



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2002
OF THE CONDITION AND AFFAIRS OF THE
OHIO MUTUAL INSURANCE COMPANY

NAIC Group Code	0963 (Current Period)	0963 (Prior Period)	NAIC Company Code	10202	Employer's ID Number	34-4320350
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States					
Incorporated	03/05/1901		Commenced Business	03/05/1901		
Statutory Home Office	1725 HOPLEY AVENUE (Street and Number)		BUCYRUS, OH 44820-0111 (City, or Town, State and Zip Code)			
Main Administrative Office	1725 HOPLEY AVENUE (Street and Number)					
	BUCYRUS, OH 44820-0111 (City or Town, State and Zip Code)		(419)562-3011- (Area Code) (Telephone Number)			
Mail Address	1725 HOPLEY AVENUE (Street and Number or P.O. Box)		BUCYRUS, OH 44820-0111 (City, or Town, State and Zip Code)			
Primary Location of Books and Records			1725 HOPLEY AVENUE (Street and Number)			
	BUCYRUS, OH 44820-0111 (City, or Town, State and Zip Code)		(419)562-3011- (Area Code) (Telephone Number)			
Internet Website Address	WWW.OMIG.COM					
Statutory Statement Contact	ROBERT MONROE WARREN, MR (Name)		(419)563-0810- (Area Code)(Telephone Number)(Extension)			
	BWARREN@OMIG.COM (E-Mail Address)		(888)895-7720 (Fax Number)			
Policyowner Relations Contact			1725 Hopley Avenue (Street and Number)			
	Bucyrus, OH 44820 (City, or Town, State and Zip Code)		(419)563-0990- (Area Code) (Telephone Number)(Extension)			

OFFICERS

Acting CEO	WILLIAM REX BOOHER MR.
Secretary	RANDY LEE WALKER MR.
Treasurer	RANDY LEE WALKER MR.

VICE PRESIDENTS

TODD EMERY ALBERT MR. KENNETH CECIL FARRELL MR. THOMAS MICHAEL HOLTHOUSE MR.	NED PRESTON ELLIS MR. FRANKLIN ALLEN HALL MR. # MARYLYN SUE STRANG MRS.
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DIRECTORS OR TRUSTEES

RICHARD NOLAN ADAMS MR. ALBERT MICHAEL HEISTER MR. SUSAN PORTER MRS. RANDY LEE WALKER MR.	WILLIAM REX BOOHER MR. JERRY LEE PAYNE MR. JOHN REDON PURSE MR. THOMAS EUGENE WOOLLEY MR.
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State of Ohio
County of Crawford ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of the 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 manuals 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) WILLIAM REX BOOHER (Printed Name) Acting CEO	(Signature) MARYLYN SUE STRANG (Printed Name) Assistant Secretary	(Signature) ROBERT MONROE WARREN (Printed Name) Assistant Treasurer
Subscribed and sworn to before me this day of , 2002	a. Is this an original filing? b. If no, 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes[X] No[]
(Notary Public Signature)		

