



# QUARTERLY STATEMENT

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

## VICTORIA FIRE & CASUALTY COMPANY

NAIC Group Code 0304 0304 NAIC Company Code 42889 Employers ID Number 34-1394913  
(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 July 11, 1983 Commenced Business August 9, 1983

Statutory Home Office 5915 Landerbrook Drive, Cleveland, OH 44124-4058  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 5915 Landerbrook Drive  
(Street and Number)  
Cleveland, OH 44124-4058 440-461-3461  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 5915 Landerbrook Drive, Cleveland, OH 44124-4058  
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 5915 Landerbrook Drive  
(Street and Number)  
Cleveland, OH 44124-4058 440-461-3461-321  
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

Internet Website Address WWW.Victoriainsurance.com

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(Street and Number)  
Cleveland, OH 44124-4058 440-461-3461-441  
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

### OFFICERS

President	<u>Robert William Mueller</u>	Secretary	<u>Carl Arthur Peterson</u>
Chief Financial Officer	<u>Joseph William Metz</u>	Treasurer	<u>Nicholas Adam Hencoski</u>
Vice President	<u>Howard Veail Dempster</u>	Assistant Secretary	<u>Assunta Rossi</u>
Vice President	<u>David Alan Nachman</u>	Assistant Treasurer	<u>Raymond Karl Mueller</u>

### VICE PRESIDENTS

<u>Howard Veail Dempster</u>	<u>Joseph William Metz</u>	<u>David Alan Nachman</u>
<u>Thomas Owen Ramsbacher</u>		

### DIRECTORS OR TRUSTEES

<u>James Thomas Byron</u>	<u>Howard Veail Dempster</u>	<u>Roger Louis Desjadin</u>
<u>Sharon Leslie Helldorfer</u>	<u>Brendan Patrick Houlihan</u>	<u>Robert William Mueller</u>
<u>Joseph John Pecoraro #</u>	<u>James Andrew Tignanelli #</u>	

State of Ohio } ss  
County of Cuyahoga

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.

<u>Robert William Mueller</u> President	<u>Assunta Rossi</u> Assistant Secretary	<u>Raymond Karl Mueller</u> Assistant Treasurer
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Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 2002

**STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty 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 .....	57,806,585		57,806,585	80,327,059
2. Stocks:				
2.1 Preferred stocks .....				
2.2 Common stocks .....	22,059,606		22,059,606	21,688,230
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 (\$ .....23,229,273 and short-term investments \$ ..... ) .....	23,229,273		23,229,273	5,150,295
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) .....	103,095,464		103,095,464	107,165,584
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection .....	176,425		176,425	286,975
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	25,635,025		25,635,025	22,655,711
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 .....	240,579		240,579	1,232,816
15. Federal and foreign income tax recoverable and interest thereon (including \$ .....3,285,452 net deferred tax asset) .....	3,904,406	618,954	3,285,452	2,737,463
16. Guaranty funds receivable or on deposit .....	49,393		49,393	49,393
17. Electronic data processing equipment and software .....	462,508	113,305	349,203	373,265
18. Interest, dividends and real estate income due and accrued .....	765,349		765,349	1,008,222
19. Net adjustments in assets and liabilities due to foreign exchange rates .....				
20. Receivable from parent, subsidiaries and affiliates .....	584,929		584,929	
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 .....	575,707	575,707		
25. Aggregate write-ins for other than invested assets .....	1,032,332	1,032,332		
26. Total assets excluding protected cell assets (Lines 9 through 25) .....	136,522,117	2,340,298	134,181,819	135,509,429
27. Protected cell assets .....				
28. TOTALS (Lines 26 and 27)	136,522,117	2,340,298	134,181,819	135,509,429
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. Prepaid expenses .....	1,032,332	1,032,332	0	0
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)	1,032,332	1,032,332		

STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ .....15,431,745 ) .....	34,780,956	32,929,695
2. Reinsurance payable on paid losses and loss adjustment expenses .....		
3. Loss adjustment expenses .....	8,691,361	8,347,931
4. Commissions payable, contingent commissions and other similar charges .....	2,991,959	2,941,815
5. Other expenses (excluding taxes, licenses and fees) .....	1,673,513	1,367,902
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	1,358,403	1,918,070
7. Federal and foreign income taxes [including \$ .....275,723 on realized capital gains (losses)] (including \$ ..... net deferred tax liability) .....	931,308	624,337
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ ..... and including warranty reserves of \$ ..... ) .....	38,189,035	34,275,174
10. Advance premium .....	226,357	226,357
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	161,163	406,070
13. Funds held by company under reinsurance treaties .....		
14. Amounts withheld or retained by company for account of others .....	340,295	259,142
15. Remittances and items not allocated .....		
16. Provision for reinsurance .....		
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....	4,923,799	4,774,643
19. Payable to parent, subsidiaries and affiliates .....	2,866,912	978,258
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 .....		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23) .....	97,135,061	89,049,394
25. Protected cell liabilities .....		
26. Total liabilities (Lines 24 and 25) .....	97,135,061	89,049,394
27. Aggregate write-ins for special surplus funds .....		
28. Common capital stock .....	2,500,000	2,500,000
29. Preferred capital stock .....		
30. Aggregate write-ins for other than special surplus funds .....		
31. Surplus notes .....		
32. Gross paid in and contributed surplus .....	24,620,739	24,620,739
33. Unassigned funds (surplus) .....	9,926,019	19,339,296
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) .....	37,046,758	46,460,035
36. TOTALS	134,181,819	135,509,429
<b>DETAILS OF WRITE-INS</b>		
2301. ....		
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)		
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 \$ 24,200,211 )	22,324,920	22,392,532	45,517,999
1.2 Assumed (written \$ 27,269,245 )	25,230,674	18,613,070	41,092,767
1.3 Ceded (written \$ 1,044,909 )	1,044,909	1,239,876	2,286,277
1.4 Net (written \$ 50,424,547 )	46,510,685	39,765,726	84,324,489
<b>DEDUCTIONS:</b>			
2. Losses incurred (current accident year \$ 28,702,760 ):			
2.1 Direct	15,281,690	15,032,147	30,053,331
2.2 Assumed	16,722,159	12,319,277	26,040,087
2.3 Ceded	2,098,765	1,541,032	2,409,217
2.4 Net	29,905,084	25,810,392	53,684,201
3. Loss expenses incurred	4,403,867	3,177,980	7,410,008
4. Other underwriting expenses incurred	15,927,107	14,294,830	27,808,796
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	50,236,058	43,283,202	88,903,005
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(3,725,373)	(3,517,476)	(4,578,516)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	2,156,683	2,374,317	4,730,253
10. Net realized capital gains or (losses)	787,778	710,243	1,413,869
11. Net investment gain (loss) (Lines 9 + 10)	2,944,461	3,084,560	6,144,122
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 1,200,468 )	(1,200,468)	(224,659)	(650,789)
13. Finance and service charges not included in premiums	3,478,315	2,460,267	5,152,962
14. Aggregate write-ins for miscellaneous income			
15. Total other income (Lines 12 through 14)	2,277,847	2,235,608	4,502,173
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	1,496,935	1,802,692	6,067,779
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,496,935	1,802,692	6,067,779
19. Federal and foreign income taxes incurred	931,308	884,935	2,384,528
20. Net income (Line 18 minus Line 19)(to Line 22)	565,627	917,757	3,683,251
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	46,460,036	43,188,397	43,188,396
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
22. Net income (from Line 20)	565,627	917,757	3,683,251
23. Net unrealized capital gains or losses	371,376	455,526	806,542
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	579,257	466,644	363,334
26. Change in nonadmitted assets	(929,538)	118,837	(243,302)
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		2,416,481	2,961,815
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	(10,000,000)		(4,300,000)
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	(9,413,278)	4,375,245	3,271,640
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	37,046,758	47,563,642	46,460,036
<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.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)			
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 Victoria Fire & Casualty 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 .....	47,310,876	85,100,482
2. Loss and loss adjustment expenses paid (net of salvage and subrogation) .....	30,972,867	59,003,229
3. Underwriting expenses paid .....	16,131,023	29,243,686
4. Other underwriting income (expenses) .....		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4) .....	206,986	(3,146,433)
6. Net investment income .....	2,543,966	4,690,519
7. Other income (expenses):		
7.1 Agents' balances charged off .....	(1,200,468)	(650,789)
7.2 Net funds held under reinsurance treaties .....		
7.3 Net amount withheld or retained for account of others .....	81,153	144,982
7.4 Aggregate write-ins for miscellaneous items .....	3,478,315	5,152,962
7.5 Total other income (Lines 7.1 to 7.4) .....	2,359,000	4,647,155
8. Dividends to policyholders on direct business, less \$ ..... dividends on reinsurance assumed or ceded (net) .....		
9. Federal and foreign income taxes (paid) recovered .....	(624,337)	(813,276)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9) .....	4,485,615	5,377,965
<b>Cash from Investments</b>		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds .....	27,681,970	32,944,678
11.2 Stocks .....		
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 .....		6,733
11.7 Miscellaneous proceeds .....	(11,173)	
11.8 Total investment proceeds (Lines 11.1 to 11.7) .....	27,670,797	32,951,411
12. Cost of investments acquired (long-term only):		
12.1 Bonds .....	4,506,952	41,236,633
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Miscellaneous applications .....		
12.7 Total investments acquired (Lines 12.1 to 12.6) .....	4,506,952	41,236,633
13. Net Cash from investments (Line 11.8 minus Line 12.7) .....	23,163,845	(8,285,222)
<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 .....	1,303,725	4,674,817
14.4 Borrowed funds received .....		
14.5 Other cash provided .....	0	627,008
14.6 Total (Lines 14.1 to 14.5) .....	1,303,725	5,301,825
15. Cash applied:		
15.1 Dividends to stockholders paid .....	10,000,000	4,300,000
15.2 Net transfers to affiliates .....	0	
15.3 Borrowed funds repaid .....		
15.4 Other applications .....	874,208	259,555
15.5 Total (Lines 15.1 to 15.4) .....	10,874,208	4,559,555
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5) .....	(9,570,483)	742,270
<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) .....	18,078,977	(2,164,987)
18. Cash and short-term investments:		
18.1 Beginning of year .....	5,150,295	7,315,282
18.2 End of year (Line 17 plus Line 18.1) .....	23,229,272	5,150,295
<b>DETAILS OF WRITE-INS</b>		
07.401 Finance and service charges not included in premium .....	3,478,315	5,152,962
07.402 .....		
07.403 .....		
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) .....	3,478,315	5,152,962

## NOTES TO FINANCIAL STATEMENTS

## 9. INCOME TAXES

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

	<u>June 30, 2002</u> <u>(in \$ thousands)</u>
(1) Total of all deferred tax assets (DTAs) (admitted and nonadmitted)	\$4,715
(2) Total of all deferred tax liabilities (DTLs)	(811)
(3) Total deferred tax assets nonadmitted in accordance with SSAP No.10 Income Taxes	<u>(619)</u>
(4) Net DTA(L)	<u>\$3,285</u>

B. The Company has recognized all Deferred Tax Liabilities as required in SSAP 10, paragraph 6D.

C. Current income taxes incurred consists of the following major components:

	<u>June 30, 2002</u> <u>(in \$ thousands)</u>
Current Year Expense (Benefit)	\$931
Tax Credits	-
<u>Current Federal Income Taxes Incurred</u>	<u>\$931</u>

