



QUARTERLY STATEMENT

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

Family Heritage Life Insurance Company of America

NAIC Group Code..... 0000, 0000 (Current Period) (Prior Period)	NAIC Company Code..... 77968	Employer's ID Number..... 34-1626521
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile U.S.
Incorporated..... August 22, 1989	Commenced Business..... November 17, 1989	
Statutory Home Office	Three Summit Park Drive, Suite 400 Cleveland Oh 44131 (Street and Number) (City or Town, State and Zip Code)	
Main Administrative Office	Three Summit Park Drive, Suite 400 Cleveland Oh 44131 (Street and Number) (City or Town, State and Zip Code)	216-520-2800 (Area Code) (Telephone Number)
Mail Address	PO BOX 31420 Cleveland Oh 44131-0420 (Street and Number or P. O. Box) (City or Town, State and Zip Code)	
Primary Location of Books and Records	Three Summit Park Drive, Suite 400 Cleveland Oh 44131 (Street and Number) (City or Town, State and Zip Code)	216-520-2800 (Area Code) (Telephone Number)
Internet Website Address	familyheritagelife.com	
Statement Contact	John A. Wise (Name) acctdept@familyheritagelife.com (E-Mail Address)	216-520-2800 (Area Code) (Telephone Number) (Extension) 216-520-2801 (Fax Number)
Policyowner Relations Contact	P.O BOX 31420 Cleveland Oh 44131-0420 (Street and Number) (City or Town, State and Zip Code)	216-520-2800 (Area Code) (Telephone Number) (Extension)

OFFICERS

President Howard L. Lewis	Treasurer Jerome E. Grabowski
Secretary Edward J. Rocheck	Actuary Jeffrey S. Morris

VICE PRESIDENTS

Edward J. Rocheck	Jerome E. Grabowski	Jeffrey S. Morris
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DIRECTORS OR TRUSTEES

Henry E. Bedford	Jerome E. Grabowski	Howard L. Lewis	Ralph W. Mosley
Edward J. Rocheck			

State of..... Ohio
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.

(Signature) Howard L. Lewis (Printed Name) President Chief Executive Officer	(Signature) Edward J. Rocheck (Printed Name) Secretary Chief Marketing Officer	(Signature) Jerome E. Grabowski (Printed Name) Treasurer Chief Financial Officer
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Subscribed and sworn to before me this

7th..day of August....., 2002

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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.....	76,594,011		76,594,011	68,245,738
2. Stocks:				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Policy loans.....			0	
6. Premium notes, including \$.....0 for first year premiums.....			0	
7. Cash (\$.....6,819,476) and short-term investments (\$.....0).....	6,819,476		6,819,476	6,102,413
8. Other invested assets.....			0	
9. Receivable for securities.....			0	
10. Aggregate write-ins for invested assets.....	0	0	0	0
11. Subtotals, cash and invested assets (Lines 1 to 10).....	83,413,487	0	83,413,487	74,348,151
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers.....			0	
12.2 Commissions and expense allowances due.....			0	
12.3 Experience rating and other refunds due.....			0	
12.4 Other amounts receivable under reinsurance contracts.....			0	
13. Electronic data processing equipment and software.....	81,742		81,742	68,786
14. Federal and foreign income tax recoverable and interest thereon (including \$.....557,315 net deferred tax asset).....	2,797,915		2,797,915	2,620,625
15. Guaranty funds receivable or on deposit.....			0	
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....0 loading).....			0	
17. Accident and health premiums due and unpaid.....	460,081		460,081	405,027
18. Investment income due and accrued.....	564,000		564,000	425,865
19. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
20. Receivable from parent, subsidiaries and affiliates.....			0	
21. Amounts receivable relating to uninsured accident and health plans.....			0	
22. Amounts due from agents.....	4,233,596	4,233,596	0	
23. Other assets nonadmitted.....	291,311	291,311	0	
24. Aggregate write-ins for other than invested assets.....	0	0	0	0
25. Total assets excluding Separate Accounts business (Lines 11 to 24).....	91,842,132	4,524,907	87,317,225	77,868,454
26. From Separate Accounts Statement.....			0	
27. Total (Lines 25 and 26).....	91,842,132	4,524,907	87,317,225	77,868,454

