602	85,445,795		75,445,306

**SCHEDULE DA - PART 1****Short-Term Investments Owned End of Current Quarter**

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	20,392,709	XXX	20,392,709	82,082	0

**SCHEDULE DA - PART 2- Verification****Short-Term Investments Owned**

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period .....	10,932,190	17,004,811		5,888,908
2. Cost of short-term investments acquired .....	19,179,192	9,759,238		39,918,042
3. Increase (decrease) by adjustment .....				
4. Increase (decrease) by foreign exchange adjustment .....				
5. Total profit (loss) on disposal of short-term investments .....				
6. Consideration received on disposal of short-term investments .....	13,106,571	6,371,340		34,874,760
7. Book/adjusted carrying value, current period .....	17,004,811	20,392,709		10,932,190
8. Total valuation allowance .....				
9. Subtotal (Lines 7 plus 8) .....	17,004,811	20,392,709		10,932,190
10. Total nonadmitted amounts .....				
11. Statement value (Lines 9 minus 10) .....	17,004,811	20,392,709		10,932,190
12. Income collected during period .....	56,151	82,082		346,864
13. Income earned during period .....	56,151	82,082		346,864

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**



STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No					
2. Alaska	AK	No					
3. Arizona	AZ	No					
4. Arkansas	AR	No					
5. California	CA	No					
6. Colorado	CO	No					
7. Connecticut	CT	No					
8. Delaware	DE	No					
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	No					
12. Hawaii	HI	No					
13. Idaho	ID	No					
14. Illinois	IL	Yes					
15. Indiana	IN	Yes	7,180,740	5,844,885	4,526,526	3,348,543	3,286,085
16. Iowa	IA	No					
17. Kansas	KS	No					
18. Kentucky	KY	No					
19. Louisiana	LA	No					
20. Maine	ME	No					
21. Maryland	MD	No					
22. Massachusetts	MA	No					
23. Michigan	MI	No					
24. Minnesota	MN	No					
25. Mississippi	MS	No					
26. Missouri	MO	No					
27. Montana	MT	No					
28. Nebraska	NE	No					
29. Nevada	NV	No					
30. New Hampshire	NH	No					
31. New Jersey	NJ	No					
32. New Mexico	NM	No					
33. New York	NY	No					
34. North Carolina	NC	No					
35. North Dakota	ND	No					
36. Ohio	OH	Yes	28,458,978	24,747,584	17,054,191	18,912,290	20,500,259
37. Oklahoma	OK	No					
38. Oregon	OR	No					
39. Pennsylvania	PA	No					
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	No					
43. Tennessee	TN	Yes					
44. Texas	TX	No					
45. Utah	UT	No					
46. Vermont	VT	No					
47. Virginia	VA	No					
48. Washington	WA	No					
49. West Virginia	WV	No					
50. Wisconsin	WI	No					
51. Wyoming	WY	No					
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. U.S. Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a) 4		35,639,718	30,592,469	21,580,717	22,260,833	23,786,344
<b>DETAILS OF WRITE-INS</b>							
5701.	XXX						
5702.	XXX						
5703.	XXX						
5798.	Summary of remaining write-ins for Line 57 from overflow page.	XXX					
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX					

(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	6,380	(887)	(13.9)	10.1
2. Allied Lines	2,925	2,217	75.8	42.0
3. Farmowners multiple peril	3,592,067	3,192,619	88.9	84.2
4. Homeowners multiple peril	5,412,733	6,439,840	119.0	67.6
5. Commercial multiple peril	1,921,016	428,252	22.3	72.2
6. Mortgage guaranty	0			
8. Ocean marine				
9. Inland marine	195,176	12,382	6.3	29.6
10. Financial guaranty				
11.1 Medical malpractice - occurrence				
11.2 Medical malpractice - claims-made				
12. Earthquake	5,490	0		
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence	155,433	3,046	2.0	790.9
17.2 Other liability - claims-made				
18.1 Products liability - occurrence	8,704	0		
18.2 Products liability - claims-made				
19.1,19.2 Private passenger auto liability	11,621,422	6,012,300	51.7	67.7
19.3,19.4 Commercial auto liability	1,119,110	413,641	37.0	45.8
21. Auto physical damage	9,904,416	5,922,341	59.8	68.0
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	24,236	13,036	53.8	1.3
27. Boiler and machinery				
28. Credit				
29. International				
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				
34. Totals	33,969,108	22,438,787	66.1	74.5
<b>DETAILS OF WRITE-INS</b>				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