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

(in \$ thousands)

DTAS RESULTING FROM BOOK/TAX DIFFERENCES	a/o June 30, 2002	a/o YTD December 31, 2001	Change
Insurance Reserves	\$4,112	\$3,766	\$346
Non-Admitted Assets	603	370	233
Other Deferred Tax Assets	0	0	0
Total DTAs	\$4,715	\$4,136	\$579
DTLS RESULTING FROM BOOK/TAX DIFFERENCES	a/o June 30, 2002	a/o YTD December 31, 2001	Change
Invested Assets	(\$811)	(\$811)	\$0
Depreciation	0	0	0
Total DTLs	(\$811)	(\$811)	\$0
Total Change in DTL	\$3,904	\$3,325	\$579

D. Analysis of Actual Income Tax Expense

	<u>June 30, 2002</u> <u>(in \$ thousands)</u>
Total Book Earnings	\$1,497
Net Tax Exempt Investments	(195)
Change in Reserves	990
Other Adjustments	<u>368</u>
Total Adjustments	1,163
Total Taxable Current Income	<u>2,660</u>
Total Current Tax	<u>\$931</u>

10. D. At June 30, 2002, the Company reported \$2,866,912 as amounts due to, and \$584,929 as amounts due from several affiliated companies. The terms of the agreement require that these amounts are settled within 90 days.

## 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 [X] No [ ]
- 2.2 If yes, has the report been filed with the domiciliary state? ..... Yes [X] No [ ]
- 3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [X]
- 3.2 If yes, date of change: .....  
If not previously filed, furnish herewith a certified copy of the instrument as amended.
4. Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [X]  
If yes, attach an organizational chart.
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]
- 5.2 If yes, provide 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 [X] NA [ ]  
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). .... 08/08/1997
- 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:  
.....

**STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty Company**

**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: ..... \$ .....  
 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 .....	\$ 21,688,230	\$ 22,059,606
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).....	\$ 21,688,230	\$ 22,059,606
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 [ ] No [X]

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

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)
Prudential Savings Bank.....	Atlanta, Georgia.....	Agreement pending approval by the department of insurance. Filed forms comply with the NAIC Financial Condition Examiners Handbook.....

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
Company directs its own investments.....		

# 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 .....	<b>NONE</b>			
2. Increase (decrease) by adjustment .....				
3. Cost of acquired .....				
4. Cost of additions to and permanent improvements .....				
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 .....				
9. Total valuation allowance .....				
10. Subtotal (Lines 8 plus 9) .....				
11. Total nonadmitted amounts .....				
12. Statement value, current period (Page 2, real estate lines, current period)				

**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 .....	<b>NONE</b>			
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 .....	<b>NONE</b>			
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions .....				
2.2. Additional investment made after acquisitions .....				
3. Accrual of discount .....				
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/adjusted carrying value of long-term invested assets at end of current period .....				
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....				
12. Total nonadmitted amounts .....				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty 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 .....	80,431,521	248,359	23,799,031	(73,175)	80,431,521	56,807,675		78,730,779
2. Class 2 .....	1,597,282		599,298	926	1,597,282	998,910		1,596,280
3. Class 3 .....								
4. Class 4 .....								
5. Class 5 .....								
6. Class 6 .....								
7. Total Bonds	82,028,804	248,359	24,398,329	(72,249)	82,028,804	57,806,585		80,327,059
<b>PREFERRED STOCK</b>								
8. Class 1 .....								
9. Class 2 .....								
10. Class 3 .....								
11. Class 4 .....								
12. Class 5 .....								
13. Class 6 .....								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	82,028,804	248,359	24,398,329	(72,249)	82,028,804	57,806,585		80,327,059

### SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Statement Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	<b>NONE</b>				

### 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 .....				4,694,936
2. Cost of short-term investments acquired .....				2,951,399
3. Increase (decrease) by adjustment .....				
4. Increase (decrease) by foreign exchange adjustment .....				
5. Total profit (loss) on disposal of short-term investments .....				4,079
6. Consideration received on disposal of short-term investments .....				7,650,414
7. Book/adjusted carrying value, current period .....				
8. Total valuation allowance .....				
9. Subtotal (Lines 7 plus 8) .....				
10. Total nonadmitted amounts .....				
11. Statement value (Lines 9 minus 10) .....				
12. Income collected during period .....				46,804
13. Income earned during period .....				36,185