DETAILS OF WRITE-INS

1001.			0	
1002.			0	
1003.			0	
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0	0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0	0
2401.			0	
2402.			0	
2403.			0	
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....0 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	18,010	18,010
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	67,553,873	60,099,919
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life.....		
4.2 Accident and health.....	3,889,105	3,146,606
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
6. Provision for policyholders' dividends and coupons payable in following calendar year--estimated amounts:		
6.1 Dividends apportioned for payment to (including \$.....0 Modco Reserve).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco Reserve).....		
6.3 Coupons and similar benefits (including \$.....0 Modco Reserve).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including \$.....0 accident and health experience rating refunds.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....		
9.4 Interest Maintenance Reserve.....		
10. Commissions to agents due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	133,444	123,444
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	2,258,374	1,869,974
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	540,370	506,970
15. Federal and foreign income taxes, including \$.....0 on realized capital gains (losses) (including \$.....0 net deferred tax liability).....	2,707,394	2,239,104
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....		
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	152,328	142,617
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve.....	125,000	100,000
24.2 Reinsurance in unauthorized companies.....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
24.4 Payable to parent, subsidiaries and affiliates.....		
24.5 Drafts outstanding.....		
24.6 Liability for amounts held under uninsured accident and health plans.....		
24.7 Funds held under coinsurance.....		
24.8 Payable for securities.....		
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	21,689	15,425
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25).....	77,399,587	68,262,069
27. From Separate Accounts Statement.....		
28. Total Liabilities (Line 26 and 27).....	77,399,587	68,262,069
29. Common capital stock.....	2,520,000	2,520,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	2,483,000	2,483,000
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	4,914,638	4,603,385
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	7,397,638	7,086,385
38. Totals of Lines 29, 30 and 37.....	9,917,638	9,606,385
39. Totals of Lines 28 and 38.....	87,317,225	77,868,454

DETAILS OF WRITE-INS

2501. Unclaimed Property.....	21,689	15,425
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	21,689	15,425
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	22,858,473	18,320,985	38,813,672
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	2,725,500	2,357,508	4,830,166
4. Amortization of Interest Maintenance Reserve (IMR).....			
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....			
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0
9. Totals (Lines 1 to 8.3).....	25,583,973	20,678,493	43,643,838
10. Death benefits.....			
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....			
13. Disability benefits and benefits under accident and health contracts.....	4,412,452	3,357,500	6,241,831
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....			
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....			
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	7,871,198	6,616,725	14,404,457
20. Totals (Lines 10 to 19).....	12,283,650	9,974,225	20,646,288
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	6,842,191	5,491,045	11,557,582
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	3,788,872	3,012,867	6,775,820
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	547,432	545,143	942,034
25. Increase in loading on deferred and uncollected premiums.....			
26. Net transfers to or (from) Separate Accounts.....			
27. Aggregate write-ins for deductions.....	0	0	0
28. Totals (Lines 20 to 27).....	23,462,145	19,023,280	39,921,724
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	2,121,828	1,655,213	3,722,114
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	2,121,828	1,655,213	3,722,114
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	1,425,000	890,000	1,991,376
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	696,828	765,213	1,730,738
34. Net realized capital gains or (losses) less capital gains tax of \$.....0 (excluding taxes of \$.....0 and transferred to the IMR).....			
35. Net income (Line 33 plus Line 34).....	696,828	765,213	1,730,738
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	9,606,385	8,150,109	8,150,109
37. Net income (Line 35).....	696,828	765,213	1,730,738
38. Change in net unrealized capital gains (losses).....			
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	34,000		
41. Change in nonadmitted assets and related items.....	(394,575)	(444,182)	99,310
42. Change in liability for reinsurance in unauthorized companies.....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(25,000)		(55,000)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....		513,000	581,228
50. Capital changes:			
50.1 Paid in.....			
50.2 Transferred from surplus (Stock Dividend).....			
50.3 Transferred to surplus.....			
51. Surplus adjustment:			
51.1 Paid in.....			
51.2 Transferred to capital (Stock Dividend).....			
51.3 Transferred from capital.....			
51.4 Change in surplus as a result of reinsurance.....			
52. Dividends to stockholders.....			(900,000)
53. Aggregate write-ins for gains and losses in surplus.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	311,253	834,031	1,456,276
55. Capital and surplus as of statement date (Lines 36 + 54).....	9,917,638	8,984,140	9,606,385