**PART 2 - DIRECT PREMIUMS WRITTEN**

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire	3,402	5,637	8,004
2. Allied Lines	1,586	3,209	3,617
3. Farmowners multiple peril	1,856,296	3,658,193	3,176,464
4. Homeowners multiple peril	3,217,606	5,566,086	4,644,482
5. Commercial multiple peril	1,052,252	2,048,180	1,774,603
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	119,557	212,302	194,288
10. Financial guaranty			
11.1 Medical malpractice - occurrence			
11.2 Medical malpractice - claims-made			
12. Earthquake	3,308	6,810	6,663
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability - occurrence	53,091	107,167	241,794
17.2 Other liability - claims-made			
18.1 Products liability - occurrence	2,981	5,443	6,880
18.2 Products liability - claims-made			
19.1,19.2 Private passenger auto liability	5,371,099	12,171,112	10,472,653
19.3,19.4 Commercial auto liability	667,229	1,277,768	1,162,773
21. Auto physical damage	4,780,339	10,550,449	8,874,539
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft	17,868	27,362	25,709
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business			
34. Totals	17,146,614	35,639,718	30,592,469
<b>DETAILS OF WRITE-INS</b>			
3301.			
3302.			
3303.			
3398. Summary of remaining write-ins for Line 33 from overflow page			
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)			

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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 Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	5,077	2,559	7,636	1,162	13	1,175	3,584	24	1,489	5,097	(331)	(1,033)	(1,364)
2. 2000	5,156	2,748	7,904	1,262	25	1,287	3,233	97	1,666	4,996	(661)	(960)	(1,621)
3. Subtotals 2000 + Prior	10,233	5,307	15,540	2,424	38	2,462	6,817	121	3,155	10,093	(992)	(1,993)	(2,985)
4. 2001	13,714	7,001	20,715	5,657	879	6,536	7,302	453	7,460	15,215	(755)	1,791	1,036
5. Subtotals 2001 + Prior	23,947	12,308	36,255	8,081	917	8,998	14,119	574	10,615	25,308	(1,747)	(202)	(1,949)
6. 2002	XXX	XXX	XXX	XXX	15,263	15,263	XXX	7,694	3,758	11,452	XXX	XXX	XXX
7. Totals	23,947	12,308	36,255	8,081	16,180	24,261	14,119	8,268	14,373	36,760	(1,747)	(202)	(1,949)
8. Prior Year-End's Surplus As Regards Policyholders	90,998										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. (7.3)	2. (1.6)	3. (5.4)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. (2.1)

(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

RESPONSES

- 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 Codes:**

Trusteed Surplus Statement (Document Identifier 490) here:



Supplement A to Schedule T (Document Identifier 450) here:



**OVERFLOW PAGE FOR WRITE-INS**

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STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

**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						
Two Story Office Building 1685 Cleveland Road	Wooster	Ohio		A/C Splitbolt				5,788
0199999 - Acquired by purchase								5,788
9999999 - Totals								5,788

**SCHEDULE A - PART 3**

Showing all Real Estate SOLD during the Current 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													
<b>NONE</b>															
9999999 Totals															