ASSETS

		Current Statement Date			4
		1	2	3	
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
1.	Bonds	9,660,476		9,660,476	8,663,070
2.	Stocks:				
2.1	Preferred stocks	74,822		74,822	80,282
2.2	Common stocks	47,593,834		47,593,834	48,916,145
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)	3,148,849		3,148,849	1,798,023
4.2	Properties held for the production of income (less \$..... encumbrances)				
4.3	Properties held for sale (less \$..... encumbrance)				
5.	Cash (\$.....2,982,825 and short-term investments \$.....)	2,982,825		2,982,825	3,909,471
6.	Other invested assets	551,475		551,475	551,168
7.	Receivable for securities				
8.	Aggregate write-ins for invested assets				
9.	Subtotals, cash and invested assets (Lines 1 to 8)	64,012,281		64,012,281	63,918,159
10.	Agents' balances or uncollected premiums:				
10.1	Premiums and agents' balances in course of collection	866,488	124,837	741,651	3,145,467
10.2	Premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums)	6,030,897		6,030,897	3,794,016
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	490,235		490,235	801,680
15.	Federal and foreign income tax recoverable and interest thereon (including \$.....52,616 net deferred tax asset)	602,616		602,616	241,109
16.	Guaranty funds receivable or on deposit				
17.	Electronic data processing equipment and software	363,638	363,638		
18.	Interest, dividends and real estate income due and accrued	141,919		141,919	109,904
19.	Net adjustments in assets and liabilities due to foreign exchange rates				
20.	Receivable from parent, subsidiaries and affiliates	386,455		386,455	100,363
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	182,083	182,083		
25.	Aggregate write-ins for other than invested assets				
26.	Total assets excluding protected cell assets (Lines 9 through 25) ...	73,076,612	670,558	72,406,054	72,110,698
27.	Protected cell assets				
28.	TOTALS (Lines 26 and 27)	73,076,612	670,558	72,406,054	72,110,698
DETAILS OF WRITE-INS					
0801	.....			
0802	.....			
0803	.....			
0898.	Summary of remaining write-ins for Line 8 from overflow page				
0899.	TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)				
2501.	.....			
2502.	.....			
2503	.....			
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Statement Date	December 31, Prior Year
1.	Losses (current accident year \$.....)	932,810	1,087,332
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses	207,710	176,652
4.	Commissions payable, contingent commissions and other similar charges	592,312	448,996
5.	Other expenses (excluding taxes, licenses and fees)	408,945	163,110
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	34,667	21,476
7.	Federal and foreign income taxes (including \$..... on realized capital gains (losses) (including \$.....17,875 net deferred tax liability)	17,875	48,449
8.	Borrowed money \$..... and interest thereon \$.....		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$..... and including warranty reserves of \$.....)	55,608	
10.	Advance premium		
11.	Dividends declared and unpaid:		
11.1	Stockholders		
11.2	Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	310,283	
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others	130	
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		
19.	Payable to parent, subsidiaries and affiliates	1,000,000	1,000,000
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	3,692,703	3,867,293
24.	TOTAL liabilities excluding protected cell liabilities (Lines 1 through 23)	7,253,043	6,813,308
25.	Protected cell liabilities		
26.	TOTAL liabilities (Lines 24 and 25)	7,253,043	6,813,308
27.	Aggregate write-ins for special surplus funds		
28.	Common capital stock		
29.	Preferred capital stock		
30.	Aggregate write-ins for other than special surplus funds		
31.	Surplus notes		
32.	Gross paid in and contributed surplus		
33.	Unassigned funds (surplus)	65,153,011	65,297,390
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)	65,153,011	65,297,390
36.	TOTALS	72,406,054	72,110,698
DETAILS OF WRITE-INS			
2301.	DEFERRED PREMIUM INCOME	3,317,395	3,444,740
2302.	OTHER LIABILITIES	357,852	408,626
2303.	UNCLAIMED FUNDS	17,456	13,927
2398.	Summary of remaining write-ins for Line 23 from overflow page		
2399.	TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above)	3,692,703	3,867,293
2701			
2702			
2703			
2798.	Summary of remaining write-ins for Line 27 from overflow page		
2799.	TOTALS (Lines 2701 through 2703 plus 2798) (Line 27 above)		
3001			
3002			
3003			
3098.	Summary of remaining write-ins for Line 30 from overflow page		
3099.	TOTALS (Lines 3001 through 3003 plus 3098) (Line 30 above)		

STATEMENT AS OF

SEPTEMBER 30, 2002 OF THE OHIO MUTUAL INSURANCE COMPANY

STATEMENT OF INCOME

		1	2	3
		Current Year to Date	Prior Year to Date	Prior Year Ended December 31
UNDERWRITING INCOME				
1.	Premiums earned			
1.1	Direct (written \$.....6,503,608)	9,171,655	9,426,653	12,876,423
1.2	Assumed (written \$.....2,723,656)			
1.3	Ceded (written \$.....1,628,231)	1,628,231	1,707,199	2,108,868
1.4	Net (written \$.....7,599,033)	7,543,424	7,719,454	10,767,555
DEDUCTIONS:				
2.	Losses incurred (current accident year \$.....)			
2.1	Direct	5,138,948	4,161,615	5,209,391
2.2	Assumed	1,350,071	2,948,302	3,442,881
2.3	Ceded	2,066,154	1,391,039	1,793,593
2.4	Net	4,422,865	5,718,878	6,858,679
3.	Loss expenses incurred	1,007,087	819,439	1,107,290
4.	Other underwriting expenses incurred	3,294,409	2,736,685	3,824,047
5.	Aggregate write-ins for underwriting deductions			
6.	Total underwriting deductions (Lines 2 through 5)	8,724,361	9,275,002	11,790,016
7.	Net income of protected cells			
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(1,180,937)	(1,555,548)	(1,022,461)
INVESTMENT INCOME				
9.	Net investment income earned	2,305,726	541,348	682,843
10.	Net realized capital gains (losses)	(3,317)	78,561	77,969
11.	Net investment gain (loss) (Lines 9 + 10)	2,302,409	619,909	760,812
OTHER INCOME				
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered \$..... amount charged off \$.....35,104)	(35,104)	(53,699)	(71,590)
13.	Finance and service charges not included in premiums	91		
14.	Aggregate write-ins for miscellaneous income	(80,652)	28,462	(2,115)
15.	Total other income (Lines 12 through 14)	(115,665)	(25,237)	(73,705)
16.	Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	1,005,807	(960,876)	(335,354)
17.	Dividends to policyholders			
18.	Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,005,807	(960,876)	(335,354)
19.	Federal and foreign income taxes incurred	(350,000)	(350,000)	(200,000)
20.	Net income (Line 18 minus Line 19) (to Line 22)	1,355,807	(610,876)	(135,354)
CAPITAL AND SURPLUS ACCOUNT				
21.	Surplus as regards policyholders, December 31 prior year	65,297,390	57,590,841	57,590,841
GAINS AND (LOSSES) IN SURPLUS				
22.	Net income (from Line 20)	1,355,807	(610,876)	(135,354)
23.	Net unrealized capital gains or losses	(1,327,804)	5,351,883	8,193,375
24.	Change in net unrealized foreign exchange capital gain (loss)			
25.	Change in net deferred income tax	42,081	(33,815)	(10,187)
26.	Change in nonadmitted assets	(212,909)	31,515	(16,634)
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			2,847
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			(1,000,000)
33.	Net remittances from or (to) Home Office			
34.	Dividends to stockholders			
35.	Change in treasury stock			
36.	Aggregate write-ins for gains and losses in surplus	(1,554)	548,711	672,502
37.	Change in surplus as regards policyholders for the year (Lines 22 through 36)	(144,379)	5,287,418	7,706,549
38.	Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	65,153,011	62,878,259	65,297,390
DETAILS OF WRITE-INS				
0501	.....		
0502	.....		
0503	.....		
0598.	Summary of remaining write-ins for Line 5 from overflow page			
0599.	TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401.	COMMISSION INCOME	26,973	36,885	45,279
1402.	RENTAL & OTHER SERVICES	136,425	132,900	177,200
1403.	OTHER INCOME / EXPENSE	(244,050)	(141,323)	(224,594)
1498.	Summary of remaining write-ins for Line 14 from overflow page			
1499.	TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(80,652)	28,462	(2,115)
3601.	GOODWILL		1,342	1,343
3602.	PRIOR YEAR TAX EFFECT	(1,554)	40,000	(50,100)
3603.	MERGERS		507,369	507,369
3698.	Summary of remaining write-ins for Line 36 from overflow page			213,890
3699.	TOTALS (Lines 3601 through 3603 plus 3698) (Line 36 above)	(1,554)	548,711	672,502