DETAILS OF WRITE-INS

08.301.			
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	0	0
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0	0
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts.....	22,803,419	38,735,331
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	1,464,796	2,646,690
5. Commissions and expense allowances on reinsurance ceded.....		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
7. Aggregate write-ins for miscellaneous income.....	15,975	128,597
8. Total (Lines 1 to 7).....	24,284,190	41,510,618
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		
12. Disability benefits and benefits under accident and health contracts.....	4,087,452	6,031,023
13. Coupons, guaranteed annual pure endowments and similar benefits.....		
14. Surrender benefits and withdrawals for life contracts.....		
15. Group conversions.....		
16. Interest and adjustments on contract or deposit-type contract funds.....		
17. Payments on supplementary contracts with life contingencies.....		
18. Total (Lines 9 to 17).....	4,087,452	6,031,023
19. Commissions on premiums, annuity considerations and deposit-type contract funds.....	6,832,191	11,533,453
20. Commissions and expense allowances on reinsurance assumed.....		
21. General insurance expenses.....	3,400,472	6,504,842
22. Insurance taxes, licenses and fees, excluding federal income taxes.....	514,032	839,534
23. Net transfers to or (from) Separate Accounts.....		
24. Aggregate write-ins for deductions.....	482,980	500,000
25. Total (Lines 18 to 24).....	15,317,127	25,408,852
26. Dividends paid to policyholders.....		
27. Federal income taxes (excluding tax on capital gains).....	1,100,000	2,000,000
28. Total (Lines 25 to 27).....	16,417,127	27,408,852
29. Net cash from operations (Line 8 minus Line 28).....	7,867,063	14,101,766
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds.....	5,350,000	24,000,000
30.2 Stocks.....		
30.3 Mortgage loans.....		
30.4 Real estate.....		
30.5 Other invested assets.....		
30.6 Net gains or (losses) on cash and short-term investments.....		
30.7 Miscellaneous proceeds.....		
30.8 Total investment proceeds (Lines 30.1 to 30.7).....	5,350,000	24,000,000
31. Net tax on capital gains (losses).....		
32. Total (Line 30.8 minus Line 31).....	5,350,000	24,000,000
33. Cost of investments acquired (long-term only):		
33.1 Bonds.....	12,500,000	39,193,649
33.2 Stocks.....		
33.3 Mortgage loans.....		
33.4 Real estate.....		
33.5 Other invested assets.....		
33.6 Miscellaneous applications.....		
33.7 Total investments acquired (lines 33.1 to 33.6).....	12,500,000	39,193,649
34. Net increase (or decrease) in policy loans and premium notes.....		
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34).....	(7,150,000)	(15,193,649)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in.....		
36.2 Borrowed money \$.....0 less amounts repaid \$.....0.....		
36.3 Capital notes \$.....0 less amounts repaid \$.....0.....		
36.4 Deposits on deposit-type contracts funds and other liabilities without life or disability contingencies.....		
36.5 Other cash provided.....		
36.6 Total (Lines 36.1 to 36.5).....	0	0
37. Cash applied:		
37.1 Dividends to stockholders paid.....		900,000
37.2 Interest on indebtedness.....		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....		
37.4 Other applications (net).....		
37.5 Total (Lines 37.1 to 37.4).....	0	900,000
38. Net cash from financing and miscellaneous sources (Lines 36.6 minus Line 37.5).....	0	(900,000)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38).....	717,063	(1,991,883)
40. Cash and short-term investments:		
40.1 Beginning of year.....	6,102,413	8,094,296
40.2 End of period (Line 39 plus Line 40.1).....	6,819,476	6,102,413
DETAILS OF WRITE-INS		
0701. Increase in items not allocated / unclaimed funds lother.....	15,975	29,287
0702. Increase in amount due parent.....		
0703. Decrease in non-admitted assets.....		99,310
0798. Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799. Total (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	15,975	128,597
2401. Increase in non-admitted assets.....	394,575	
2402. Decrease in amount due parent.....		500,000
2403.	88,405	
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0
2499. Total (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	482,980	500,000