EO1

Schedule B - Part 1

**NONE**

Schedule B - Part 2

**NONE**

Schedule BA - Part 1

**NONE**

Schedule BA - Part 2

**NONE**

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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)
STATES, TERRITORIES, POSSESSIONS - U.S.								
MINNESOTA								
604128-M7-0	Minnesota St Var Purp	04/04/2002	Merrill Lynch		505,300	500,000	10,972	1PE
STATE TOTAL					505,300	500,000	10,972	XXX
UTAH								
917542-JY-9	Utah St Ser B	04/08/2002	Merrill Lynch		499,635	500,000	6,250	1PE
STATE TOTAL					499,635	500,000	6,250	XXX
COUNTRY TOTAL					1,004,935	1,000,000	17,222	XXX
1799999 - Total - Bonds - States, Territories and Possessions					1,004,935	1,000,000	17,222	XXX
POLITICAL SUBDIVISIONS - U.S.								
ARKANSAS								
567219-TU-4	Maricopa Cnty SD No 41 Gilbert	04/17/2002	Merrill Lynch		503,280	500,000	0	1PE
STATE TOTAL					503,280	500,000	0	XXX
INDIANA								
270023-BZ-6	Eagle Union Middle Sch Bldg Corp	04/08/2002	Merrill Lynch		501,040	500,000	6,467	1PE
STATE TOTAL					501,040	500,000	6,467	XXX
MASSACHUSETTS								
306297-WL-2	Fall River	04/29/2002	Merrill Lynch		506,715	500,000	10,486	1PE
STATE TOTAL					506,715	500,000	10,486	XXX
TEXAS								
463777-JW-3	Irving Tex Dallas Cnty	04/04/2002	Merrill Lynch		505,535	500,000	2,014	1PE
473502-HV-7	Jefferson Cnty Tex FGIC	04/03/2002	Merrill Lynch		496,740	500,000	132	1PE
89438V-HK-5	Travis Cnty Tex	04/16/2002	Merrill Lynch		502,265	500,000	3,133	1PE
STATE TOTAL					1,504,540	1,500,000	5,279	XXX
COUNTRY TOTAL					3,015,575	3,000,000	22,232	XXX
2499999 - Total - Bonds - Political Subdivisions					3,015,575	3,000,000	22,232	XXX
6099997 - Total - Bonds - Part 3					4,020,510	4,000,000	39,454	XXX
6099999 - Total - Bonds					4,020,510	4,000,000	39,454	XXX
6599999 - Total - Preferred Stocks						XXX		XXX
PUBLIC UTILITIES - U.S.								
29258N-10-7	Endesa S.A.	05/15/2002	Merrill Lynch	475,000	7,434		0	L
48268K-10-1	KT Corp	05/15/2002	VARIOUS	2,450,000	77,386		0	LZ
500631-10-6	Korea Elec Power ADR	05/15/2002	Merrill Lynch	600,000	6,540		0	L
81013T-70-5	Scottish Pwr	05/15/2002	Merrill Lynch	200,000	4,720		0	L
879403-78-0	Telefonos De Mexico L	05/15/2002	Merrill Lynch	150,000	5,612		0	L
COUNTRY TOTAL					101,691	XXX	0	XXX
6699999 - Total - Common Stocks - Public Utilities					101,691	XXX	0	XXX
BANKS, TRUST AND INSURANCE COMPANIES - U								
054536-10-7	AXA Amern Dep Shs SPD	05/15/2002	Merrill Lynch	175,000	3,680		0	L
632525-40-8	Natl Australia Bk	05/15/2002	Merrill Lynch	100,000	9,674		0	L
799175-10-4	San Paolo-IMI SPS	05/15/2002	Merrill Lynch	200,000	4,290		0	L
D18190-89-8	Deutsche Bank Ag	05/15/2002	Merrill Lynch	75,000	5,328		0	L
COUNTRY TOTAL					22,972	XXX	0	XXX
6799999 - Total - Common Stocks - Banks, Trusts, Insurance					22,972	XXX	0	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.								
000937-10-2	Abn Amro Hldg	05/15/2002	Merrill Lynch	325,000	6,240		0	L
055262-50-5	BASF A G New	05/15/2002	Merrill Lynch	125,000	5,461		0	L
055622-10-4	BP Amoco	05/15/2002	Merrill Lynch	75,000	3,880		0	L
072730-30-2	Bayer AG	05/15/2002	Merrill Lynch	100,000	3,304		0	L
097023-10-5	Boeing Company	05/31/2002	Merrill Lynch	6,325,000	274,988		0	L
125670-10-9	CMA Money Fund	06/28/2002	Merrill Lynch	2,654,118,000	2,654,118		0	L
127209-30-2	Cadbury Schweppes ADR	05/15/2002	Merrill Lynch	1,550,000	48,898		0	L
138006-30-9	Canon Inc	05/15/2002	Merrill Lynch	300,000	12,023		0	L
204412-20-9	Companhia Vale Do Rio	05/15/2002	Merrill Lynch	100,000	2,750		0	L
252430-20-5	Diageo Plc	05/28/2002	Merrill Lynch	11,100,000	559,994		0	L
26874R-10-8	Eni S P A	05/15/2002	Merrill Lynch	75,000	5,639		0	L
37733W-10-5	Glaxo Smithkline	05/15/2002	Merrill Lynch	175,000	8,416		0	L
404280-40-6	HSBC Hldgs "New"	05/15/2002	Merrill Lynch	125,000	8,058		0	L
433578-50-7	Hitachi, Ltd	05/15/2002	Merrill Lynch	75,000	5,360		0	L
438128-30-8	Honda Motor	05/15/2002	Merrill Lynch	200,000	4,606		0	L
438516-10-6	Honeywell Int'l Inc	05/31/2002	Merrill Lynch	7,150,000	276,348		0	L

