



**QUARTERLY STATEMENT**

AS OF JUNE 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

**Ohio Indemnity Company**

NAIC Group Code 0000 (Current Period) NAIC Company Code 26565 (Prior Period) Employer's ID Number 31-0620146

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

Country of Domicile US

Incorporated February 11, 1956 Commenced Business July 24, 1956

Statutory Home Office 250 East Broad Street, 10th Floor, Columbus, Ohio 43215  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 614-228-2800 -104  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 250 East Broad Street, 10th Floor, Columbus, Ohio 43215  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 250 East Broad Street, 10th Floor, Columbus, Ohio 43215  
(Street and Number, City or Town, State and Zip Code)  
614-228-2800 -104  
(Area Code) (Telephone Number)

Internet Website Address OhioIndemnity.Com

Statement Contact Sally Jane Cress 614-228-2800 -104  
(Name) (Area Code) (Telephone Number) (Extension)  
SGRESS@OhioIndemnity.Com 614-228-0239  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 250 East Broad Street, Columbus, Ohio 43215  
(Street and Number, City or Town, State and Zip Code)  
614-228-2800 -105  
(Area Code) (Telephone Number) (Extension)

**OFFICERS**

President ..... John Scott Sokol  
Secretary ..... Sally Jane Cress  
Treasurer ..... Sally Jane Cress

**VICE PRESIDENTS**

Stephen John Toth Daniel John Stephen #Laurie Bonnello Turner

**DIRECTORS OR TRUSTEES**

Simon Sokol William Scott Sheley Daniel Drury Harkins  
John Scott Sokol Matthew Douglas Walter Sally Jane Cress  
Saul Sokol

State of Ohio SS  
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.

John Scott Sokol  
President

Sally Jane Cress  
Secretary

Sally Jane Cress  
Treasurer

Subscribed and sworn to before me this  
31st day of July, 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 .....	19,222,439		19,222,439	18,862,311
2. Stocks:				
2.1 Preferred stocks .....	949,001		949,001	486,750
2.2 Common stocks .....	4,630,031		4,630,031	5,490,923
3. Mortgage loans on real estate:				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ .....				
encumbrances) .....				
4.2 Properties held for the production of income (less \$ .....				
encumbrances) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....				
5. Cash (\$ .... 18,476,359 ) and short-term investments (\$ .... 5,804,362 ) .....	24,280,721		24,280,721	24,891,231
6. Other invested assets .....				
7. Receivable for securities .....				
8. Aggregate write-ins for invested assets .....				
9. Subtotals, cash and invested assets (Lines 1 to 8) .....	49,082,192		49,082,192	49,731,215
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection .....	4,509,598	12,105	4,497,493	5,189,123
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....				
10.3 Accrued retrospective premiums .....				
11. Funds held by or deposited with reinsured companies .....				
12. Bills receivable, taken for premiums .....				
13. Amounts billed and receivable under high deductible policies .....				
14. Reinsurance recoverables on loss and loss adjustment expense payments .....				32,027
15. Federal and foreign income tax recoverable and interest thereon (including \$ .....	556,217		556,217	384,819
556,217 net deferred tax asset) .....				
16. Guaranty funds receivable or on deposit .....				
17. Electronic data processing equipment and software .....				
18. Interest, dividends and real estate income due and accrued .....	332,738		332,738	338,300
19. Net adjustments in assets and liabilities due to foreign exchange rates .....				
20. Receivable from parent, subsidiaries and affiliates .....				
21. Amounts due from/to protected cells .....				
22. Equities and deposits in pools and associations .....				
23. Amounts receivable relating to uninsured accident and health plans .....				
24. Other assets nonadmitted .....				
25. Aggregate write-ins for other than invested assets .....	5,628	5,408	220	309
26. Total assets excluding protected cell assets (Lines 9 through 25) .....	54,486,373	17,513	54,468,860	55,675,793
27. Protected cell assets .....				
28. TOTALS (Lines 26 and 27) .....	54,486,373	17,513	54,468,860	55,675,793
DETAILS OF WRITE-INS				
0801. ....				
0802. ....				
0803. ....				
0898. Summary of remaining write-ins for Line 8 from overflow page .....				
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) .....				
2501. Other Accounts Receivable .....	220		220	309
2502. Deposits .....	197	197		
2503. Deferred Expenses .....	5,211	5,211		
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	5,628	5,408	220	309

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ ..... 3,562,029 ) .....	2,840,262	4,566,353
2. Reinsurance payable on paid losses and loss adjustment expenses .....		
3. Loss adjustment expenses .....	154,610	216,227
4. Commissions payable, contingent commissions and other similar charges .....	934,870	1,361,424
5. Other expenses (excluding taxes, licenses and fees) .....	350,132	149,682
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	169,715	549,658
7. Federal and foreign income taxes, including \$ ..... on realized capital gains (losses) (including \$ ..... net deferred tax liability) .....		
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ ..... 1,064,112 and including warranty reserves of \$ ..... ) .....	16,566,115	15,318,073
10. Advance premium .....		
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	56,418	
13. Funds held by company under reinsurance treaties .....	1,311,692	1,001,520
14. Amounts withheld or retained by company for account of others .....	1,478,999	1,937,903
15. Remittances and items not allocated .....		
16. Provision for reinsurance .....		32,027
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	189,879	905,352
20. Payable for securities .....		
21. Liability for amounts held under uninsured accident and health plans .....		
22. Capital notes \$ ..... and interest thereon \$ .....		
23. Aggregate write-ins for liabilities .....	146	4,694
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23) .....	24,052,838	26,042,913
25. Protected cell liabilities .....		
26. Total liabilities (Lines 24 and 25) .....	24,052,838	26,042,913
27. Aggregate write-ins for special surplus funds .....		
28. Common capital stock .....	2,000,249	2,000,249
29. Preferred capital stock .....		
30. Aggregate write-ins for other than special surplus funds .....		
31. Surplus notes .....		
32. Gross paid in and contributed surplus .....	3,500,000	3,500,000
33. Unassigned funds (surplus) .....	24,915,773	24,132,631
34. Less treasury stock, at cost:		
34.1 ..... shares common (value included in Line 28 \$ ..... ) .....		
34.2 ..... shares preferred (value included in Line 29 \$ ..... ) .....		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) .....	30,416,022	29,632,880
36. TOTALS .....	54,468,860	55,675,793
<b>DETAILS OF WRITE-INS</b>		
2301. Interest .....	146	4,694
2302. ....		
2303. ....		
2398. Summary of remaining write-ins for Line 23 from overflow page .....		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above) .....	146	4,694
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 through 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 through 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 \$ 20,439,687 )	18,999,534	13,588,243	31,917,758
1.2 Assumed (written \$ 221,200 )	250,679		173,004
1.3 Ceded (written \$ 542,745 )	380,115	101,136	254,438
1.4 Net (written \$ 20,118,142 )	18,870,098	13,487,107	31,836,324
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 12,273,482 ):			
2.1 Direct	11,338,241	7,896,675	19,069,164
2.2 Assumed	319,881		103,803
2.3 Ceded	155,108	70,393	151,076
2.4 Net	11,503,014	7,826,282	19,021,891
3. Loss expenses incurred	440,378	629,125	1,330,291
4. Other underwriting expenses incurred	5,914,794	5,659,752	10,188,960
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	17,858,186	14,115,159	30,541,142
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,011,912	(628,052)	1,295,182
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	609,317	807,249	1,432,578
10. Net realized capital gains (losses)	(158,210)	399,968	24,745
11. Net investment gain (loss) (Lines 9 plus 10)	451,107	1,207,217	1,457,323
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ )			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	491,458	474,636	910,402
15. Total other income (Lines 12 through 14)	491,458	474,636	910,402
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	1,954,477	1,053,801	3,662,907
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,954,477	1,053,801	3,662,907
19. Federal and foreign income taxes incurred	665,357	363,040	1,095,293
20. Net income (Line 18 minus Line 19) (to Line 22)	1,289,120	690,761	2,567,614
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	29,632,880	27,831,133	27,831,133
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
22. Net income (from Line 20)	1,289,120	690,761	2,567,614
23. Net unrealized capital gains or losses	(44,709)	(671,592)	(290,836)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	171,398	385,622	453,988
26. Change in nonadmitted assets	(14,694)	(310,019)	(2,025)
27. Change in provision for reinsurance	32,027	(14,307)	(32,027)
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		(69,168)	(69,168)
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders	(650,000)	(285,000)	(630,000)
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus			(195,799)
37. Change in surplus as regards policyholders (Lines 22 through 36)	783,142	(273,703)	1,801,747
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	30,416,022	27,557,430	29,632,880
<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 through 0503 plus 0598) (Line 5 above)			
1401. Settlement of Prior Year Fund Reserve	459,866	436,417	846,446
1402. Miscellaneous Income	46,817	42,853	73,222
1403. Interest Expense	(15,225)	(4,634)	(9,266)
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	491,458	474,636	910,402
3601. Amount of taxes for prior year			(195,799)
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. TOTALS (Lines 3601 through 3603 plus 3698) (Line 36 above)			(195,799)