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

Schedule F

**NONE**

STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty 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	Yes	5,955,408	7,781,972	3,191,851	2,493,599	4,714,375	3,387,309
2. Alaska	AK	No						
3. Arizona	AZ	Yes	676,670	499,125	359,658	366,043	364,901	304,861
4. Arkansas	AR	Yes						
5. California	CA	No						
6. Colorado	CO	Yes	4,522	3,163	2,872		6,540	3,405
7. Connecticut	CT	Yes	637,494	935,209	602,170	686,859	1,091,929	1,046,357
8. Delaware	DE	No						
9. District of Columbia	DC	Yes						
10. Florida	FL	Yes	846,706	3,339,439	1,194,990	1,791,742	756,605	1,423,542
11. Georgia	GA	Yes	3,726,202	4,489,965	2,756,478	1,849,469	4,148,553	2,809,175
12. Hawaii	HI	No						
13. Idaho	ID	Yes						
14. Illinois	IL	Yes	1,034,240	480,551	365,075	289,959	460,879	381,644
15. Indiana	IN	Yes	465,730	509,182	306,845	331,626	404,382	265,243
16. Iowa	IA	Yes	2,452,526	1,668,646	911,778	1,136,447	1,615,609	1,203,295
17. Kansas	KS	Yes						
18. Kentucky	KY	Yes						
19. Louisiana	LA	No						
20. Maine	ME	No						
21. Maryland	MD	Yes						
22. Massachusetts	MA	Yes						
23. Michigan	MI	No						
24. Minnesota	MN	Yes						
25. Mississippi	MS	Yes	366,322	629,847	229,038	132,717	374,116	378,607
26. Missouri	MO	Yes	205,186	212,367	116,321	408,111	88,187	184,593
27. Montana	MT	Yes						
28. Nebraska	NE	Yes						
29. Nevada	NV	Yes						
30. New Hampshire	NH	No						
31. New Jersey	NJ	No						
32. New Mexico	NM	Yes						
33. New York	NY	Yes	538,085	660,673	1,593,892	1,118,993	1,776,332	2,655,876
34. North Carolina	NC	No						
35. North Dakota	ND	Yes						
36. Ohio	OH	Yes	4,113,299	3,199,554	1,952,625	1,708,707	2,691,253	2,967,725
37. Oklahoma	OK	Yes						
38. Oregon	OR	Yes						
39. Pennsylvania	PA	Yes	44,235	83,589	140,767	70,307	113,985	119,877
40. Rhode Island	RI	No						
41. South Carolina	SC	Yes						
42. South Dakota	SD	Yes						
43. Tennessee	TN	Yes	1,126,592	414,604	371,237	470,350	452,527	426,385
44. Texas	TX	Yes						
45. Utah	UT	Yes						
46. Vermont	VT	No						
47. Virginia	VA	Yes	1,683,320	925,834	440,804	656,567	726,967	779,601
48. Washington	WA	Yes						
49. West Virginia	WV	Yes						
50. Wisconsin	WI	Yes	323,674	256,951	61,261	219,761	185,461	346,933
51. Wyoming	WY	Yes						
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) 39		24,200,211	26,090,671	14,597,662	13,731,257	19,972,601	18,684,428
<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 .....				
2. Allied Lines .....				
3. Farmowners multiple peril .....				
4. Homeowners multiple peril .....				
5. Commercial multiple peril .....				
6. Mortgage guaranty .....				
8. Ocean marine .....				
9. Inland marine .....				
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 .....	14,615,472	9,948,904	68.1	67.0
19.3,19.4 Commercial auto liability .....	2,579,963	2,574,812	99.8	100.4
21. Auto physical damage .....	5,129,485	2,757,974	53.8	57.2
22. Aircraft (all perils) .....				
23. Fidelity .....				
24. Surety .....				
26. Burglary and theft .....				
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 .....	22,324,920	15,281,690	68.5	67.1
<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**

	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 .....			
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 .....	7,273,059	15,836,974	17,270,014
19.3,19.4 Commercial auto liability .....	1,888,576	2,964,475	2,541,789
21. Auto physical damage .....	2,631,583	5,398,762	6,278,868
22. Aircraft (all perils) .....			
23. Fidelity .....			
24. Surety .....			
26. Burglary and theft .....			
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 .....	11,793,218	24,200,211	26,090,671
<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 Victoria Fire & Casualty 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	6,323	219	6,542	2,619	8	2,627	3,648	81	186	3,915	(56)	56	0
2. 2000	8,423	788	9,211	2,842	58	2,900	5,593	20	627	6,240	12	(84)	(71)
3. Subtotals 2000 + Prior	14,746	1,007	15,753	5,461	66	5,527	9,242	100	813	10,155	(43)	(28)	(71)
4. 2001	20,523	5,001	25,525	10,223	848	11,071	11,441	703	2,364	14,509	1,140	(1,085)	55
5. Subtotals 2001 + Prior	35,269	6,008	41,278	15,684	914	16,597	20,683	804	3,177	24,664	1,097	(1,113)	(16)
6. 2002	XXX	XXX	XXX	XXX	15,516	15,516	XXX	14,019	4,789	18,808	XXX	XXX	XXX
7. Totals	35,269	6,008	41,278	15,684	16,430	32,113	20,683	14,823	7,966	43,472	1,097	(1,113)	(16)
8. Prior Year-End's Surplus As Regards Policyholders	46,460												
											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. 3.1	2. (18.5)	3. 0.0
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. 0.0