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....			20,100
3. Ordinary individual annuities.....			
4. Credit life (group & individual).....			
5. Group life insurance.....			
6. Group annuities.....			
7. A&H - group.....			
8. A&H - credit (group & individual).....			
9. A&H - other.....	22,858,473	18,320,985	38,793,572
10. Aggregate of all other lines of business.....	.0	.0	.0
11. Subtotal.....	22,858,473	18,320,985	38,813,672
12. Deposit-type contracts.....			
13. Total.....	22,858,473	18,320,985	38,813,672

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	.0	.0	.0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	.0	.0	.0

NOTES TO FINANCIAL STATEMENTS1. Summary of Significant Accounting Policies

This is a statement of the accounting principles and methods applied in preparing these statutory financial statements.

A. Accounting Practices

The company presents these financial statements on the basis of accounting principles prescribed or permitted by the Ohio Insurance Department. The National Association of Insurance Commissioners (NAIC) Accounting Practices and Procedures Manual, version effective January 1, 2001, (NAIC SAP) has been adopted by 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

Life premiums are recognized as income over the premium paying period of the related policies. Health premiums are earned ratably over the terms of the related insurance policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

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 constant yield method.
3. Liabilities for losses and loss/claim adjustment expenses for accident and health contracts are estimated by the Company's valuation actuary using statistical claim development models and tabular reserves employing mortality/morbidity tables.

2. Accounting Changes and Correction of Errors

A. Correction of Errors: None

B. Cumulative Effect of Changes in Accounting Principles: None

3. Business Combinations and Goodwill - not applicable4. Discontinued Operations - not applicable5. Investments

- A. Mortgage Loans - not applicable
- B. Debt Restructuring - not applicable
- C. Reverse Mortgages - not applicable
- D. Loan-Backed Securities - not applicable
- E. Repurchase Agreements - not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies - not applicable7. Investment Income - No investment income due or accrued was nonadmitted at June 30, 2002.8. Derivative Instruments - not applicable9. Income Taxes

The components of deferred tax assets as of June 30, 2002 are as follows:

A. Deferred Tax Asset (DTA):

Proxy DAC	\$ 557,315
Net Change During 2002 in the DTA's	<u>\$ 0</u>

B. Components of total income tax for the year as follows:

Current Paid and Payable	
Federal	\$ 1,425,000
Deferred Tax Change	<u>-0-</u>
Total Income Tax Current and Deferred	<u>\$ 1,425,000</u>

C. A reconciliation between the standard Federal income tax rate and the effective tax rate for 2001, follows:

Standard Federal Income Tax Rate	34.0%
Small Company Deduction	(10.9)
Proxy DAC	10.4
Reserves	17.0