E04

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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)
456837-10-3	Ing GP NV Spsd	05/15/2002	Merrill Lynch	200.000	5,190		0	L
500472-30-3	Koninklijke "New"	05/15/2002	Merrill Lynch	275.000	8,772		0	L
570912-10-5	Marks And Spencer GP	04/03/2002	Stock Exchange	1,376.190	52,392		0	LZ
580135-10-1	McDonalds Corp	05/10/2002	Merrill Lynch	18,500.000	550,110		0	L
590901-10-4	Merrill Lynch Inst'l Fd Inc	06/28/2002	Merrill Lynch	944.540	945		0	L
666807-10-2	Northrop Grumman Corp	05/31/2002	Merrill Lynch	2,200.000	268,430		0	L
66987V-10-9	Novartis	05/15/2002	Merrill Lynch	225.000	9,551		0	L
71654V-40-8	Petrleo Bras	05/15/2002	Merrill Lynch	225.000	4,898		0	L
717081-10-3	Pfizer, Inc	04/18/2002	Merrill Lynch	6,000.000	230,670		0	L
71713U-10-2	Pharmacia Corp	04/18/2002	Merrill Lynch	6,300.000	281,862		0	L
737273-10-2	Portugal Telecom	05/15/2002	Merrill Lynch	575.000	3,956		0	L
760261-20-5	Repsol S.A	05/15/2002	Merrill Lynch	200.000	2,488		0	L
822703-60-9	Shell Transport & Trading	05/15/2002	Merrill Lynch	175.000	8,043		0	L
835699-30-7	Sony Corp	05/15/2002	Merrill Lynch	125.000	7,000		0	L
85771P-10-2	Statoi ASA Adr	05/15/2002	Merrill Lynch	600.000	5,004		0	L
87160A-10-0	Syngenta	05/15/2002	Merrill Lynch	300.000	3,830		0	L
872351-40-8	TDK Corp	05/15/2002	Merrill Lynch	75.000	4,087		0	L
87927W-10-6	Telecom Italia SPA	05/15/2002	Merrill Lynch	50.000	4,215		0	L
89151E-10-9	Total Fina SA	05/15/2002	Merrill Lynch	150.000	11,514		0	L
892331-30-7	Toyota Mtr Corp	05/15/2002	Merrill Lynch	75.000	4,192		0	L
904784-70-9	Unilever NV "New"	05/15/2002	Merrill Lynch	100.000	6,496		0	L
92851S-20-4	Vivendi Universal	05/15/2002	Merrill Lynch	100.000	3,014		0	L
COUNTRY TOTAL					5,356,742	XXX	0	XXX
6899999 - Total - Common Stocks - Industrial, Misc.					5,356,742	XXX	0	XXX
7099997 - Total - Common Stocks - Part 3					5,481,405	XXX	0	XXX
7099998 - Total - Common Stock - Part 5					1,358,468	XXX	0	XXX
7099999 - Total - Common Stocks					6,839,873	XXX	0	XXX
7199999 - Total - Preferred and Common Stocks					6,839,873	XXX	0	XXX
7299999 - Totals					10,860,383	XXX	39,454	XXX