**CASH FLOW**

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance .....	20,809,771	41,010,954
2. Loss and loss adjustment expenses paid (net of salvage and subrogation) .....	13,642,656	19,746,926
3. Underwriting expenses paid .....	6,520,840	9,412,978
4. Other underwriting income (expenses) .....		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4) .....	646,275	11,851,050
6. Net investment income .....	679,182	1,486,606
7. Other income (expenses):		
7.1 Agents' balances charged off .....		
7.2 Net funds held under reinsurance treaties .....	310,172	1,001,520
7.3 Net amount withheld or retained for account of others .....	(458,904)	(131,794)
7.4 Aggregate write-ins for miscellaneous items .....	486,910	910,402
7.5 Total other income (Lines 7.1 to 7.4) .....	338,178	1,780,128
8. Dividends to policyholders on direct business, less \$ ..... dividends on reinsurance assumed or ceded (net) .....		
9. Federal and foreign income taxes (paid) recovered .....	(665,357)	(1,095,293)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9) .....	998,278	14,022,491
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds .....	3,074,213	8,523,151
11.2 Stocks .....	10,218,146	13,376,788
11.3 Mortgage loans .....		
11.4 Real estate .....		
11.5 Other invested assets .....		
11.6 Net gains or (losses) on cash and short-term investments .....	2,340	2,204
11.7 Miscellaneous proceeds .....		
11.8 Total investment proceeds (Lines 11.1 to 11.7) .....	13,294,699	21,902,143
12. Cost of investments acquired (long-term only):		
12.1 Bonds .....	3,511,186	8,364,508
12.2 Stocks .....	10,012,223	14,762,161
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Miscellaneous applications .....		100,000
12.7 Total investments acquired (Lines 12.1 to 12.6) .....	13,523,409	23,226,669
13. Net cash from investments (Line 11.8 minus Line 12.7) .....	(228,710)	(1,324,526)
Cash from Financing and Miscellaneous Sources		
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 .....		937,470
14.4 Borrowed funds received .....		
14.5 Other cash provided .....	89	1,409
14.6 Total (Lines 14.1 to 14.5) .....	89	938,879
15. Cash applied:		
15.1 Dividends to stockholders paid .....	650,000	630,000
15.2 Net transfers to affiliates .....	715,473	
15.3 Borrowed funds repaid .....		
15.4 Other applications .....	14,694	
15.5 Total (Lines 15.1 to 15.4) .....	1,380,167	630,000
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5) .....	(1,380,078)	308,879
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16) .....	(610,510)	13,006,844
18. Cash and short-term investments:		
18.1 Beginning of year .....	24,891,231	11,884,387
18.2 End of period (Line 17 plus Line 18.1) .....	24,280,721	24,891,231
DETAILS OF WRITE-INS		
7.401 Miscellaneous Income .....	42,269	73,222
7.402 Settlement of Prior Year Fund Reserve .....	459,866	846,446
7.403 Miscellaneous Interest Income (Expense) .....	(15,225)	(9,266)
7.498 Summary of remaining write-ins for Line 7.4 from overflow page .....		
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above) .....	486,910	910,402

## NOTES TO FINANCIAL STATEMENTS

### 1. Summary of Significant Accounting Policies

#### A. Accounting Practices

The financial statements of Ohio Indemnity Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, version effective January 1, 2002. (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio.

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

#### C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata and rule of 78ths methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Redeemable preferred stocks are stated at amortized cost.
- (4) Common stocks and non-redeemable preferred stocks are stated at market values based upon prices prescribed by the NAIC.
- (5) Realized gains and losses on disposal of investments are determined by the specific identification method and are included in investment income.
- (6) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

### 9. Income Taxes

#### A. The components of the net deferred tax asset at June 30 are as follows:

	June <u>2002</u>	Fiscal Year <u>2001</u>
(1) Total of all deferred tax assets (admitted and nonadmitted)	\$ 783,035	\$ 625,162
(2) Total of all deferred tax liabilities	\$ 226,818	\$ 240,343
(3) Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	\$ 0	\$ 0
(4) Increase (decrease) in deferred tax assets nonadmitted	\$ 0	\$ 0

#### B. Deferred tax liabilities are not recognized for the following amounts:

**NOTES TO FINANCIAL STATEMENTS**

(1) Not applicable.

(2) As of June 30, 2002, the Company had no investments in foreign subsidiaries.

**C. The components of incurred income tax expense and the change in DTA's and DTL's are as follows:**

	June <u>2002</u>	Fiscal Year <u>2001</u>
(1) Current income tax expense	\$ 665,357	\$1,095,293
Change in DTA's	\$ 157,873	\$ 353,592
Change in DTL's	\$ (13,525)	\$ 100,395
(2) Net change in deferred taxes (Page 4, Line 24)	\$ 171,398	\$ 453,987
(3) Deferred income taxes include a benefit of \$0 from net operating losses.		