NOTES TO FINANCIAL STATEMENTS

Other	<u>3.1</u>
Effective Tax Rate	<u>53.6%</u>

D. The Company does not have any operating loss or tax credit carryforwards available for tax purposes.

E. The Company's tax return is not consolidated with any other entity.

10. Information concerning Parent

Subsidiaries and Affiliates

A. The Company is the wholly-owned subsidiary of Southwestern American Financial Corporation ("SAFC").

B. & C. The Company and SAFC operate under a cost-sharing agreement approved by the State of Ohio. Costs incurred by the Company under this agreement were \$3,650,815 and \$3,753,855 for the years 2001 and 2000, respectively. The Company owed SAFC \$375,668 and \$303,594 at year end 2001 and 2000, respectively. These amounts are generally paid within 45 days of the period's end.

D. None.

E. There are no guarantees or undertakings for the benefit of affiliated party, other than that disclosed in these Notes.

F. There are no material management or service contacts and cost-sharing arrangements involving the Company and any related party other than disclosed in these Notes.

G. SAFC is 82% owned by Southwestern/Great American, Inc., a Nashville, TN company.

H., I. and J. - Not applicable

11. Debt - None12. Retirement Plans, Deferred compensation, Postemployment Benefits, Compensated Absences and Other Postretirement Benefit Plans

A., B. and C. Defined Benefit Plan - not applicable

D. Consolidated/Holding Company Plans

The Company's employees participate in its ultimate controlling entity's profit-sharing plan. The plan is funded currently and can be cancelled at any time. Funds are self-directed by all employees.

E. Compensated absences/vacation pay is recorded as an accrued liability in salaries and wages general expense.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

1. The Company's capital is common stock, 750 shares authorized, 210 issued and outstanding, \$12,000 per share par value. There are no other classes of capital stock.

2. The Company has no preferred stock.

3. 4. and 5. Dividends on company stock are paid as declared by its Board of Directors and are subject to regulations of the State of Ohio. A \$900,000 dividend was paid in 2001. No dividend was paid in 2000.

6. 7. and 8. Not applicable

9. The portion of unassigned funds surplus represented or (reduced) by each item below is as follows:

Unrealized gains and losses	-0-
Nonadmitted asset values	(4,524,907)
Separate account business	None
Asset valuation reserve	(125,000)
Reinsurance in unauthorized companies	-0-

10. 11. and 12. - Not applicable

14. Contingencies

A. Contingent Commitments - None

B. Assessments

The Company estimates that insolvencies will result in future guaranty fund assessments against the Company of \$90,000. This amount has been recorded as a liability on June 30, 2002.

C. Gain Contingencies - None

D. All Other Contingencies

Various liabilities arise in the normal course of the Company's business and have been recorded. We believe that any ultimate contingent losses will not have a material adverse effect on the Company's future results of operations and financial position.

15. Leases

A. Lessee Leasing Arrangements

NOTES TO FINANCIAL STATEMENTS

The Company leases office, furniture and equipment under various noncancelable operating leases that expire through 2005. Rental expense for 2001 and 2000 was approximately \$302,000 and \$286,000, respectively.

At December 31, 2001, the minimum aggregate rental commitments are as follows for the five succeeding years:

<u>Year Ended December 31</u>	<u>Operating Leases</u>
2002	\$348,000
2003	268,000
2004	9,000
2005	5,000
2006	-0-

The Company has no sublease or sale-leaseback transactions.

B. Lessor Leases - Not applicable

16. Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk - None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - Not applicable

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans - Not applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not applicable

20. Other Items

A. Extraordinary Items - Not applicable

B. Troubled Debt Restructuring - Not applicable

C. Other Disclosures

Assets in the amount of \$8,925,000 at June 30, 2002, and December 31, 2001 and 2000, respectively, were on deposit with government authorities or trustees as required by law.

D. Balance That is Reasonably Possible to be Uncollectible

No admitted assets are considered as reasonably possible to be uncollectible.

21. Events Subsequent

Type 1 - Not applicable.