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

E04.1

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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)	
US GOVERNMENT OBLIGATIONS - U.S.																	
3134A3-MM-5	Federal Home Ln Mtg Corp	04/29/2002	CALLED@100.0000000		500,000	500,000	497,508	497,797	82	0	0	2,203	2,203	16,125		1PE	
31364G-ZD-4	Federal Natl Mtg Assn	05/09/2002	CALLED@100.0000000		500,000	500,000	500,000	500,000	0	0	0	0	0	11,483		1PE	
36217A-HM-5	GNMA P#18/536	06/15/2002	PRIN RCPT		3,249	3,249	3,223	3,249	23	0	0	0	0	127		1	
912827-2Y-7	U S Treasury Note	06/30/2002	MATURITY		500,000	500,000	517,215	500,000	(2,789)	0	0	0	0	0		1PE	
912827-F4-9	U S Treasury Note	05/15/2002	MATURITY		1,000,000	1,000,000	1,054,072	1,000,000	(2,843)	0	0	0	0	37,500		1PE	
COUNTRY TOTAL					2,503,249	2,503,249	2,572,017	2,501,046	(5,528)	0	0	2,203	2,203	65,235	XXX	XXX	
0399999 - Bonds - U.S. Governments					2,503,249	2,503,249	2,572,017	2,501,046	(5,528)	0	0	2,203	2,203	65,235	XXX	XXX	
STATES, TERRITORIES, POSSESSIONS - U.S.																	
WEST VIRGINIA																	
956553-BU-4	West Virginia G O	06/01/2002	MATURITY		150,000	150,000	144,316	150,000	135	0	0	0	0	4,275		1PE	
STATE TOTAL					150,000	150,000	144,316	150,000	135	0	0	0	0	4,275	XXX	XXX	
COUNTRY TOTAL					150,000	150,000	144,316	150,000	135	0	0	0	0	4,275	XXX	XXX	
1799999 - Bonds - States, Territories and Possessions					150,000	150,000	144,316	150,000	135	0	0	0	0	4,275	XXX	XXX	
POLITICAL SUBDIVISIONS - U.S.																	
OHIO																	
199489-GF-6	Columbus G O	05/01/2002	MATURITY		50,000	50,000	47,908	50,000	49	0	0	0	0	2,031		1PE	
STATE TOTAL					50,000	50,000	47,908	50,000	49	0	0	0	0	2,031	XXX	XXX	
COUNTRY TOTAL					50,000	50,000	47,908	50,000	49	0	0	0	0	2,031	XXX	XXX	
2499999 - Bonds - Political Subdivisions					50,000	50,000	47,908	50,000	49	0	0	0	0	2,031	XXX	XXX	
INDUSTRIAL & MISCELLANEOUS - U.S.																	
81240Q-HU-9	Sears Roebck ACCP BE	06/26/2002	MATURITY		300,000	300,000	300,000	300,000	0	0	0	0	0	11,971		1PE	
COUNTRY TOTAL					300,000	300,000	300,000	300,000	0	0	0	0	0	11,971	XXX	XXX	
4599999 - Bonds - Industrial and Miscellaneous					300,000	300,000	300,000	300,000	0	0	0	0	0	0	11,971	XXX	XXX
6099997 - Bonds - Part 4					3,003,249	3,003,249	3,064,242	3,001,046	(5,344)	0	0	2,203	2,203	83,512	XXX	XXX	
6099999 - Total - Bonds					3,003,249	3,003,249	3,064,242	3,001,046	(5,344)	0	0	2,203	2,203	83,512	XXX	XXX	
6599999 - Total - Preferred Stocks						XXX									XXX		XXX
PUBLIC UTILITIES - U.S.																	
264399-10-6	Duke Energy Corp	06/10/2002	Merrill Lynch	30,613.000	894,179		557,737	557,737	(644,129)	0	0	336,442	336,442		16,837	L	
283361-10-9	El Paso Energy Corporation	05/30/2002	Merrill Lynch	16,036.000	426,115		412,500	412,500	(302,866)	0	0	13,615	13,615		6,938	L	
810131-70-5	Scottish Pwr	05/01/2002	Return Of Capital	0.000	1,682		1,682	1,682	1,682	0	0	0	0		0	L	