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations			
1.	Premiums collected net of reinsurance	8,076,251	8,553,185
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	5,241,971	8,527,747
3.	Underwriting expenses paid	2,892,066	3,645,657
4.	Other underwriting income (expenses)		
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(57,786)	(3,620,219)
6.	Net investment income	2,295,645	808,233
7.	Other income (expenses):		
7.1	Agents' balances charged off	(35,104)	(71,590)
7.2	Net funds held under reinsurance treaties		
7.3	Net amount withheld or retained for account of others		
7.4	Aggregate write-ins for miscellaneous items	(80,561)	(2,115)
7.5	TOTAL other income (Lines 7.1 to 7.4)	(115,665)	(73,705)
8.	Dividends to policyholders on direct business, less \$..... dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered		225,000
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	2,122,194	(2,660,691)
Cash from Investments			
11.	Proceeds from investments sold, matured or repaid:		
11.1	Bonds	1,186,375	5,543,603
11.2	Stocks	4,566	1,264,889
11.3	Mortgage loans		
11.4	Real estate		90,230
11.5	Other invested assets		
11.6	Net gains or (losses) on cash and short-term investments		8
11.7	Miscellaneous proceeds		
11.8	Total investment proceeds (Lines 11.1 to 11.7)	1,190,941	6,898,730
12.	Cost of investments acquired (long-term only):		
12.1	Bonds	2,171,205	1,941,379
12.2	Stocks	92	696,129
12.3	Mortgage loans		
12.4	Real estate	1,385,269	852,166
12.5	Other invested assets	8,197	90,474
12.6	Miscellaneous applications		
12.7	TOTAL investments acquired (Lines 12.1 to 12.6)	3,564,763	3,580,148
13.	Net Cash from investments (Line 11.8 minus Line 12.7)	(2,373,822)	3,318,582
Cash from Financing and Miscellaneous Sources			
14.	Cash provided:		
14.1	Surplus notes, capital and surplus paid in		
14.2	Capital notes \$..... less amounts repaid \$.....		
14.3	Net transfers from affiliates		899,637
14.4	Borrowed funds received		
14.5	Other cash provided	130	2,122,237
14.6	TOTAL (Lines 14.1 to 14.5)	130	3,021,874
15.	Cash applied:		
15.1	Dividends to stockholders paid		
15.2	Net transfers to affiliates	286,092	
15.3	Borrowed funds repaid		
15.4	Other applications	389,056	1,128,596
15.5	TOTAL (Lines 15.1 to 15.4)	675,148	1,128,596
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(675,018)	1,893,278
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS			
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(926,646)	2,551,169
18.	Cash and short-term investments:		
18.1	Beginning of year	3,909,471	1,358,302
18.2	End of year (Line 17 plus Line 18.1)	2,982,825	3,909,471
DETAILS OF WRITE-INS			
07.401.	COMMISSION INCOME	26,973	45,279
07.402.	RENTAL & OTHER SERVICES	136,425	177,200
07.403.	OTHER INCOME	(243,959)	(224,594)
07.498.	Summary of remaining write-ins for Line 7.4 from overflow page		
07.499.	TOTALS (Lines 07.401 through 07.403 plus 07.498) (Line 07.4 above)	(80,561)	(2,115)