**D. The Company's income tax expenses and change in DTA/DTL differs from the amount obtained by applying the federal statutory rate of 34% to Net Gain from Operations After Dividends to Policyholders for the following reasons:**

	June <u>2002</u>	Fiscal Year <u>2001</u>
(1) Expected federal income tax expense	\$ 664,522	\$1,245,389
(2) Equity tax (mutual life companies only)	\$ 0	\$ 0
(3) Tax-exempt income	\$ (161,549)	\$ (324,093)
(4) Foreign taxes	\$ 0	\$ 0
(5) Other amounts	\$ 162,384	\$ 173,997
(6) Total incurred income tax expense (Page 4, Line 18)	\$ 665,357	\$ 1,095,293

**E. (1) As of June 30, the Company had operating loss carry forwards that will expire as follows:**

2003 (earliest year)	\$ 0
2004	\$ 0
2005	\$ 0

**(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:**

2002	\$ 665,357
2001	\$ 1,095,293
2000	\$ 1,441,539

**F. (1) The Company's federal Income Tax return is consolidated with the following entities:**

Bancinsurance Corporation, American Legal Publishing Corporation, Paul Boardway and Associates, Inc., Bancinsurance Management, Inc. and Ultimate Services Agency, LLP.

(2) The method of allocation among the companies is subject to 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 Assets and Extinguishments of Liabilities:**

1) None

**GENERAL INTERROGATORIES**

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

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes ( ) No (X)
- 1.2 If yes, explain:  
 .....  
 .....
- 2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes ( ) No (X)
- 2.2 If yes, has the report been filed with the domiciliary state? Yes ( ) No ( )
- 3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes ( ) No (X)
- 3.2 If yes, date of change:  
 If not previously filed, furnish herewith a certified copy of the instrument as amended. .....
- 4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes (X) No ( )  
 If yes, attach an organizational chart.
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes ( ) No (X)
- 5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that 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 ( ) N/A (X)  
 If yes, attach an explanation.
- 7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1996
- 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). 06/20/1997
- 7.4 By what department or departments?  
 Ohio Department of Insurance  
 .....
- 8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes ( ) No (X)
- 8.2 If yes, give full information  
 .....  
 .....

**GENERAL INTERROGATORIES (continued)**

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

INVESTMENT

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

9.2 If yes, explain

.....

.....

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

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

.....

.....

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

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

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

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 .....	\$ .....	\$ .....
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) .....	\$ .....	\$ .....
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
Fifth Third Bank .....	38 Fountain Square, Cincinnati, Ohio 45263 .....
R.Meeder & Associates .....	6000 Memorial Drive, Dublin, Ohio 43017 .....
Huntington National Bank .....	7 Easton Oval, Columbus, Ohio 43219 .....

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....	.....	.....
.....	.....	.....
.....	.....	.....

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes ( ) No (X)

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
R. Meeder & Associates .....	R. Meeder & Associates .....	6000 Memorial Drive, Dublin, Ohio 43017 .....
Fifth Third Bank .....	SIT Investments .....	90 S. Seventh Ave., Minneapolis, Mn. 55402 .....
ABN AMRO .....	ABN AMRO .....	161 N. Clark Street, Chicago, IL 60601-2468 .....

**GENERAL INTERROGATORIES - Line 15.1 (continued)**

1 Name of Custodian(s)	2 Custodian Address
Agreements that comply with the requirements of the NAIC Financial Condition ABN AMRO	Examiners Handbook 161 N. Clark Street, Chicago, IL. 60601-2468
15.1	Agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook

**GENERAL INTERROGATORIES - Line 15.2 (continued)**

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
--------------	------------------	------------------------------

**GENERAL INTERROGATORIES - Line 15.4 (continued)**

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
--------------------	--------------------	---------------------	-------------

**GENERAL INTERROGATORIES - Line 15.5 (continued)**

1 Central Registration Depository	2 Name(s)	3 Address
---	--------------	--------------

**GENERAL INTERROGATORIES**

(continued)

**PART 2  
PROPERTY AND CASUALTY INTERROGATORIES**

- 1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?  
If yes, attach an explanation. Yes ( ) No ( ) N/A (X)
  
- 2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?  
If yes, attach an explanation. Yes ( ) No (X)
  
- 3.1 Have any of the reporting entity's primary reinsurance contracts been cancelled? Yes ( ) No (X)
  
- 3.2 If yes, give full and complete information thereto  
.....  
.....  
.....
  
- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes ( ) No (X)
  
- 4.2 If yes, complete the Discount Schedule.

**Page 10**

Schedule A, Verification  
**NONE**

Schedule B, Verification  
**NONE**

Schedule BA, Verification  
**NONE**

**SCHEDULE D - PART 1B**

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

	1	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1 .....	21,857,338	4,239,216	5,152,171	(15,366)	21,857,338	20,929,017		20,896,071
2. Class 2 .....	158,101			(137)	158,101	157,965		158,233
3. Class 3 .....	136,250			(136,250)	136,250			
4. Class 4 .....	93,000			(93,000)	93,000			93,000
5. Class 5 .....				229,250		229,250		332,222
6. Class 6 .....								
7. Total Bonds .....	22,244,689	4,239,216	5,152,171	(15,503)	22,244,689	21,316,232		21,479,526
<b>PREFERRED STOCK</b>								
8. Class 1 .....	482,600			(57,350)	482,600	425,250		249,000
9. Class 2 .....	143,250	250,000		34,500	143,250	427,750		141,750
10. Class 3 .....								
11. Class 4 .....	96,000				96,000	96,000		96,000
12. Class 5 .....								
13. Class 6 .....								
14. Total Preferred Stock .....	721,850	250,000		(22,850)	721,850	949,000		486,750
15. Total Bonds and Preferred Stock .....	22,966,539	4,489,216	5,152,171	(38,353)	22,966,539	22,265,232		21,966,276

**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 .....	5,804,362	X X X	5,804,362	25,197	

**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 .....	5,377,937	5,672,905		6,016,343
2. Cost of short-term investments acquired .....	30,623,625	29,661,569		76,896,492
3. Increase (decrease) by adjustment .....	268	3,635		2,204
4. Increase (decrease) by foreign exchange adjustment .....				
5. Total profit (loss) on disposal of short-term investments .....	1,622	718		
6. Consideration received on disposal of short-term investments .....	30,330,547	29,534,465		77,537,102
7. Book / adjusted carrying value, current period .....	5,672,905	5,804,362		5,377,937
8. Total valuation allowance .....				
9. Subtotal (Line 7 plus Line 8) .....	5,672,905	5,804,362		5,377,937
10. Total nonadmitted amounts .....				
11. Statement value (Line 9 minus Line 10) .....	5,672,905	5,804,362		5,377,937
12. Income collected during period .....	30,636	25,197		183,925
13. Income earned during period .....	30,636	25,197		172,142