COUNTRY TOTAL					1,321,976	XXX	971,920	971,920	(945,313)	0	0	350,056	350,056	XXX	23,775	XXX	
6699999 - Common Stocks - Public Utilities					1,321,976	XXX	971,920	971,920	(945,313)	0	0	350,056	350,056	XXX	23,775	XXX	
BANKS, TRUST AND INSURANCE COMPANIES - U																	
635405-10-3	Natl City Corp	04/01/2002	Merrill Lynch	11,452.000	347,103		32,081	32,081	(302,776)	0	0	315,023	315,023		3,378	L	
939322-10-3	Washington Mutual Inc	04/18/2002	Merrill Lynch	14,700.000	551,980		296,306	296,306	(184,384)	0	0	255,674	255,674		3,675	L	
COUNTRY TOTAL					899,083	XXX	328,387	328,387	(487,160)	0	0	570,697	570,697	XXX	7,053	XXX	
6799999 - Common Stocks - Banks, Trust and Insurance Companies					899,083	XXX	328,387	328,387	(487,160)	0	0	570,697	570,697	XXX	7,053	XXX	
INDUSTRIAL & MISCELLANEOUS - U.S.																	
125670-10-9	OMA Money Fund	06/28/2002	Merrill Lynch	3,265,999.000	3,265,999		3,265,999	3,265,999	0	0	0	0	0		474	L	
252430-20-5	Diageo Plc	05/02/2002	Merrill Lynch	550.000	29,025		16,830	16,830	(8,618)	0	0	12,195	12,195		0	L	
294741-10-3	Equity Office Pptys	04/23/2002	Merrill Lynch	10,100.000	288,649		255,141	255,141	(48,667)	0	0	33,508	33,508		2,636	L	
368710-40-6	Genentech Inc	04/15/2002	Merrill Lynch	10,200.000	386,811		553,866	553,866	516	0	0	(167,055)	(167,055)		0	L	
50063P-10-3	Korea Telecom	04/05/2002	Stock Exchange	2,325.000	74,612		74,612	74,612	27,697	0	0	0	0		544	L	
570697-60-7	Marks & Spncr Ltd Spns	04/03/2002	Stock Exchange	1,700.000	62,194		62,194	62,194	8,010	0	0	0	0		603	L	
570912-10-5	Marks And Spencer GP	04/17/2002	CASH IN LIEU - FRAC'L SHR	0.190	7		7	7	0	0	0	0	0		0	LZ	
590901-10-4	Merrill Lynch Inst'l Fd Inc	05/15/2002	Merrill Lynch	300,472.000	300,472		300,472	300,472	0	0	0	0	0		3,096	L	
617446-44-8	Morgan Stanley Dean Witt & Co	04/17/2002	Merrill Lynch	9,400.000	520,936		520,188	520,188	(5,648)	0	0	748	748		4,324	L	
641069-40-6	Nestle SA-Spons	06/05/2002	Merrill Lynch	400.000	23,823		11,290	11,290	(10,010)	0	0	12,533	12,533		385	L	
681919-10-6	Omnicom Group	06/13/2002	Merrill Lynch	17,720.000	1,178,201		506,201	506,201	(1,077,081)	0	0	672,000	672,000		7,088	L	
767202-10-4	Rio Tinto Ltd Spnsd Adr	04/10/2002	Merrill Lynch	385.000	31,349		24,678	24,678	(4,651)	0	0	6,670	6,670		1,092	L	
83364L-10-9	Societe General SPN	05/22/2002	Merrill Lynch	2,775.000	39,395		23,696	23,696	(7,362)	0	0	14,699	14,699		307	L	
904784-70-9	Unilever NV "New"	05/07/2002	Merrill Lynch	600.000	39,083		30,682	30,682	(3,884)	0	0	8,401	8,401		0	L	
925524-30-8	ViaCom Inc. Cl B	05/16/2002	Merrill Lynch	12,230.000	596,858		555,037	555,037	15,083	0	0	41,821	41,821		0	L	
98157D-10-6	World Com Inc "New" GA Com	05/02/2002	Merrill Lynch	12,150.000	27,592		171,072	171,072	0	0	0	(143,480)	(143,480)		0	L	
COUNTRY TOTAL					6,864,006	XXX	6,371,966	6,371,966	(1,114,615)	0	0	492,039	492,039	XXX	20,549	XXX	