Notes to Financial Statement

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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 effect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) All short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value. Common stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are carried on the equity basis. The Company has no ownership in uncombined subsidiaries and affiliates.
- (4) Redeemable Preferred stocks and sinking fund preferred in good standing are carried at amortized cost. Perpetual preferred stocks in good standing are carried at fair market value. Other preferred stocks not in good standing are carried at the lower of amortized cost or fair market value.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield had become negative, those are valued using the prospective method.
- (7) The Company's non-insurance subsidiaries are Centurion Financial, Inc. and United Premium Budget Service Inc.
- (8) The Company has no ownership interest in any joint venture.
- (9) All derivatives are stated at fair value.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors

There are no accounting changes or corrections of errors to note.

3. Business Combinations and Goodwill

The Company is not involved in any business combinations.

4. Discontinued Operations

Notes to Financial Statement

The Company has no discontinued operations to report.

5. Investments

- A. The Company has no mortgage loans.
- B. The Company has no debt restructuring.
- C. The Company has no reverse mortgages.
- D. Loan-Backed Securities
 - (1) When applying the retrospective method, the company uses historical cash flows and has elected not to use book values as of January 1, 1994 as the cost for securities purchased prior to January 1, 1994.
 - (2) Prepayment assumptions for mortgage-backed securities, Asset-backed securities and Collateralized Mortgage Obligations were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning).
 - (3) The market value of loan-backed securities were obtained from Bridge Capital Markets, ABSG, Lehman Brothers, Bear Stearns or independent security dealers.
 - (4) In the first nine months of 2002 the Company had no negative yield situations requiring a change from the retrospective to prospective method.
- E. The Company has no repurchase agreements.

6. Joint Ventures, Partnerships and Limited Liability Companies.

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

The Company has no due and accrued income excluded from surplus.

8. Derivative Instruments

The Company has no derivative instruments.

9. Tax Notes

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

	2002	2001
(1) Total of all deferred tax assets (admitted and nonadmitted)	\$ 52,616	\$ 41,109
(2) Total of all deferred tax liabilities	\$ 17,875	\$ 48,449
(3) Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	\$ 0	\$ 0
(4) Total of all DTAs admitted [(1)-(2)-(3)], no less than zero	\$ 34,741	\$ 0
(5) Net Change during the year in the total DTAs nonadmitted	\$ 0	\$ 0
- B. Deferred Tax liabilities are not recognized for the following amounts:

Not Applicable
- C. The components of net deferred tax asset at September 30, 2002 are as follows:

Deferred tax assets:			
	2002	2001	Change
Loss Discount	\$ 51,391	\$ 41,109	\$ 10,280
Unearned Premium	1,226	0	1,226
Total deferred tax assets:	\$ 52,616	\$ 41,109	\$ 11,506
Deferred tax liabilities:			
Accrued Market Discount	(9,555)	(4,620)	(4,935)
Unrealized Gain on Investments	(4,919)	(40,429)	35,509
Other	(3,400)	(3,400)	0

Notes to Financial Statement

Total deferred tax liabilities:	\$ (17,875)	\$ (48,449)	\$ 30,574
Net admitted deferred tax asset/(liability)	34,741	(7,340)	42,081
Tax effect of unrealized gain/(loss) on investment			35,509
Change in net deferred income tax			6,571

D. The federal income tax expense differs from the amount obtained by applying the federal statutory rate of 34% to earnings before income tax for the following reasons:

	2002	2001
Expected federal income tax expense	\$ 211,444	\$ (114,020)
Tax-exempt income	\$ (659,053)	\$ (29,594)
Loss reserve discounting	\$ 10,280	\$ (16,209)
Unearned premium	\$ 1,226	\$ 0
Other amounts	\$ (13,898)	\$ (40,177)
Total incurred income tax expense	\$ (450,000)	\$ (200,000)

E. (1) As of September 30, 2002 the Company had no operating loss carryforwards.

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

2002 (current year)	\$ 0
2001	\$ 0
2000	\$ 0

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

- Ohio Mutual Insurance Company
- United Ohio Insurance Company
- Ohio United Agency, Inc.
- United Premium Budget Service, Inc.
- Centurion Financial, Inc.

(2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

10. Information Concerning Parent, Subsidiaries and Affiliates

The Company is the parent company within the Ohio Mutual Insurance Group.

The Company is the sole shareholder and owner of United Ohio Insurance Company, United Premium Budget Service Inc., Centurion Financial Inc., and Ohio United Agency Inc.

Centurion Financial Inc. has agreed to provide personnel services to the Company at cost plus thirty-five percent management fee.

Ohio United Agency has agreed to provide computer services to the Company.

11. Debt

- A. The Company has no capital debt.
- B. The Company has an outstanding liability for a note payable issued December 31, 2001 in the amount of \$1,000,000 due to Centurion Financial, Inc., a wholly owned subsidiary. The principal amount is due upon demand. At the option of the Company, early repayment made be made. Interest at 5% is required to be paid quarterly.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

Centurion Financial is responsible for all Employee Pension Plan funding and the 401(k) Savings Plan.