**Page 13**

Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open  
**NONE**

**Page 14**

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets  
**NONE**

**Page 15**

Schedule F - Ceded Reinsurance  
**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	Yes	47,910	53,790	2,048	5,290	500
2. Alaska	AK	No	21,550	19,601			
3. Arizona	AZ	Yes					
4. Arkansas	AR	Yes	(871)	(13,387)		9,348	21,500
5. California	CA	Yes	2,479,192	2,505,432	270,852	63,854	157,339
6. Colorado	CO	Yes	67,907	15,974	4,804		12,529
7. Connecticut	CT	Yes	1,444,962	1,658,941	1,412,332	456,528	186,640
8. Delaware	DE	Yes	4,800	3,255	5,950	13,654	914
9. District of Columbia	DC	Yes					
10. Florida	FL	Yes	84,875	53,835	83,472	19,106	10,156
11. Georgia	GA	Yes	36,629	28,748	3,102		377
12. Hawaii	HI	No	38,559		17,454		7,601
13. Idaho	ID	Yes	13,125		10,342		3,463
14. Illinois	IL	Yes	510,029	399,927	83,620	196,206	64,678
15. Indiana	IN	Yes	176,913	258,504	85,903	238,239	28,125
16. Iowa	IA	Yes	8,688	6,060	8,585	1,648	1,739
17. Kansas	KS	Yes	11,597	6,345	6,297		1,457
18. Kentucky	KY	Yes	436,192	602,577	224,496	115,759	98,868
19. Louisiana	LA	Yes	2,450				
20. Maine	ME	Yes	467,042	351,851	266,214	307,689	178,931
21. Maryland	MD	Yes	201,020	146,010	47,312	27,874	22,664
22. Massachusetts	MA	Yes	662,946	1,771,428	543,802	1,057,415	268,561
23. Michigan	MI	Yes	38,908	36,256	30,020	10,847	7,018
24. Minnesota	MN	Yes	24,720	20,331	6,783	13,196	2,128
25. Mississippi	MS	Yes	1,483	100			
26. Missouri	MO	Yes	348	403	5,072		1,097
27. Montana	MT	Yes	10,713		11,492		2,401
28. Nebraska	NE	Yes	3,799	735			964
29. Nevada	NV	Yes	8,006		4,675		1,249
30. New Hampshire	NH	Yes	(832,462)	688,127	71,469	133,299	32,050
31. New Jersey	NJ	Yes	1,995,696	1,913,200	1,486,348	1,362,329	248,446
32. New Mexico	NM	Yes	125,641	122,447	63,726	62,020	25,381
33. New York	NY	Yes	3,347,445	2,918,185	1,308,577	591,382	659,141
34. North Carolina	NC	Yes	2,590	5,280		(3,000)	
35. North Dakota	ND	Yes					
36. Ohio	OH	Yes	8,044,058	6,626,574	5,558,322	2,898,276	1,003,360
37. Oklahoma	OK	Yes	2,958	26,297		57,280	88
38. Oregon	OR	Yes	34,413	28,040	4,800		18,000
39. Pennsylvania	PA	Yes	(324,642)	446,457	15,047	58,021	10,784
40. Rhode Island	RI	Yes	583,855	494,485	704,560	93,082	131,752
41. South Carolina	SC	Yes	6,148	300			653
42. South Dakota	SD	Yes					
43. Tennessee	TN	Yes	39,021	(104,297)	35,142	67,758	5,028
44. Texas	TX	No	200,645	150,151	93,125	63,565	49,301
45. Utah	UT	Yes					
46. Vermont	VT	Yes	63,953	48,419	20,761	72,854	19,499
47. Virginia	VA	Yes	148,205	65,303	34,785	12,353	23,437
48. Washington	WA	Yes	48,380		17,791	119,086	12,659
49. West Virginia	WV	Yes	45,682	21,690	13,289	800	3,289
50. Wisconsin	WI	Yes	26,509	17,737	9,759	1,829	1,399
51. Wyoming	WY	Yes	78,100				
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 Alien	OT	X X X					
58. Totals	(a)	48	20,439,687	21,395,111	12,572,128	8,122,297	3,308,456
59. Totals							
5701. DETAILS OF WRITE-INS							
5701.		X X X					
5702.		X X X					
5703.		X X X					
5798. Summary of remaining write-ins for Line 57 from overflow page		X X X					
5799. TOTALS (Lines 5701 through 5703 plus Line 5798)(Line 57 above)		X X X					

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

**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				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	3,570,322	1,105,594	31.0	67.4
10. Financial guaranty				
11.1 Medical malpractice-occurrence				
11.2 Medical malpractice-claims made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability-occurrence				
17.2 Other liability-claims made				
18.1 Products liability-occurrence				
18.2 Products liability-claims made				
19.1, 19.2 Private passenger auto liability				
19.3, 19.4 Commercial auto liability				
21. Auto physical damage	(164)	7,950	(4,847.6)	
22. Aircraft (all perils)				
23. Fidelity				
24. Surety	933,666	51,267	5.5	18.1
26. Burglary and theft				
27. Boiler and machinery				
28. Credit	32,806	32,499	99.1	
29. International				
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	14,462,903	10,140,931	70.1	57.5
34. TOTALS	18,999,533	11,338,241	59.7	58.1
DETAILS OF WRITE-INS				
3301. COLLATERAL PROTECTION	12,889,975	9,601,658	74.5	66.7
3302. EXCESS OF LOSS	1,197,928	20,247	1.7	1.9
3303. GAP	346,885	496,847	143.2	158.8
3398. Summary of remaining write-ins for Line 33 from overflow page	28,115	22,179	78.9	95.1
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	14,462,903	10,140,931	70.1	57.5

**PART 2 - DIRECT PREMIUMS WRITTEN**

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire			
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	2,482,528	3,527,108	5,404,849
10. Financial guaranty			
11.1 Medical malpractice-occurrence			
11.2 Medical malpractice-claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability-occurrence			
17.2 Other liability-claims made			
18.1 Products liability-occurrence			
18.2 Products liability-claims made			
19.1, 19.2 Private passenger auto liability			
19.3, 19.4 Commercial auto liability			
21. Auto physical damage	5,643	9,881	
22. Aircraft (all perils)			
23. Fidelity			
24. Surety	819,498	1,496,856	1,344,250
26. Burglary and theft			
27. Boiler and machinery			
28. Credit	29,890	42,544	
29. International			
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	8,333,932	15,363,298	14,646,012
34. TOTALS	11,671,491	20,439,687	21,395,111
DETAILS OF WRITE-INS			
3301. COLLATERAL PROTECTION	7,631,781	11,820,888	11,769,776
3302. EXCESS OF LOSS	8,939	2,433,626	2,504,515
3303. GAP	693,370	1,110,325	376,729
3398. Summary of remaining write-ins for Line 33 from overflow page	(158)	(1,541)	(5,008)
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	8,333,932	15,363,298	14,646,012