(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**

---

Schedule A - Part 2

**NONE**

Schedule A - Part 3

**NONE**

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 Victoria Fire & Casualty 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)
36203B-L8-5	GNMA POOL NO 344251 8.500% 03/15/23	06/01/2002	Paydown		19,721	19,721	20,712	19,721	(1,003)				0	279		1
36203D-EF-3	GNMA POOL NO 345834 7.000% 08/15/23	06/01/2002	Paydown		3,839	3,839	3,900	3,839	(60)				0	45		1
36203K-K5-2	GNMA POOL NO 351416 7.000% 01/15/24	06/01/2002	Paydown		12,637	12,637	12,836	12,637	(197)				0	147		1
36203K-S5-4	GNMA POOL NO 351640 7.000% 06/15/23	06/01/2002	Paydown		120	120	122	120	(2)				0	1		1
36203Y-PZ-1	GNMA POOL NO 363240 8.000% 07/15/23	06/01/2002	Paydown		766	766	794	766	(28)				0	10		1
36204C-7M-7	GNMA POOL NO 366400 7.000% 12/15/23	06/01/2002	Paydown		2,386	2,386	2,423	2,386	(37)				0	22		1
36204M-B6-5	GNMA POOL NO 373661 7.000% 04/15/26	06/01/2002	Paydown		16,437	16,437	16,699	16,437	(265)				0	192		1
36204Q-EH-9	GNMA POOL NO 376436 7.000% 03/15/24	06/01/2002	Paydown		13,281	13,281	13,491	13,281	(207)				0	154		1
36204X-JJ-5	GNMA POOL NO 382865 7.000% 01/15/24	06/01/2002	Paydown		4,664	4,664	4,737	4,664	(72)				0	54		1
36205B-LC-4	GNMA POOL NO 385623 7.000% 05/15/24	06/01/2002	Paydown		1,909	1,909	1,939	1,909	(30)				0	23		1
36205R-WX-1	GNMA POOL NO 398562 7.000% 04/15/26	06/01/2002	Paydown		10,596	10,596	10,765	10,596	(168)				0	165		1
36206B-QW-4	GNMA POOL NO 406469 7.000% 03/15/26	06/01/2002	Paydown		12,197	12,197	12,392	12,197	(194)				0	144		1
36206P-Q5-2	GNMA POOL NO 417276 7.000% 02/15/26	06/01/2002	Paydown		4,251	4,251	4,318	4,251	(67)				0	46		1
36207A-LQ-3	GNMA POOL NO 426135 7.000% 10/15/26	06/01/2002	Paydown		64,048	64,048	65,070	64,048	(999)				0	837		1
36207A-UI-4	GNMA POOL NO 426402 7.000% 01/15/26	06/01/2002	Paydown		30,033	30,033	30,512	30,033	(477)				0	350		1
36208C-F2-8	GNMA1 SINGLE FAMILY POOL NO 446685 7.000% 09/15/28	06/01/2002	Paydown		89,103	89,103	90,508	89,103	(1,409)				0	1,290		1
36208C-GN-1	GNMA1 SINGLE FAMILY POOL NO 446705 7.000% 01/15/28	06/01/2002	Paydown		57,722	57,722	58,632	57,722	(913)				0	552		1
36208F-KL-3	GNMA1 SINGLE FAMILY POOL NO 449499 6.500% 02/15/29	06/01/2002	Paydown		69,837	69,837	70,944	69,837	(1,106)				0	875		1
36208Q-YX-8	GNMA1 SINGLE FAMILY POOL NO 458026 6.500% 02/15/29	06/01/2002	Paydown		184,929	184,929	186,998	184,929	(2,059)				0	1,833		1
36208Q-ZJ-8	GNMA1 SINGLE FAMILY POOL NO 458045 7.000% 07/15/28	06/01/2002	Paydown		19,939	19,939	20,162	19,939	(225)				0	264		1
36208V-NX-9	GNMA I 30 YR POOL NO 462206 6.500% 12/15/28	06/01/2002	Paydown		49,818	49,818	50,608	49,818	(813)				0	301		1
36208X-2C-5	GNMA I 30 YR POOL NO 464375 6.500% 12/15/28	06/01/2002	Paydown		23,186	23,186	23,487	23,186	(301)				0	132		1
36208X-4H-1	GNMA1 SINGLE FAMILY POOL NO 464424 7.000% 07/15/28	06/01/2002	Paydown		5,468	5,468	5,539	5,468	(70)				0	59		1
36209M-3R-3	GNMA1 SINGLE FAMILY POOL NO 476108 7.000% 07/15/28	06/01/2002	Paydown		6,930	6,930	7,034	6,930	(105)				0	97		1
36209M-4C-5	GNMA1 SINGLE FAMILY POOL NO 476119 6.500% 02/15/29	06/01/2002	Paydown		99,798	99,798	101,302	99,798	(1,512)				0	1,342		1
36210M-EN-7	GNMA1 SINGLE FAMILY POOL NO 496141 6.500% 02/15/29	06/01/2002	Paydown		91,621	91,621	92,366	91,621	(744)				0	1,133		1
362206-UF-9	GNMA POOL NO 298582 8.000% 11/15/21	06/01/2002	Paydown		14,944	14,944	15,701	14,944	(755)				0	166		1
36223M-YM-2	GNMA POOL NO 312216 8.000% 11/15/21	06/01/2002	Paydown		26,211	26,211	27,520	26,211	(1,312)				0	181		1
36223T-FU-0	GNMA POOL NO 317079 7.000% 05/15/26	06/01/2002	Paydown		12,772	12,772	12,976	12,772	(201)				0	78		1
36224H-EP-7	GNMA POOL NO 328742 8.000% 06/15/22	06/01/2002	Paydown		36,027	36,027	37,866	36,027	(1,814)				0	576		1
36224S-G2-2	GNMA POOL NO 336917 7.000% 05/15/23	06/01/2002	Paydown		1,507	1,507	1,531	1,507	(23)				0	18		1
36225A-UL-2	GNMA POOL NO 780587 7.000% 06/15/27	06/01/2002	Paydown		12,913	12,913	13,117	12,913	(206)				0	153		1
912827-6T-4	UNITED STATES TREASURY 5.000% 02/15/2011 TSY/TSY	04/25/2002	Merrill Lynch,Pierce,Fenner &		3,702,883	3,725,000	3,681,348	3,684,762	188			18,121	18,121	36,015		1
Total United States					4,702,493	4,724,610	4,698,349	4,684,372	(17,186)	0	0	18,121	18,121	47,534	XXX	XXX
0399996 - Bonds - U.S. Government					4,702,493	4,724,610	4,698,349	4,684,372	(17,186)	0	0	18,121	18,121	47,534	XXX	XXX
0399999 - Bonds - U.S. Governments					4,702,493	4,724,610	4,698,349	4,684,372	(17,186)	0	0	18,121	18,121	47,534	XXX	XXX
917542-HR-6	UTAH ST GEN OBLIG UNLTD 5.000% 07/01/06 UNLTD 5.00000 07/01/2006 Aaa/AAA	06/13/2002	Legg Mason Wood Walker Inc.		269,413	250,000	265,753	263,996	(679)			5,416	5,416	5,799		1PE
Total Utah					269,413	250,000	265,753	263,996	(679)	0	0	5,416	5,416	5,799	XXX	XXX
939741-MT-8	WA ST GEN OBLIG UNLTD 6.250% 09/01/07 UNLTD 6.25000 09/01/2007 Aa1/AA+	06/13/2002	Baird, Robert W. & Company		681,180	600,000	680,832	676,606	(2,878)			4,574	4,574	11,146		1PE
Total Washington					681,180	600,000	680,832	676,606	(2,878)	0	0	4,574	4,574	11,146	XXX	XXX
Total United States					950,593	850,000	946,585	940,602	(3,557)	0	0	9,990	9,990	16,945	XXX	XXX
1799996 - Bonds - States, Territory, Poss - United States					950,593	850,000	946,585	940,602	(3,557)	0	0	9,990	9,990	16,945	XXX	XXX