The Company has no deferred compensation plan.

Centurion Financial is responsible for all Post Retirement Benefit Plans.

Notes to Financial Statement

13. Capital and Surplus, Dividend Restrictions and Quasi-reorganizations.

- (1) The Company has no shares of capital stock outstanding.
- (2) The Company has no shares of preferred stock outstanding.
- (3) The Company has no dividend restrictions.
- (4) No portion of the Company's profits are paid as ordinary dividends to stockholders.
- (5) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (6) The total amount of advances to surplus not repaid is \$0.
- (7) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- (8) The Company has not experienced any changes in balances of special surplus funds.
- (9) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:
 - a. unrealized gains and losses: \$(1,327,804)
 - b. nonadmitted asset values: \$ (212,909)
 - c. separate account business \$ 0
 - d. asset valuation reserves \$ 0
 - e. provision for reinsurance: \$ 0
- (10) The Company has no surplus debentures or similar obligations.
- (11) The Company has no restatement due to quasi-reorganizations.
- (12) There are no quasi-reorganizations to report.

14. Contingencies

- A. The Company has no commitment or contingent commitment to any other entity, joint venture, partnership, or limited liability company.
- B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.
- C. The Company has no gain contingencies.
- D. There are no other contingencies that have not been specified above.

15. Leases

The Company does not have any lease obligations at this time.

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

The Company has no Financial Instruments with off-balance sheet risk.

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

The Company has no sale, transfer and servicing of financial assets and extinguishments of liabilities.

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

The Company has no gain or loss to report from Uninsured A&H Plans or the Uninsured Portion of Partially Insured Plans.

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

The Company has no direct written premium produced by managing general agents or third party administrators.

20. Other Items

The Company has no extraordinary items, troubled debt restructuring or other disclosures.

21. Events Subsequent

The Company has no subsequent events.

22. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have any unsecured aggregate recoverable for losses, paid

Notes to Financial Statement

and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company's policyholder surplus.

B. Reinsurance Recoverable in Dispute

The Company does not have any reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

The Company's reinsurance assumed and ceded reinsurance is as follows:

(1)

	Assumed		Ceded		Net	
	<u>Reinsurance</u>	<u>Reinsurance</u>				
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium	Commission	Premium	Commission	Premium	Commission
	Reserve	Equity	Reserve	Equity	Reserve	Equity
a. Affiliates	\$	\$	\$	\$	\$	\$
b. All Other	\$	\$	\$	\$	\$	\$
c. TOTAL	\$	\$	\$	\$	\$	\$
d. Direct Unearned Premium Reserve			\$		55,608	

Line (c) of Column 5 plus Line (d) must equal Page 3, Line 9, Column 1.

(2) The additional return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements are accrued as follows:

	<u>REINSURANCE</u>			
	(1)	(2)	(3)	(4)
	<u>Direct</u>	<u>Assumed</u>	<u>Ceded</u>	<u>Net</u>
a. Contingent Commission	\$	\$	\$	\$
b. Sliding Scale Adjustments	\$	\$	\$	\$
c. Other Profit Commission Arrangements	\$	\$	\$	\$
d. TOTAL	\$	\$	\$	\$

D. Uncollectable Reinsurance

The Company has no uncollectable reinsurance.

E. Commutation of Ceded Reinsurance

The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts which are reflected as:

1. Losses incurred	\$	0
2. Loss adjustment expenses incurred	\$	0
3. Premiums earned	\$	0
4. Other	\$	0
5. <u>Company</u>	<u>Amount</u>	
	\$	
	\$	

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

24. Change in Incurred Losses and Loss Adjustment Expenses

The Company did not make any changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

25. Intercompany Pooling Arrangements

The Company does not participate in a pooling arrangement.

Notes to Financial Statement

26. Structured Settlements - NONE
27. High Deductibles - NONE
28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses
The Company does not discount loss or loss adjustment expense reserves.
29. Asbestos/Environmental Reserves
The Company has no reserve for asbestos or environmental claims exposures.
30. Subscriber Savings Accounts - Not Applicable
31. Financial Guaranty Insurance Exposures
The Company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements?

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

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

Yes[] No[X] N/A[]
- 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]
- 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	2	3
Name of Entity	NAIC Company Code	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?

If yes, attach an explanation.

Yes[] No[X] N/A[]
- 7.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2000
- 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.

12/31/2000
- 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).

05/08/2002
- 7.4 By what department or departments?

OHIO DEPARTMENT OF INSURANCE
- 8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.)

Yes[] No[X]
- 8.2 If yes, give full information

GENERAL INTERROGATORIES (continued)

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

INVESTMENT

- 9.1

Has there been any changes 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[X] No[]
- 13.2

If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds		
13.22 Preferred Stock		
13.23 Common Stock	47,975,540	46,866,917
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)	47,975,540	46,866,917
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 in Schedule DB?