**PART 3 (000 Omitted)**

**LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves(a) (Cols. 1 plus 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 plus 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves(b) (Cols. 7 plus 8 plus 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 plus 7 minus Col. 1)	Prior-Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 plus 8 plus 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency(c) (Cols. 11 plus 12)
1. 1999 + Prior	3	(9)	(6)		40	40					(3)	49	46
2. 2000	10	(77)	(67)		38	38					(10)	115	105
3. Subtotals 2000 + prior	13	(86)	(73)		78	78					(13)	164	151
4. 2001	2,339	2,517	4,856	1,285	3,357	4,642	19	16	(542)	(507)	(1,035)	314	(721)
5. Subtotals 2001 + prior	2,352	2,431	4,783	1,285	3,435	4,720	19	16	(542)	(507)	(1,048)	478	(570)
6. 2002	X X X	X X X	X X X	X X X	9,011	9,011	X X X	1,084	2,418	3,502	X X X	X X X	X X X
7. Totals	2,352	2,431	4,783	1,285	12,446	13,731	19	1,100	1,876	2,995	(1,048)	478	(570)
8. Prior Year-End's Surplus As Regards Policy-holders	29,632,880										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. .... (44.6)%	2. .... 19.7 %	3. .... (11.9)%
													Col. 13, Line 7
													Line 8
													4. .... %

(a) Should Equal Prior Year-End Annual Statement; Page 3, Column 1, Lines 1 plus 3  
 (b) Should Equal Quarterly Statement Page 3, Column 1, Lines 1 and 3  
 (c) Should Also Equal Columns 6 plus 10 less Column 3 for Lines A through E only

### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSES  
Yes

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

EXPLANATION:

.....

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC with this statement?

No

EXPLANATION:

.....

BARCODE:

2. Document Identifier 490:



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

No

EXPLANATION:

.....

BARCODE:

3. Document Identifier 450:



**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 18, 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	
AGGREGATED AT Line 33, Other Lines of Business				
MECHANICAL BREAKDOWN	28,115	22,179	78.9	91.1
3398 Line 33, Other Lines of Business				

OVERFLOW WRITE-INS FOR Page 18, Part 2 Direct Premiums Written

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
AGGREGATED AT Line 33, Other Lines of Business			
MECHANICAL BREAKDOWN		(158)	(1,541)
3398 Line 33, Other Lines of Business			(5,008)

**Page E01**

Sch. A, Pt. 2, Real Estate Acquired  
**NONE**

Sch. A, Pt. 3, Real Estate Sold  
**NONE**

**Page E02**

Schedule B, Part 1, Mortgage Loans Acquired  
**NONE**

Schedule B, Part 2, Mortgage Loans Sold  
**NONE**

**Page E03**

Sch. BA, Pt. 1, Other Long-Term Invested Assets Acquired  
**NONE**

Sch. BA, Pt. 2, Other Long-Term Invested Assets Sold  
**NONE**

**SCHEDULE D - PART 3**

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - Political Subdivisions of States, Territories and Possessions								
POLITICAL SUBDIVISIONS - U.S.								
MICHIGAN								
594610-VX-2	MICHIGAN STATE GO	04/01/2002	TUCKER ANTHONY		902,131	850,000	15,247	1PE
	STATE TOTAL				902,131	850,000	15,247	
	COUNTRY TOTAL - U.S.							
2499999	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions				902,131	850,000	15,247	
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
SPECIAL REVENUE AND ASSESSMENTS - U.S.								
NORTH DAKOTA								
307480-GB-3	FARGO ND HOSPITAL	06/24/2002	SIT INVESTMENTS		262,000	250,000	1,174	1PE
	STATE TOTAL				262,000	250,000	1,174	
RHODE ISLAND								
888809-AA-8	TABACCO SETTLEMENT FING RI	06/24/2002	SIT INVESTMENTS		494,105	500,000		1PE
	STATE TOTAL				494,105	500,000		
WISCONSIN								
056559-AK-3	BADGER WIS TABACCO ASSET	05/02/2002	SIT INVESTMENTS		485,980	500,000		1PE
	STATE TOTAL				485,980	500,000		
	COUNTRY TOTAL - U.S.							
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				1,242,085	1,250,000	1,174	
6099997	Subtotal - Bonds - Part 3				2,144,216	2,100,000	16,421	
6099999	Subtotal - Bonds				2,144,216	2,100,000	16,421	
Preferred Stock - Banks, Trust and Insurance Companies								
BANKS, TRUST AND INSURANCE COMPANIES - U								
910331-30-5	UNITED FIRE & CASUALTY COMPANY	05/06/2002	MCDONALD & COMPANY	10,000.000	250,000	25		P2L
	COUNTRY TOTAL - U.S.				250,000	25		
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies				250,000			
6599997	Subtotal - Preferred Stock - Part 3				250,000			
6599999	Subtotal - Preferred Stock				250,000			
Common Stock - Industrial and Miscellaneous								
INDUSTRIAL & MISCELLANEOUS - U.S.								
037389-10-3	AON	04/10/2002	MCDONALD & COMPANY	3,000.000	112,934			L
110122-10-8	BRISTOL MYERS SQUIBB CO.	06/24/2002	MCDONALD & COMPANY	5,000.000	126,500			L
339370-50-4	FLEX FUND MONEY MARKET	06/28/2002	R. MEEDER & ASSOC.	3,913.500	3,914			L
55305B-10-1	MI SCHOTTENSTIEN HOMES, INC.	06/20/2002	MCDONALD & COMPANY	2,000.000				L
902124-10-6	TYCO INTERNATIONAL LTD	06/14/2002	MCDONALD & COMPANY	10,000.000	110,598			L
942683-10-3	WATSON PHARMACEUTICAL, INC.	04/09/2002	PRUDENTIAL SEC (CA)	2,000.000	49,200			L
69032C-10-9	TRENWICK GROUP	04/03/2002	PRUDENTIAL SEC (CA)	10,000.000	89,357			L
	COUNTRY TOTAL - U.S.				492,503			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				492,503			
7099997	Subtotal - Common Stock - Part 3				492,503			

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

**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)
7099998	Summary Item - Common Stock Acquired and fully Disposed of this quarter				4,195,786			
7099999	Subtotal - Common Stock				4,688,289			
7199999	Subtotal - Preferred and Common Stock				4,938,289			
7299999	TOTALS				7,082,505		16,421	