Type 11 - Not applicable.

22. Reinsurance - none

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not applicable

24. Change in incurred Losses and Loss Adjustment Expenses

Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events or prior years developed as anticipated during 2001. See Schedule H - Part 3 and the Five Year Historical Data. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2001 or since. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

25. Intercompany Pooling Arrangements - Not applicable

26. Reserves for Life Contracts and Deposit-Type Contracts

1. The Company's only life product is single premium whole life product, and there are no deferred fractional premiums. The Company does not return the portion of the final premium for periods beyond the date of death.
2. The Company does not currently issue substandard policies, and does not have any substandard policies in force.
3. There are no policies where the gross premiums are less than the net premiums.
4. Tabular Interest and Tabular Cost shown on Page 7 have been determined by formula as described in the instructions for Page 7.
5. None
6. None

27. Variable Annuities with Guaranteed Living Benefits - not applicable

28. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics - Not applicable

29. Premium and Annuity Considerations Deferred and Uncollected - Not applicable

30. Separate Accounts - 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 [] No [X]
If yes, attach an organizational chart.

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

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

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

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

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/1996.....

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).08/15/1997.....

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

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

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

9.2 If yes, explain:..... _____

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

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

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

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.....	\$.....0	\$.....0
13.22 Preferred Stock.....	\$.....0	\$.....0
13.23 Common Stock.....	\$.....0	\$.....0
13.24 Short-Term Investments.....	\$.....0	\$.....0
13.25 Mortgages, Loans or Real Estate.....	\$.....0	\$.....0
13.26 All Other.....	\$.....0	\$.....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$.....0	\$.....0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$.....0	\$.....0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above.....	\$.....0	\$.....0

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

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

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

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

1 Name of Custodian(s)	2 Custodian Address
National City Bank	P.O. Box 5756, Cleveland OH 44101-0756

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

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

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address

**General Interrogatories-Part 2
NONE**

**Sch. A-Verification
NONE**

**Sch. B-Verification
NONE**

**Sch. 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
BONDS								
1. Class 1.....	75,745,242	3,500,000	3,250,000	598,769	75,745,242	76,594,011		67,996,717
2. Class 2.....								249,021
3. Class 3.....								
4. Class 4.....								
5. Class 5.....								
6. Class 6.....								
7. Total Bonds.....	75,745,242	3,500,000	3,250,000	598,769	75,745,242	76,594,011	0	68,245,738
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....								
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock.....	75,745,242	3,500,000	3,250,000	598,769	75,745,242	76,594,011	0	68,245,738

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Purchase Price	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals.....		NONE			
		XXX			

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	4,498,923	0	0	4,999,266
2. Cost of short-term investments acquired.....				4,498,923
3. Increase (decrease) by adjustment.....				
4. Increase (decrease) by foreign exchange adjustment.....				
5. Total profit (loss) on disposal of short-term investments.....				
6. Consideration received on disposal of short-term investments.....	4,498,923			4,999,266
7. Book/adjusted carrying value, current period.....	0	0	0	4,498,923
8. Total valuation allowance.....				
9. Subtotal (Lines 7 plus 8).....	0	0	0	4,498,923
10. Total nonadmitted amounts.....				
11. Statement value (Lines 9 minus 10).....	0	0	0	4,498,923
12. Income collected during period.....	1,077			15,734
13. Income earned during period.....	1,077			14,334