Yes[] No[X]
- 14.2

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

Yes[] No[] N/A[X]
15.

Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity’s offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV, H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes[X] No[]
- 15.1

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

1 Name of Custodian(s)	2 Custodian Address
FIFTH THIRD BANK	38 FOUNTAIN SQUARE, CINCINNATI, OH 45263 ...

- 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
.....	GEN RE / NEW ENGLAND ASSET MANAGEMENT .	76 BATTERSON PARK ROAD, FARMINGTON, CT 06032
.....	SEC FILE #801-22445 .....	.....

GENERAL INTERROGATORIES (continued)
PART 2

PROPERTY & CASUALTY INTERROGAOTRIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?
If yes, attach an explanation.

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

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

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

Yes[] No[X]
- 4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
04.2999 Total

		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	1,798,023	2,250,913	2,767,726	1,092,118
2.	Increase (decrease) by adjustment	(11,500)	(11,477)	(11,466)	(56,031)
3.	Cost of acquired				
4.	Cost of additions to and permanent improvements	464,390	528,290	392,589	852,166
5.	Total profit (loss) on sales				
6.	Increase (decrease) by foreign exchange adjustment				
7.	Amount received on sales				90,230
8.	Book/adjusted carrying value at end of current period	2,250,913	2,767,726	3,148,849	1,798,023
9.	Total valuation allowance				
10.	Subtotal (Lines 8 plus 9)	2,250,913	2,767,726	3,148,849	1,798,023
11.	Total nonadmitted amounts				
12.	Statement value, current period (Page 2, real estate lines, current period)	2,250,913	2,767,726	3,148,849	1,798,023

SCHEDULE B - VERIFICATION

		1	2	3	4
		First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1.	Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
2.	Amount loaned during period:				
2.1	Actual cost at time of acquisitions				
2.2	Additional investment made after acquisitions				
3.	Accrual of discount and mortgage interest points and commitment fees				
4.	Increase (decrease) by adjustment				
5.	Total profit (loss) on sale				
6.	Amounts paid on account or in full during the period				
7.	Amortization of premium				
8.	Increase (decrease) by foreign exchange adjustment				
9.	Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10.	Total valuation allowance				
11.	Subtotal (Lines 9 plus 10)				
12.	Total nonadmitted amounts				
13.	Statement value of mortgages owned at end of current period				

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

		1	2	3	4
Description		First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1.	Book/adjusted carrying value of long-term invested assets owned, beginning of period	551,168	551,475	551,475	449,201
2.	Cost of acquisitions during period:				
2.1	Actual cost at time of acquisitions	1,202	6,475	520	90,474
2.2	Additional investment made after acquisitions				
3.	Accrual of discount				
4.	Increase (decrease) by adjustment				
5.	Total profit (loss) on sale	(895)	(6,475)	(520)	11,493
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	551,475	551,475	551,475	551,168
10.	Total valuation allowance				
11.	Subtotal (Lines 9 plus 10)	551,475	551,475	551,475	551,168
12.	Total nonadmitted amounts				
13.	Statement value of long-term invested assets at end of current period	551,475	551,475	551,475	551,168

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	8,770,008	731,488	297,192	3,288	8,673,466	8,770,008	9,207,591	8,354,622
2. Class 2	453,886		1,891	889	455,248	453,886	452,885	335,036
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. TOTAL Bonds	9,223,894	731,488	299,083	4,177	9,128,714	9,223,894	9,660,476	8,689,658
PREFERRED STOCK								
8. Class 1								15,145
9. Class 2	67,652				67,652	67,652	67,652	52,507
10. Class 3	12,510			(5,340)	14,064	12,510	7,170	12,630
11. Class 4								
12. Class 5								
13. Class 6								
14. TOTAL Preferred Stock	80,162			(5,340)	81,716	80,162	74,822	80,282
15. TOTAL Bonds & Preferred Stock	9,304,056	731,488	299,083	(1,163)	9,210,430	9,304,056	9,735,298	8,769,940

SCHEDULE DA - PART 1

Short - Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. TOTALS X X X .....	.....	.....	.....

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

		1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter CurrentYear	4 Prior Year Ended December 31
1.	Book/adjusted carrying value, beginning of period	26,589	178,719		214,283
2.	Cost of short-term investments acquired	2,668,683	240,411	106,488	2,171,333
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	2,516,553	419,130	106,488	2,359,027
7.	Book/adjusted carrying value, current period	178,719			26,589
8.	Total valuation allowance				
9.	Subtotals (Lines 7 plus 8)	178,719			26,589
10.	Total nonadmitted amounts				
11.	Statement value (Lines 9 minus 10)	178,719			26,589
12.	Income collected during period	4,878	818	1,962	28,669
13.	Income earned during period	3,837	633	1,962	28,950

13 Schedule DB Part F Section 1..... NONE

14 Schedule DB Part F Section 2..... NONE

15 Schedule F Ceded Reinsurance NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date--Allocated by States and Territories