**SCHEDULE D - PART 4**Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of  
by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - U.S. Governments																
US GOVERNMENT OBLIGATIONS - U.S.																
912827-2S-0	US TREASURY NOTES	04/30/2002	MATURITY		500,000	500,000.00	501,641	500,000	(127)					16,563		1PE
	COUNTRY TOTAL - U.S.				500,000	500,000.00	501,641	500,000	(127)					16,563		
0399999	Subtotal - Bonds - U.S. Governments				500,000	500,000.00	501,641	500,000	(127)					16,563		
Bonds - States, Territories and Possessions																
STATES, TERRITORIES, POSSESSIONS - U.S.																
NEW YORK																
649885-4F-4	NEW YORK ST MTG AGCY	04/01/2002	CALLED @ 100.0000000		35,000	35,000.00	35,000	35,000						1,085		1PE
	STATE TOTAL				35,000	35,000.00	35,000	35,000						1,085		
	COUNTRY TOTAL - U.S.															
1799999	Subtotal - Bonds - States, Territories and Possessions				35,000	35,000.00	35,000	35,000						1,085		
Bonds - Political Subdivisions of States, Territories and Possessions																
POLITICAL SUBDIVISIONS - U.S.																
CONNECTICUT																
207726-P2-0	CONNECTICUT ST. G/O SER. A	04/01/2002	CALLED @ 102.0000000		153,000	150,000.00	156,140	152,982	(188)			18	18	4,688		1PE
	STATE TOTAL				153,000	150,000.00	156,140	152,982	(188)			18	18	4,688		
DISTRICT OF COLUMBIA																
254771-UF-3	DIST OF COLUMBIA HSG FIN AGY	06/03/2002	CALLED @ 100.0000000		10,000	10,000.00	10,075	10,039	(3)			(39)	(39)			1PE
	STATE TOTAL				10,000	10,000.00	10,075	10,039	(3)			(39)	(39)			
NEW YORK																
527462-BY-0	LEVITTOWN NY GO	05/13/2002	TUCKER ANTHONY		266,500	250,000.00	267,525	260,927	(844)			5,573	5,573	8,398		1PE
	STATE TOTAL				266,500	250,000.00	267,525	260,927	(844)			5,573	5,573	8,398		
WEST VIRGINIA																
956593-DR-5	WV ST BOARD REGENTS REV	04/05/2002	CALLED @ 100.0000000		10,000	10,000.00	10,600	10,000						300		1PE
	STATE TOTAL				10,000	10,000.00	10,600	10,000						300		
	COUNTRY TOTAL - U.S.															
2499999	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions				439,500	420,000.00	444,340	433,948	(1,035)			5,552	5,552	13,386		
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
SPECIAL REVENUE AND ASSESSMENTS - U.S.																
CALIFORNIA																
928324-CK-6	VISTA CA MF HSG REV	04/15/2002	VAR		45,400	45,000.00	45,000	45,000				400	400	1,513		1PE
	STATE TOTAL				45,400	45,000.00	45,000	45,000				400	400	1,513		
ILLINOIS																
773167-AZ-4	ROCKFORD ILLINOIS HOSPITAL	04/01/2002	CALLED @ 100.0000000		80,000	80,000.00	84,262	82,603	(308)			(2,603)	(2,603)	2,900		1PE
	STATE TOTAL				80,000	80,000.00	84,262	82,603	(308)			(2,603)	(2,603)	2,900		
MINNESOTA																
60415H-XF-7	MINN ST HSG AGY FIN	05/31/2002	CALLED @ 100.0000000		20,000	20,000.00	20,775	20,442	(54)			(442)	(442)	913		1PE
	STATE TOTAL				20,000	20,000.00	20,775	20,442	(54)			(442)	(442)	913		
NEVADA																
641270-T6-0	NV HSG DIV RFDG SER A-1	04/01/2002	CALLED @ 100.0000000		5,000	5,000.00	5,000	5,000						160		1PE
641270-X6-5	NEVADA HSG	04/01/2002	CALLED @ 100.0000000		5,000	5,000.00	5,063	5,000						141		1PE
	STATE TOTAL				10,000	10,000.00	10,063	10,000						301		
NEW YORK																
07133A-AZ-5	BATTERY PARK CITY AUTH NY	05/16/2002	TUCKER ANTHONY		143,063	150,000.00	143,990	144,537	72			(1,474)	(1,474)	3,859		1PE
	STATE TOTAL				143,063	150,000.00	143,990	144,537	72			(1,474)	(1,474)	3,859		
	PENNSYLVANIA															

(continues)

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

**SCHEDULE D - PART 4**Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of  
by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions (continued)																
725299-SN-2	PITTS PA URBAN REDV AUTH	04/01/2002	CALLED @ 100.0000000		10,000	10,000.00	10,000	10,000						335		1PE
	STATE TOTAL				10,000	10,000.00	10,000	10,000						335		
837559-XU-2	SOUTH DAKOTA															
	SOUTH DAKOTA ST. HEALTH & EDL FAC	06/07/2002	CALLED @ 101.0000000		505,000	500,000.00	511,250	510,482	(694)			(5,482)	(5,482)	21,000		1PE
	STATE TOTAL				505,000	500,000.00	511,250	510,482	(694)			(5,482)	(5,482)	21,000		
088379-SU-7	TEXAS															
	BEXAR CNTY TX FIN CORP MULTIFAMILY	06/03/2002	CALLED @ 100.0000000		20,000	20,000.00	20,275	20,264	(10)			(264)	(264)			1PE
106238-CW-6	BRAZOS TX HIGHER ED	05/01/2002	CALLED @ 100.0000000		45,000	45,000.00	49,160	46,987	(249)			(1,987)	(1,987)	1,496		1PE
19474C-AA-8	COLLIN CNTY TX HSG FIN CORP	05/09/2002	CALLED @ 100.0000000		200,000	200,000.00	201,500	200,927	(8)			(927)	(927)	8,956		1PE
	STATE TOTAL				265,000	265,000.00	270,935	268,178	(267)			(3,178)	(3,178)	10,452		
924195-JJ-0	VERMONT															
	VERMONT HSG	05/01/2002	CALLED @ 100.0000000		10,000	10,000.00	10,584	10,195	(1)			(195)	(195)	340		1PE
	STATE TOTAL				10,000	10,000.00	10,584	10,195	(1)			(195)	(195)	340		
015330-BB-8	VIRGINIA															
	ALEXANDRIA VA REDEV & HSG AUTH	05/01/2002	CALLED @ 100.0000000		195,000	195,000.00	195,975	195,579	(14)			(579)	(579)	6,216		1PE
	STATE TOTAL				195,000	195,000.00	195,975	195,579	(14)			(579)	(579)	6,216		
	COUNTRY TOTAL - U.S.															
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				1,283,463	1,285,000.00	1,302,834	1,297,016	(1,266)			(13,553)	(13,553)	47,829		
6099997	Subtotal - Bonds - Part 4				2,257,963	2,240,000.00	2,283,815	2,265,964	(2,428)			(8,001)	(8,001)	78,863		
6099999	Subtotal - Bonds				2,257,963	2,240,000.00	2,283,815	2,265,964	(2,428)			(8,001)	(8,001)	78,863		
Common Stock - Public Utilities																
PUBLIC UTILITIES - U.S.																
92343V-10-4	VERIZON COMMUNICATIONS	06/11/2002	MCDONALD & COMPANY	200.000	7,892		9,905	9,905	413			(2,013)	(2,013)		375	L
	COUNTRY TOTAL - U.S.				7,892		9,905	9,905	413			(2,013)	(2,013)		375	
6699999	Subtotal - Common Stock - Public Utilities				7,892		9,905	9,905	413			(2,013)	(2,013)		375	
Common Stock - Banks, Trust and Insurance Companies																
BANKS, TRUST AND INSURANCE COMPANIES - U																
026874-10-7	AMERICAN INT. GROUP, INC.	06/11/2002	MCDONALD & COMPANY	270.000	16,892		22,814	22,814	1,376			(5,922)	(5,922)		23	L
172967-10-1	CITIGROUP, INC.	06/11/2002	MCDONALD & COMPANY	410.000	15,972		22,293	22,293	1,596			(6,320)	(6,320)		180	L
	COUNTRY TOTAL - U.S.				32,864		45,107	45,107	2,972			(12,242)	(12,242)		203	
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				32,864		45,107	45,107	2,972			(12,242)	(12,242)		203	
Common Stock - Industrial and Miscellaneous																
INDUSTRIAL & MISCELLANEOUS - U.S.																
00130H-10-5	AES CORP	04/30/2002	ABN - AMRO	1,100.000	9,874		17,776	17,776	(209)			(7,902)	(7,902)			L
00184A-10-5	AOL TIME WARNER INC.	06/11/2002	VAR	340.000	5,373		19,052	19,052	8,138			(13,679)	(13,679)			L
002824-10-0	ABBOTT LABORATORIES	06/11/2002	MCDONALD & COMPANY	260.000	9,224		14,256	14,256	(239)			(5,032)	(5,032)		175	L
032654-10-5	ANALOG DEVICES, INC.	06/11/2002	MCDONALD & COMPANY	220.000	6,972		9,508	9,508	(257)			(2,536)	(2,536)			L
037411-10-5	APACHE CORP.	06/11/2002	MCDONALD & COMPANY	160.000	8,510		8,772	8,772	1,517			(263)	(263)		49	L
053015-10-3	AUTOMATIC DATA PROCESSING, INC.	06/11/2002	MCDONALD & COMPANY	190.000	8,572		10,564	10,564	(627)			(1,992)	(1,992)		147	L
090613-10-0	BIOMET INC.	06/11/2002	MCDONALD & COMPANY	290.000	7,374		8,326	8,326	(635)			(952)	(952)			L
126650-10-0	CVS CORP.	06/11/2002	MCDONALD & COMPANY	260.000	8,348		7,182	7,182	(514)			1,166	1,166		37	L
131347-10-6	CALPINE CORP.	06/11/2002	MCDONALD & COMPANY	950.000	7,569		30,214	30,214	14,263			(22,645)	(22,645)			L
14040H-10-5	CAPITAL ONE FINANCIAL GROUP	06/11/2002	ABN - AMRO	150.000	7,891		7,398	7,398				493	493		4	L
166764-10-0	CHEVRONTXICO CORP.	06/11/2002	MCDONALD & COMPANY	170.000	14,554		14,647	14,647	(587)			(93)	(93)		371	L
247025-10-9	DELL COMPUTER CORP.	06/11/2002	MCDONALD & COMPANY	500.000	12,460		13,820	13,820	230			(1,360)	(1,360)			L
	(continues)															