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. S
NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Business Only				
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity Considerations			
1. Alabama.....AL	YES			541,850		
2. Alaska.....AK	NO					
3. Arizona.....AZ	YES			155,758		
4. Arkansas.....AR	YES			699,199		
5. California.....CA	YES			170,760		
6. Colorado.....CO	YES			132,313		
7. Connecticut.....CT	YES			255		
8. Delaware.....DE	YES			534		
9. District of Columbia.....DC	YES			773		
10. Florida.....FL	YES			317,543		
11. Georgia.....GA	YES			737,553		
12. Hawaii.....HI	NO					
13. Idaho.....ID	YES			9,000		
14. Illinois.....IL	YES			2,151,373		
15. Indiana.....IN	YES			2,112,707		
16. Iowa.....IA	YES			31,900		
17. Kansas.....KS	YES			547,881		
18. Kentucky.....KY	YES			61,877		
19. Louisiana.....LA	YES			175,706		
20. Maine.....ME	YES			99,364		
21. Maryland.....MD	YES			74,346		
22. Massachusetts.....MA	NO					
23. Michigan.....MI	YES			11,343		
24. Minnesota.....MN	NO					
25. Mississippi.....MS	YES			101,959		
26. Missouri.....MO	YES			336,714		
27. Montana.....MT	YES			116,138		
28. Nebraska.....NE	YES			1,190,356		
29. Nevada.....NV	YES			13,508		
30. New Hampshire.....NH	NO					
31. New Jersey.....NJ	NO					
32. New Mexico.....NM	YES			108,451		
33. New York.....NY	NO					
34. North Carolina.....NC	YES			1,155,491		
35. North Dakota.....ND	YES			10,056		
36. Ohio.....OH	YES			5,998,945		
37. Oklahoma.....OK	YES			67,983		
38. Oregon.....OR	YES			57,511		
39. Pennsylvania.....PA	YES			130,925		
40. Rhode Island.....RI	YES			246		
41. South Carolina.....SC	YES			186,759		
42. South Dakota.....SD	YES			943,732		
43. Tennessee.....TN	YES			948,191		
44. Texas.....TX	YES			2,496,764		
45. Utah.....UT	YES			2,145		
46. Vermont.....VT	NO					
47. Virginia.....VA	YES			850,833		
48. Washington.....WA	YES			32,083		
49. West Virginia.....WV	YES			7,839		
50. Wisconsin.....WI	NO					
51. Wyoming.....WY	YES			14,755		
52. American Samoa.....AS	NO					
53. Guam.....GU	NO					
54. Puerto Rico.....PR	YES					
55. US Virgin Islands.....VI	NO					
56. Canada.....CN	NO					
57. Aggregate Other Alien.....OT	XXX	0	0	0	0	0
58. Subtotal.....(a) 43		0	0	22,803,419	0	0
90. Reporting entity contributions for employee benefit plans.....	XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period.....	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions.....	XXX					
94. Aggregate other amounts not allocable by State.....	XXX	0	0	0	0	0
95. Totals (Direct Business).....	XXX	0	0	22,803,419	0	0
96. Plus Reinsurance Assumed.....	XXX					
97. Totals (All Business).....	XXX	0	0	22,803,419	0	0
98. Less Reinsurance Ceded.....	XXX					
99. Totals (All Business) less Reinsurance Ceded.....	XXX	0	0	22,803,419	0	0

DETAILS OF WRITE-INS

5701.	XXX					
5702.	XXX					
5703.	XXX					
5798. Summary of remaining write-ins for line 57 from overflow page.....	XXX	0	0	0	0	0
5799. Total (Lines 5701 thru 5703 plus 5798) (Line 57 above).....	XXX	0	0	0	0	0
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for line 94 from overflow page.....	XXX	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX	0	0	0	0	0

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

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

None

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

YES

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

NO

EXPLANATIONS:

BAR CODE:



**Overflow Page
NONE**

**Sch. A-Part 2
NONE**

**Sch. A-Part 3
NONE**

**Sch. B-Part 1
NONE**

**Sch. B-Part 2
NONE**

**Sch. BA-Part 1
NONE**

**Sch. BA-Part 2
NONE**

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - U.S. Government								
3133MN-4K-4.....	Federal Home Loan Bank.....	04/03/2002.....	Suntrust.....		500,000	500,000		1.....
3133MN-FN-6.....	Federal Home Loan Bank.....	04/18/2002.....	Suntrust.....		500,000	500,000		1.....
3133MN-N7-2.....	Federal Home Loan Bank.....	05/02/2002.....	Suntrust.....		1,000,000	1,000,000		1.....
3133MN-PG-0.....	Federal Home Loan Bank.....	05/08/2002.....	First Union.....		500,000	500,000		1.....
3133MP-AG-1.....	Federal Home Loan Bank.....	06/05/2002.....	Suntrust.....		500,000	500,000		1.....
3133MP-G8-3.....	Federal Home Loan Bank.....	06/18/2002.....	Suntrust.....		500,000	500,000		1.....
0399999.	Total - Bonds - U.S. Government.....				3,500,000	3,500,000	0	XXX.....
6099997.	Total - Bonds - Part 3.....				3,500,000	3,500,000	0	XXX.....
6099999.	Total - Bonds.....				3,500,000	3,500,000	0	XXX.....
7299999.	Total - Bonds, Preferred and Common Stocks.....				3,500,000	XXX	0	XXX.....

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
Bonds - U.S. Government																
3133MK-YG-6..	Federal Home Loan Bank.....	04/30/2002	Federal Home Loan Bank @100.....	.....	.....1,000,000	.....1,000,000	.....1,000,000	.....1,000,000	.....	.....	.....	.....	.....0	.....17,675	.....	1.....
3133ME-K2-6..	Federal Home Loan Bank.....	05/10/2002	Federal Home Loan Bank @100.....	.....	.....250,000	.....250,000	.....250,000	.....250,000	.....	.....	.....	.....	.....0	.....8,750	.....	1.....
3133ML-CP-8..	Federal Home Loan Bank.....	05/13/2002	Federal Home Loan Bank @100.....	.....	.....1,000,000	.....1,000,000	.....1,000,000	.....1,000,000	.....	.....	.....	.....	.....0	.....17,000	.....	1.....
3133MH-LV-4..	Federal Home Loan Bank.....	06/28/2002	Federal Home Loan Bank @100.....	.....	.....1,000,000	.....1,000,000	.....1,000,000	.....1,000,000	.....	.....	.....	.....	.....0	.....49,125	.....	1.....
0399999.	Total - Bonds - U.S. Government.....				.....3,250,000	.....3,250,000	.....3,250,000	.....3,250,000	.....0	.....0	.....0	.....0	.....0	.....92,550	.....0	XXX..
6099997.	Total - Bonds - Part 4.....				.....3,250,000	.....3,250,000	.....3,250,000	.....3,250,000	.....0	.....0	.....0	.....0	.....0	.....92,550	.....0	XXX..
6099999.	Total - Bonds.....				.....3,250,000	.....3,250,000	.....3,250,000	.....3,250,000	.....0	.....0	.....0	.....0	.....0	.....92,550	.....0	XXX..
7299999.	Total - Bonds, Preferred and Common Stocks.....				.....3,250,000	.....XXX.....	.....3,250,000	.....3,250,000	.....0	.....0	.....0	.....0	.....0	.....92,550	.....0	XXX..

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

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
Open Depositories							
National City Bank Cleveland, OH.....	1.540	15,806	10,000	3,819,438	5,209,238	6,375,182	.....
Suntrust Nashville, TN.....	1.441	1,671		528,988	230,746	331,215	.....
0199998. Deposits in.....3 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories.....	XXX	448		100,866	100,866	110,879	.....
0199999. Total Open Depositories.....	XXX	17,925	10,000	4,449,292	5,540,850	6,817,276	XXX
0399999. Total Cash on Deposit.....	XXX	17,925	10,000	4,449,292	5,540,850	6,817,276	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	2,280	2,300	2,200	XXX
0599999. Total Cash.....	XXX	17,925	10,000	4,451,572	5,543,150	6,819,476	XXX

Overflow Page for Write-Ins