			1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
			Is Insurer Licensed? (Yes or No)	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
States, Etc.									
1.	Alabama	AL	No						
2.	Alaska	AK	No						
3.	Arizona	AZ	No						
4.	Arkansas	AR	No						
5.	California	CA	No						
6.	Colorado	CO	No						
7.	Connecticut	CT	No						
8.	Delaware	DE	No						
9.	District of Columbia	DC	No						
10.	Florida	FL	No						
11.	Georgia	GA	No						
12.	Hawaii	HI	No						
13.	Idaho	ID	No						
14.	Illinois	IL	No						
15.	Indiana	IN	No						
16.	Iowa	IA	No						
17.	Kansas	KS	No						
18.	Kentucky	KY	No						
19.	Louisiana	LA	No						
20.	Maine	ME	No						
21.	Maryland	MD	No						
22.	Massachusetts	MA	No						
23.	Michigan	MI	No						
24.	Minnesota	MN	No						
25.	Mississippi	MS	No						
26.	Missouri	MO	No						
27.	Montana	MT	No						
28.	Nebraska	NE	No						
29.	Nevada	NV	No						
30.	New Hampshire	NH	No						
31.	New Jersey	NJ	No						
32.	New Mexico	NM	No						
33.	New York	NY	No						
34.	North Carolina	NC	No						
35.	North Dakota	ND	No						
36.	Ohio	OH	Yes	6,503,608	6,395,533	5,215,875	3,671,499	486,052	1,123,643
37.	Oklahoma	OK	No						
38.	Oregon	OR	No						
39.	Pennsylvania	PA	No						
40.	Rhode Island	RI	No						
41.	South Carolina	SC	No						
42.	South Dakota	SD	No						
43.	Tennessee	TN	No						
44.	Texas	TX	No						
45.	Utah	UT	No						
46.	Vermont	VT	No						
47.	Virginia	VA	No						
48.	Washington	WA	No						
49.	West Virginia	WV	No						
50.	Wisconsin	WI	No						
51.	Wyoming	WY	No						
52.	American Samoa	AS	No						
53.	Guam	GU	No						
54.	Puerto Rico	PR	No						
55.	U.S. Virgin Islands	VI	No						
56.	Canada	CN	No						
57.	Aggregate other alien	OT	X X X						
58.	TOTALS	(a)	1	6,503,608	6,395,533	5,215,875	3,671,499	486,052	1,123,643
DETAILS OF WRITE-INS									
5701.			X X X						
5702.			X X X						
5703.			X X X						
5798.	Summary of remaining write-ins for Line 57 from overflow page		X X X						
5799.	TOTALS (Lines 5701 through 5703 plus 5798) (Line 57 above)		X X X						

(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

All insurer members of a Holding Company Group that has acquired and/or disposed of any domestic insurer (s) since filing the last annual or quarterly statement shall prepare a common schedule for inclusion in each of the individual quarterly statements

PART 1 - ORGANIZATIONAL CHART

Line of Business		Current Year to Date			4
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1.	Fire	3,962,204	1,615,067	40.762	56.600
2.	Allied lines	2,521,910	3,517,705	139.486	77.800
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	19,494	6,176	31.682	
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				
19.3	19.4 Commercial auto liability				
21.	Auto physical damage				
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	X X X	X X X	X X X	X X X
31.	Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
32.	Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
33.	Aggregate write-ins for other lines of business	2,668,047			
34.	TOTALS	9,171,655	5,138,948	56.031	44.100
DETAILS OF WRITE-INS					
3301.	REINSURANCE	2,668,047			
3302	.....			
3303	.....			
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	TOTALS (Lines 3301 through 3303 plus 3398) (Line 33 above)	2,668,047			

PART 2 - DIRECT PREMIUMS WRITTEN

		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	1,320,140	3,962,204	3,842,945
2.	Allied lines	953,516	2,521,910	2,552,588
3.	Farmowners multiple peril			
4.	Homeowners multiple peril	17,181	19,494	
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			
19.3	19.4 Commercial auto liability			
21.	Auto physical damage			
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	X X X	X X X	X X X
31.	Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
32.	Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
33.	Aggregate write-ins for other lines of business			
34.	TOTALS	2,290,837	6,503,608	6,395,533
DETAILS OF WRITE-INS				
3301	.....		
3302	.....		
3303	.....		
3398.	Summary of remaining write-ins for Line 33 from overflow page			
3399.	TOTALS (Lines 3301 through 3303 plus 3398) (Line 33 above)			