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STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty 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)
1799999	Bonds - States, Territories and Possessions				950,593	850,000	946,585	940,602	(3,557)	0	0	9,990	9,990	16,945	XXX	XXX
010517-EH-9	AL ST DOCKS DEPT FACS 6.000% 10/01/07 REV BD 6.00000 10/01/2007 Aaa/AAA	06/13/2002	Hutchinson,Shockey,Erley&Co		280,848	250,000	280,240	278,631	(1,066)			2,217	2,217	10,708		1PE
	Total Alabama				280,848	250,000	280,240	278,631	(1,066)	0	0	2,217	2,217	10,708	XXX	XXX
040588-SQ-9	AZ ST CTFS PARTN 5.000% 03/01/06 5.00000 03/01/2006 Aaa/AAA	06/13/2002	Bear Stearns		267,270	250,000	263,823	262,269	(667)			5,001	5,001	3,715		1PE
	Total Arizona				267,270	250,000	263,823	262,269	(667)	0	0	5,001	5,001	3,715	XXX	XXX
207757-T6-2	CT ST SPL TAX OBLIG 5.000% 10/01/05 REV BD 5.00000 10/01/2005 Aaa/AAA	06/13/2002	Legg Mason Wood Walker Inc.		268,525	250,000	268,218	265,690	(981)			2,835	2,835	9,479		1PE
	Total Connecticut				268,525	250,000	268,218	265,690	(981)	0	0	2,835	2,835	9,479	XXX	XXX
197493-LJ-6	COLUMBIA CNTY GA W&S 5.700% 06/01/15 REV BD 5.70000 06/01/2015 Aaa/AAA	06/13/2002	Hutchinson,Shockey,Erley&Co		280,053	250,000	279,395	276,551	(1,081)			3,502	3,502	7,798		1PE
373383-DU-9	GEORGIA ST 5.75000 09/01/09 09/01/2009 Aaa/AAA	06/13/2002	Hutchinson,Shockey,Erley&Co		282,035	250,000	279,818	277,952	(723)			4,083	4,083	4,273		1PE
	Total Georgia				562,088	500,000	559,213	554,503	(1,804)	0	0	7,585	7,585	12,071	XXX	XXX
167484-YB-4	CITY OF CHICAGO IL 5.500% 01/01/10 5.50000 01/01/2010 Aaa/AAA	06/13/2002	Legg Mason Wood Walker Inc.		274,073	250,000	270,613	269,465	(454)			4,607	4,607	6,378		1PE
	Total Illinois				274,073	250,000	270,613	269,465	(454)	0	0	4,607	4,607	6,378	XXX	XXX
645910-AT-7	NJ ECONOMIC DEV AUTH 5.000% 07/01/05 FACS REV 5.00000 07/01/2005 Aaa/AAA	06/13/2002	Bear Stearns		266,885	250,000	268,308	265,587	(1,041)			1,298	1,298	5,799		1PE
	Total New Jersey				266,885	250,000	268,308	265,587	(1,041)	0	0	1,298	1,298	5,799	XXX	XXX
647310-WD-9	NM ST SEVERANCE TAX BD 5.000% 07/01/08 5.00000 07/01/2008 Aa2/AA	06/13/2002	Morgan Keegan & Company Inc.		585,690	550,000	591,146	587,836	(1,410)			(2,146)	(2,146)	17,340		1PE
	Total New Mexico				585,690	550,000	591,146	587,836	(1,410)	0	0	(2,146)	(2,146)	17,340	XXX	XXX
64983X-4C-5	NY ST DORM ST DORM 5.000% 07/01/07 AUTH REV BD 5.00000 08/01/2007 NR/AA	06/13/2002	Paine Webber		591,096	550,000	581,620	578,990	(1,061)			12,106	12,106	16,271		1PE
	Total New York				591,096	550,000	581,620	578,990	(1,061)	0	0	12,106	12,106	16,271	XXX	XXX
165141-CY-6	CHESAPEAKE BAY BRDG & 5.000% 07/01/07 TUN REV 5.00000 07/01/2007 NR/AAA	06/13/2002	Hutchinson,Shockey,Erley&Co		432,336	400,000	425,128	422,969	(841)			9,367	9,367	12,611		1PE
	Total Virginia				432,336	400,000	425,128	422,969	(841)	0	0	9,367	9,367	12,611	XXX	XXX
	Total United States				3,528,811	3,250,000	3,508,309	3,485,940	(9,325)	0	0	42,870	42,870	94,372	XXX	XXX
3199996	Bonds - Special Revenues - United States				3,528,811	3,250,000	3,508,309	3,485,940	(9,325)	0	0	42,870	42,870	94,372	XXX	XXX
3199999	Bonds - Special Revenues				3,528,811	3,250,000	3,508,309	3,485,940	(9,325)	0	0	42,870	42,870	94,372	XXX	XXX
079860-AB-8	BELLSOUTH CORP 6.00000 6.000% 10/15/11 10/15/2011 Aa3/A+	06/18/2002	Warburgd.		406,636	400,000	405,252	404,966	(119)			1,670	1,670	15,733		1PE
250847-DR-8	Detroit Edison Company 5.050% 10/01/05 5.05000 10/01/2005 A3/A-	06/18/2002	First National Bank Of Chicago		506,630	500,000	499,785	499,779	(28)			6,851	6,851	17,605		1PE
783876-AF-0	SBC COMMUN 5.75000 05/02/06 05/02/2006 Aa3/AA	06/18/2002	M.R. Beal & Co.		415,044	400,000	396,560	397,201	132			17,843	17,843	14,631		1
	Total United States				1,328,310	1,300,000	1,301,597	1,301,946	(15)	0	0	26,364	26,364	47,969	XXX	XXX
3899996	Bonds - Public Utilities - United States				1,328,310	1,300,000	1,301,597	1,301,946	(15)	0	0	26,364	26,364	47,969	XXX	XXX
3899999	Bonds - Public Utilities				1,328,310	1,300,000	1,301,597	1,301,946	(15)	0	0	26,364	26,364	47,969	XXX	XXX
002824-AM-2	ABBOTT LABS 5.62500 5.625% 07/01/06 07/01/2006 Aa3/AA	06/18/2002	Bank Of America Securities Se.		416,644	400,000	398,684	398,899	85			17,745	17,745	10,625		1
020012-AB-6	ALLSTATE FINANCIAL 6.150% 02/01/06 144A BOND 6.15000 02/01/2006 Aa2/AA+	06/18/2002	Advest Inc.		421,408	400,000	399,880	399,877	14			21,531	21,531	9,567		1PE
022249-AX-4	ALUMINUM CO. OF AMERICA 6.1250 06/15/2005 A1/A+	06/18/2002	Barclays Capital Inc.		423,332	400,000	386,840	391,396	617			31,936	31,936	12,658		1PE