STATEMENT AS OF JUNE 30, 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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)
6899999	- Common Stocks - Industrial and Miscellaneous				6,864,006	XXX	6,371,966	6,371,966	(1,114,615)	0	0	492,039	492,039	XXX	20,549	XXX
7099997	- Common Stocks - Part 4				9,085,065	XXX	7,672,272	7,672,272	(2,547,088)	0	0	1,412,792	1,412,792	XXX	51,377	XXX
7099998	- Common Stocks - Part 5				1,358,821	XXX	1,358,468	1,358,468	0	0	0	353	353	XXX	776	XXX
7099999	- Total - Common Stocks				10,443,886	XXX	9,030,740	9,030,740	(2,547,088)	0	0	1,413,146	1,413,146	XXX	52,153	XXX
7199999	- Total - Preferred and Common Stocks				10,443,886	XXX	9,030,740	9,030,740	(2,547,088)	0	0	1,413,146	1,413,146	XXX	52,153	XXX
7299999 Totals					13,447,135	XXX	12,094,982	12,031,786	(2,552,432)	0	0	1,415,349	1,415,349	83,512	52,153	XXX

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

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Schedule DB - Part A - Section 1

**NONE**

Schedule DB - Part B - Section 1

**NONE**

Schedule DB - Part C - Section 1

**NONE**

Schedule DB - Part D - Section 1

**NONE**

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1	2	3	4	Book Balance at End of Each Month During Current Quarter			8
				5	6	7	
Depository	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Bank One..... Wooster, Ohio.....				2,726,262	3,266,643	1,449,558	
Merrill Lynch..... Columbus, Ohio.....				272,513	896,734	558,053	
The Savings Bank & Trust Company..... Orrville, Ohio.....	3.470	.875	228	100,000	100,000	100,000	
Wayne Savings & Loan Company..... Wooster, Ohio.....	4.250	1,071	408	100,000	100,000	100,000	
0199998 Deposits in ..... depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX						XXX
0199999 Totals - Open Depositories	XXX	1,946	636	3,198,775	4,363,377	2,207,611	XXX
0399999 Total Cash on Deposit	XXX	1,946	636	3,198,775	4,363,377	2,207,611	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	0	0	0	XXX
0599999 Total Cash	XXX	1,946	636	3,198,775	4,363,377	2,207,611	XXX