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif-ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
Common Stock - Industrial and Miscellaneous (continued)																
251893-10-3	DEVRY INC.	06/11/2002	MCDONALD & COMPANY	240.000	5,550		8,171	8,171				(2,620)	(2,620)			L
268648-10-2	EMC CORP-MASS	06/11/2002	MCDONALD & COMPANY	870.000	5,831		40,179	40,179	28,486			(34,348)	(34,348)			L
278865-10-0	ECOLAB, INC.	06/11/2002	MCDONALD & COMPANY	190.000	8,321		5,675	5,675	(1,972)			2,646	2,646		101	L
283361-10-9	EL PASO CORPORATION	06/11/2002	MCDONALD & COMPANY	220.000	4,495		10,185	10,185	825			(5,690)	(5,690)		207	L
291011-10-4	EMERSON ELECTRIC CO.	06/11/2002	MCDONALD & COMPANY	160.000	8,622		10,392	10,392	1,256			(1,770)	(1,770)		190	L
313586-10-9	FANNIE MAE	06/11/2002	MCDONALD & COMPANY	180.000	13,487		13,901	13,901	(409)			(414)	(414)		185	L
337915-10-2	FIRSTMERIT CORP.	06/17/2002	MCDONALD & COMPANY	6,000.000	158,721		30,145	30,145	(132,395)			128,576	128,576		2,880	L
339030-10-8	FLEETBOSTON FINL CORP.	04/30/2002	ABN - AMRO	200.000	7,209		7,220	7,220	(80)			(11)	(11)		84	L
339370-50-4	FLEX FUND MONEY MARKET	04/30/2002	R. MEEDER & ASSOC.	4,755.840	4,756		4,756	4,756							2,224	L
369550-10-8	GENERAL DYNAMICS CORP	06/11/2002	MCDONALD & COMPANY	100.000	10,272		8,796	8,796				1,475	1,475		30	L
371901-10-9	GENTEX CORP.	06/11/2002	MCDONALD & COMPANY	260.000	6,775		6,081	6,081	(869)			694	694			L
412822-10-8	HARLEY DAVIDSON INC.	06/11/2002	MCDONALD & COMPANY	180.000	8,601		7,513	7,513	(2,263)			1,087	1,087		20	L
437076-10-2	HOME DEPOT, INC.	06/11/2002	MCDONALD & COMPANY	180.000	6,531		8,568	8,568	(614)			(2,037)	(2,037)		19	L
441815-10-7	HOUSEHOLD INTERNATIONAL INC.	06/11/2002	MCDONALD & COMPANY	170.000	8,297		9,688	9,688	(162)			(1,392)	(1,392)		121	L
452308-10-9	ILLINOIS TOOL WORKS, INC.	06/11/2002	MCDONALD & COMPANY	130.000	8,604		7,798	7,798	(1,006)			806	806		103	L
458140-10-0	INTEL CORP	06/11/2002	MCDONALD & COMPANY	640.000	13,012		20,627	20,627	499			(7,615)	(7,615)		33	L
459200-10-1	INTERNATIONAL BUS. MACHINES CORP.	06/11/2002	MCDONALD & COMPANY	180.000	13,327		19,770	19,770	(2,002)			(6,443)	(6,443)		53	L
460690-10-0	INTERPUBLIC GROUP OF COS INC.	06/11/2002	MCDONALD & COMPANY	270.000	7,062		7,773	7,773	(178)			(712)	(712)		86	L
478160-10-4	JOHNSON AND JOHNSON	06/11/2002	MCDONALD & COMPANY	310.000	17,557		15,196	15,196	(3,125)			2,362	2,362		193	L
494368-10-3	KIMBERLY CLARK CORP.	06/11/2002	MCDONALD & COMPANY	160.000	10,198		9,034	9,034	(534)			1,164	1,164		215	L
500255-10-4	KOHL'S CORP	06/11/2002	MCDONALD & COMPANY	130.000	9,081		9,295	9,295				(214)	(214)			L
548661-10-7	LOWES COMPANIES, INC.	06/11/2002	MCDONALD & COMPANY	240.000	11,042		6,481	6,481	(4,658)			4,562	4,562		20	L
553058-10-1	MI SCHOTTENSTIEN HOMES, INC.	06/17/2002	MCDONALD & COMPANY	1,000.000	64,924		6,675	6,675	(18,210)			58,249	58,249		50	L
585055-10-6	MEDTRONIC, INC.	06/11/2002	MCDONALD & COMPANY	270.000	11,576		14,002	14,002	175			(2,426)	(2,426)		48	L
590188-10-8	MERRIL LYNCH & CO., INC.	06/11/2002	MCDONALD & COMPANY	210.000	7,779		9,795	9,795	(1,150)			(2,017)	(2,017)		74	L
594918-10-4	MICROSOFT CORP.	06/11/2002	MCDONALD & COMPANY	410.000	21,700		23,473	23,473	(3,698)			(1,773)	(1,773)			L
665859-10-4	NORTHERN TRUST CORP	06/11/2002	MCDONALD & COMPANY	150.000	6,560		8,702	8,702	(332)			(2,141)	(2,141)		105	L
717081-10-3	PFIZER, INC.	06/11/2002	MCDONALD & COMPANY	500.000	17,399		20,718	20,718	793			(3,318)	(3,318)		143	L
740189-10-5	PRECISION CASTPARTS CORP	06/11/2002	MCDONALD & COMPANY	180.000	5,679		6,189	6,189				(510)	(510)			L
747525-10-3	QUALCOMM, INC.	06/11/2002	MCDONALD & COMPANY	150.000	4,175		9,906	9,906	2,331			(5,731)	(5,731)			L
786514-20-8	SAFEMAY, INC.	06/11/2002	MCDONALD & COMPANY	220.000	6,658		10,705	10,705	1,560			(4,047)	(4,047)			L
806605-10-1	SCHERING PLOUGH CORP.	06/11/2002	MCDONALD & COMPANY	360.000	8,629		13,648	13,648	756			(5,018)	(5,018)		141	L
808513-10-5	CHARLES SCHWAB CORP.	06/11/2002	MCDONALD & COMPANY	690.000	7,402		11,521	11,521	847			(4,119)	(4,119)		23	L
855244-10-9	STARBUCKS CORP.	06/11/2002	MCDONALD & COMPANY	380.000	8,713		7,239	7,239				1,474	1,474			L
857477-10-3	STATE STREET CORP.	06/11/2002	MCDONALD & COMPANY	170.000	7,175		8,847	8,847	(36)			(1,672)	(1,672)		61	L
871829-10-7	SYSCO CORP.	06/11/2002	MCDONALD & COMPANY	330.000	8,556		8,245	8,245	(407)			311	311		102	L
872941-10-9	TMP WORLDWIDE INC.	06/11/2002	VAR	220.000	5,014		6,926	6,926	(115)			(1,911)	(1,911)			L
87612E-10-6	TARGET CORP.	06/11/2002	MCDONALD & COMPANY	250.000	9,385		9,300	9,300	(963)			85	85		49	L
902973-30-4	US BANCORP DEL COM	06/11/2002	MCDONALD & COMPANY	510.000	11,302		9,639	9,639	(1,035)			1,663	1,663		306	L
923436-10-9	VERITAS SOFTWARE CORP.	06/11/2002	MCDONALD & COMPANY	220.000	4,583		8,331	8,331	(1,529)			(3,748)	(3,748)			L
928497-10-6	VITESSE SEMI CONDUCTOR CORP.	06/11/2002	MCDONALD & COMPANY	920.000	3,418		41,744	41,744	30,280			(38,325)	(38,325)			L
931142-10-3	WALMART STORES, INC.	06/11/2002	MCDONALD & COMPANY	330.000	18,202		17,181	17,181	(1,811)			1,021	1,021		60	L
949746-10-1	WELLS FARGO & CO	06/11/2002	MCDONALD & COMPANY	290.000	14,107		14,290	14,290	1,689			(182)	(182)		257	L
981570-10-6	WORLDCOM INC. GA	06/11/2002	MCDONALD & COMPANY	987.000	1,519		37,067	37,067	23,170			(35,548)	(35,548)			L
983919-10-1	XILINIX CORP.	06/11/2002	MCDONALD & COMPANY	110.000	2,868		8,221	8,221	3,925			(5,352)	(5,352)			L
	COUNTRY TOTAL - U.S.				711,395		741,123	741,123	(61,881)			(29,724)	(29,724)		8,966	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				711,395		741,123	741,123	(61,881)			(29,724)	(29,724)		8,966	
7099997	Subtotal - Common Stock - Part 4				752,151		796,135	796,135	(58,496)			(43,979)	(43,979)		9,544	
7099998	Summary Item - Common Stock Acquired and fully Disposed this quarter				4,196,032		4,195,786	4,195,786				245	245		5,726	