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STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty 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)
02582J-AJ-9	AMER EXP CR MSTR TR 5.950% 12/15/06 5.9500 12/15/2006 AAA/AAA	06/18/2002	Chase Securities Inc.		524,355	500,000	484,590	491,608	892			32,747	32,747	7,933		1PE
026609-AL-1	AMERICAN HOME PRODS CORP 6.2500 03/15/2006 CORP 6.2500 03/15/2006 A3/A	06/18/2002	Barclays Capital Inc.		530,055	500,000	525,420	521,812	(1,212)			8,243	8,243	8,333		1
06423A-AF-0	BANK ONE CORP 7.6250 08/01/05 08/01/2005 AA3/A	06/18/2002	Barclays Capital Inc.		440,768	400,000	402,924	401,919	(111)			38,850	38,850	11,861		1PE
073902-BS-6	BEAR STEARNS COS INC 7.6250 02/01/2005 7.6250 02/01/2005 A2/A	06/18/2002	Lehman Brothers		432,720	400,000	431,040	427,574	(2,187)			5,146	5,146	11,861		1PE
097014-AE-4	BOEING CAPITAL CORP-GLOBAL 5.6500 05/15/06 CORP-GLOBAL 5.6500 05/15/2006 A2/AA	06/18/2002	Morgan Stanley		414,300	400,000	399,272	399,395	33			14,905	14,905	13,560		1PE
130209-M8-9	CALIFORNIA FED BANK SER 90-BN1 5.242% 08/25/30	06/01/2002	Paydown		2,511	2,511	2,511	2,511				0	0	23		1PE
163714-AE-8	CHEMICAL BANKING CORP 6.625% 08/15/05	06/18/2002	Salomon Brothers		292,963	275,000	290,813	289,324	(935)			3,639	3,639	6,377		1PE
163762-AL-1	CHASE CR CARD MSTR TR 5.980% 09/15/08	06/18/2002	Chase Securities Inc.		529,531	500,000	478,340	484,786	820			44,745	44,745	7,973		1
166751-AF-4	CHEVRON CORP 6.6250 10/01/2004 10/01/2004 AA2/AA	06/18/2002	First Tennessee Bank		429,088	400,000	398,550	399,223	11			29,865	29,865	19,139		1
172967-BF-7	CITIGROUP INC. 5.7500 05/10/06 05/10/2006 Aa2/AA	06/18/2002	Bank Of America Securities Se		417,564	400,000	399,228	399,353	31			18,211	18,211	14,119		1
17303C-BW-0	CITIBANK CREDIT CARD MASTER TR 6.6500 11/15/06 11/15/2006 AAA/AAA	06/18/2002	Chase Securities Inc.		534,063	500,000	493,711	496,217	322			37,846	37,846	19,950		1
191219-BH-6	COCA COLA ENTERPRISES 5.375% 08/15/06	06/18/2002	First Tennessee Bank		411,856	400,000	398,356	398,575	63			13,281	13,281	7,525		1
208251-AC-2	CONOCO INC 5.9000 04/15/04 04/15/2004 A3/A	06/18/2002	Paribas Corporation		312,324	300,000	289,044	294,207	631			18,117	18,117	12,095		2
22541L-AA-1	CREDIT SUISSE 5.8750 08/01/06 08/01/2006 A1/AA	06/18/2002	Warburgd.		415,332	400,000	399,512	399,620	25			15,712	15,712	9,139		1
25468P-BJ-4	WALT DISNEY CO 7.3000 02/08/05 02/08/2005 A2/A	06/18/2002	Spear Leeds & Kellogg		430,448	400,000	406,036	403,722	(285)			26,726	26,726	10,788		1PE
291011-AL-8	EMERSON ELEC CO 7.875% 06/01/05 7.8750 06/01/2005 AA1/AA	06/18/2002	Spear Leeds & Kellogg		440,696	400,000	415,360	410,039	(648)			30,657	30,657	17,500		1PE
319963-AE-4	FIRST DATA CORP 4.700% 11/01/06 11/01/2006	06/18/2002	Bear Stearns		200,528	200,000	199,712	199,731	8			797	797	5,823		1
337358-DQ-5	FIRST UNION NATL BANK 7.550% 08/18/05	06/18/2002	Merrill Lynch,Pierce,Fenner &		549,270	500,000	546,700	539,001	(2,539)			10,269	10,269	12,898		1PE
36962G-SC-9	GENERAL ELEC CAP CORP 5.650% 03/31/03	06/18/2002	First Boston		513,150	500,000	484,845	495,188	1,275			17,962	17,962	7,533		1PE
428236-AD-5	HEWLETT PACKARD CO 7.150% 06/15/05 7.1500 06/15/2005 AA2/AA	06/18/2002	Barclays Capital Inc.		427,208	400,000	404,560	403,015	(151)			24,193	24,193	14,777		1PE
438516-AN-6	HONEYWELL 6.125% 11/01/11 INTERNATIONAL INC. 6.1250 11/01/2011 11/01/2011 A2/A	06/18/2002	Spear Leeds & Kellogg		205,354	200,000	199,734	199,729	(1)			5,625	5,625	7,860		1
45920Q-BL-7	IBM CORP MTN 5.3700 09/22/03 09/22/2003 A1/A+	06/18/2002	First Boston		412,984	400,000	382,384	392,401	1,236			20,583	20,583	5,310		1PE
52555L-AB-9	STANFORD UNIVERSITY 5.850% 03/15/09 03/15/09 TAXABLE NOTES	06/18/2002	Goldman Sachs		616,716	600,000	598,920	599,141	(21)			17,575	17,575	9,360		1PE