**SCHEDULE D - PART 4**Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of  
by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
7099999	Subtotal - Common Stock .....				4,948,183		4,991,921	4,991,921	(58,496)			(43,734)	(43,734)		15,270	
7199999	Subtotal - Preferred and Common Stock .....				4,948,183		4,991,921	4,991,921	(58,496)			(43,734)	(43,734)		15,270	
7299999	TOTALS .....				7,206,146		7,275,736	7,257,885	(60,924)			(51,735)	(51,735)	78,863	15,270	

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Schedule DB, Part A, Section 1

**NONE**

Schedule DB, Part B, Section 1

**NONE**

**Page E07**

Schedule DB, Part C, Section 1

**NONE**

Schedule DB, Part D, Section 1

**NONE**

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository		2	3	4	Book Balance at End of Each Month During Current Quarter			8 *
					5	6	7	
Name	Location and Supplemental Information	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	
Open Depositories								
Fifth Third Bank	Cincinnati, Ohio	N/A			340,848	29,851	1,979,812	
Fifth Third Bank	Columbus, Ohio	N/A			(338,102)	(398,297)	13,266,835	
Fifth Third Bank	Columbus, Ohio	N/A			1,098,518	1,185,959	1,276,521	
First Natl. Bank of Southwestern Oh.	Cincinnati, Ohio	N/A			84,189	99,232	125,175	
Huntington National Bank	Columbus, Ohio	N/A			881,241	941,685	926,277	
Provident Bank	Cincinnati, Ohio	N/A			220,596	228,005	316,361	
Second National Bank	Warren, Ohio	N/A			317,303	311,386	233,654	
U S Bank	Cincinnati, Ohio	N/A			91,959	125,628	154,997	
0199998	Deposits in 5 depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories		4,982	1,658	205,963	294,243	196,423	
0199999	TOTAL - Open Depositories		4,982	1,658	2,902,516	2,817,692	18,476,055	
0399999	TOTAL Cash on Deposit		4,982	1,658	2,902,516	2,817,692	18,476,055	
0499999	Cash in Company's Office				304	304	304	
0599999	TOTALS		4,982	1,658	2,902,820	2,817,996	18,476,359	