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STATEMENT AS OF JUNE 30, 2002 OF THE Victoria Fire & Casualty 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)
617446-DW-6	MORGAN STANLEY DEAN 7.750% 06/15/05 WITTER & CO 7.7500 06/15/2005 AA3/AA-	06/18/2002	First Tennessee Bank		548,250	500,000	507,705	505,091	(264)			43,159	43,159	20,021		1
742718-BR-9	PROCTER & GAMBLE CO 6.600% 12/15/04 6.60000 12/15/2004 AA2/AA-	06/18/2002	Morgan Stanley		430,440	400,000	394,268	396,527	330			33,913	33,913	13,640		1PE
872287-AB-3	TCI COMMUNICATIONS INC 8.000% 08/01/05 SR NT	06/18/2002	Warburgd		294,000	300,000	307,659	305,092	(314)			(11,092)	(11,092)	9,333		2
87612E-AE-6	TARGET CORP 5.95000 5.950% 05/15/06 05/15/2006 A2/A+	06/18/2002	Spear Leeds & Kellogg		420,428	400,000	418,224	415,746	(810)			4,682	4,682	14,280		1
913017-BE-8	UNITED TECHNOLOGIES 4.875% 11/01/06 CORP 4.87500 11/01/2006 A2/A+	06/18/2002	First Tennessee Bank		505,725	500,000	498,680	498,808	45			6,917	6,917	15,911		1
925524-AD-2	VIACOM INC SR NT 7.750% 06/01/05	06/18/2002	First National Bank Of Chicago		437,320	400,000	436,524	430,082	(2,076)			7,238	7,238	17,222		1
931142-BD-4	WAL MART STORES INC BD 6.550% 08/10/04	06/18/2002	Advest Inc		426,300	400,000	397,088	398,304	160			27,996	27,996	9,534		1
949746-CC-3	WELLS FARGO CO 7.25000 7.250% 08/24/05	06/18/2002	Spear Leeds & Kellogg		436,164	400,000	398,448	398,891	48			37,273	37,273	9,425		1PE
Total United States					14,243,795	13,477,511	13,575,562	13,586,804	(4,908)	0	0	656,992	656,992	383,953	XXX	XXX
638539-AH-9	NATIONAL WESTMINSTER 7.375% 10/01/09 BANK PLC BD	06/18/2002	Barclays Capital Inc		443,276	400,000	398,371	398,670	(37)			44,606	44,606	21,306		1
Total Other Country					443,276	400,000	398,371	398,670	(37)	0	0	44,606	44,606	21,306	XXX	XXX
4599996 - Bonds - Industrial and Misc - United States					14,243,795	13,477,511	13,575,562	13,586,804	(4,908)	0	0	656,992	656,992	383,953	XXX	XXX
4599998 - Bonds - Industrial and Misc - Other Countries					443,276	400,000	398,371	398,670	(37)	0	0	44,606	44,606	21,306	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous					14,687,071	13,877,511	13,973,933	13,985,474	(4,945)	0	0	701,598	701,598	405,259	XXX	XXX
6099997 - Bonds - Part 4					25,197,278	24,002,121	24,428,773	24,398,334	(35,028)	0	0	798,943	798,943	612,079	XXX	XXX
6099999 - Total - Bonds					25,197,278	24,002,121	24,428,773	24,398,334	(35,028)			798,943	798,943	612,079	XXX	XXX
6599999 - Total - Preferred Stocks							XXX							XXX		XXX
7099999 - Total - Common Stocks							XXX							XXX		XXX
7199999 - Total - Preferred and Common Stocks							XXX							XXX		XXX
7299999 Totals					25,197,278	XXX	24,428,773	24,398,334	(35,028)			798,943	798,943	612,079		XXX

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

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**