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 (Cols. 1 + 2) (a)	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 (Cols. 7 + 8 + 9) (b)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 11 + 12) (c)
1. 1999 + Prior .....	.....	19	19 .....	.....	.....	.....	.....	.....	.....	.....	.....	(19)	(19)
2. 2000	(137)	180	43	8	5	13	(139) .....	.....	14	(125)	6	(161)	(155)
3. Subtotals 2000 + Prior	(137)	199	62	8	5	13	(139) .....	.....	14	(125)	6	(180)	(174)
4. 2001	594	609	1,203	428	316	744	50	16	316	382	(116)	39	(77)
5. Subtotals 2001 + Prior	457	808	1,265	436	321	757	(89)	16	330	257	(110)	(141)	(251)
6. 2002	X X X	X X X	X X X	X X X	3,853	3,853	X X X	375	509	884	X X X	X X X	X X X
7. Totals	457	808	1,265	436	4,174	4,610	(89)	391	839	1,141	(110)	(141)	(251)
8. Prior Year-End's Surplus As Regards Policyholders	65,297										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
											(24.070)	(17.451)	(19.842)
9. _													Col. 13, Line 7 Line 8 (0.384)

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

Explanations:

Bar Codes:

OVERFLOW PAGE FOR WRITE-INS

STATEMENT OF INCOME

	1	2	3
	Current Year	Prior Year	Prior Year Ended
	to Date	to Date	December 31
0597. Summary of remaining write-ins for Line 5 (Lines 0504 through 0596)
3604. PRIOR YEAR ADJUSTMENT	213,890
3697. Summary of remaining write-ins for Line 36 (Lines 3604 through 3696)	213,890

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

EO1

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8	9
	2	3					Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements
	City	State						
Aquired by Purchase								
BUILDING	BUCYRUS	OH	07/03/2002 ..	KIESS SUPPLY			9	
BUILDING	BUCYRUS	OH	07/03/2002 ..	JESTER JONES SCHIFER FELTHAM			1,720	
BUILDING	BUCYRUS	OH	07/12/2002 ..	M/C-BILL HOUSEWORTH			6	
BUILDING	BUCYRUS	OH	07/12/2002 ..	CALVERT WIRE AND CABLE			17	
BUILDING	BUCYRUS	OH	07/12/2002 ..	MT BUSINESS TECHNOLOGIES, INC.			2,148	
BUILDING	BUCYRUS	OH	07/12/2002 ..	J & F CONSTRUCTION, INC.			169,198	
BUILDING	BUCYRUS	OH	07/19/2002 ..	CALVERT WIRE AND CABLE			2,798	
BUILDING	BUCYRUS	OH	07/19/2002 ..	JESTER JONES SCHIFER FELTHAM			688	
BUILDING	BUCYRUS	OH	07/19/2002 ..	PETE MILLER INC.			31,499	
BUILDING	BUCYRUS	OH	07/25/2002 ..	CALVERT WIRE AND CABLE			504	
BUILDING	BUCYRUS	OH	08/01/2002 ..	KIESS ELECTRIC, INC.			3,300	
BUILDING	BUCYRUS	OH	08/09/2002 ..	KIESS ELECTRIC, INC.			896	
BUILDING	BUCYRUS	OH	08/09/2002 ..	MEAD ELECTRONICS			4,266	
BUILDING	BUCYRUS	OH	08/09/2002 ..	CUSTOM CABLING SERVICES, INC.			6,429	
BUILDING	BUCYRUS	OH	08/09/2002 ..	PETE MILLER INC.			9,842	
BUILDING	BUCYRUS	OH	08/13/2002 ..	CALVERT WIRE AND CABLE			2,016	
BUILDING	BUCYRUS	OH	08/15/2002 ..	M/C-BILL HOUSEWORTH			7	
BUILDING	BUCYRUS	OH	08/20/2002 ..	CALVERT WIRE AND CABLE			147	
BUILDING	BUCYRUS	OH	08/23/2002 ..	TREASURER OF STATE OF OHIO			93	
BUILDING	BUCYRUS	OH	08/23/2002 ..	J & F CONSTRUCTION, INC.			82,261	
BUILDING	BUCYRUS	OH	08/27/2002 ..	TREASURER OF STATE OF OHIO			100	
BUILDING	BUCYRUS	OH	09/03/2002 ..	RE:SOURCE ARCHITECTURAL FLOORS			6,243	
BUILDING	BUCYRUS	OH	09/12/2002 ..	RE:SOURCE ARCHITECTURAL FLOORS			1,389	
BUILDING	BUCYRUS	OH	09/12/2002 ..	PETE MILLER INC.			2,210	
BUILDING	BUCYRUS	OH	09/12/2002 ..	J & F CONSTRUCTION, INC.			63,680	
BUILDING	BUCYRUS	OH	09/13/2002 ..	M/C-BILL HOUSEWORTH			57	
BUILDING	BUCYRUS	OH	09/13/2002 ..	M/C-JOHN VOLK			160	
BUILDING	BUCYRUS	OH	09/23/2002 ..	CALVERT WIRE AND CABLE			218	
BUILDING	BUCYRUS	OH	09/25/2002 ..	JESTER JONES SCHIFER FELTHAM			688	
0199999 Subtotal - Aquired by Purchase							392,589	
9999999 Totals							392,589	

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Quarter, including Payments during the Final Year on "Sales under Contract"

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
	2	3													
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
9999999 Totals

E01.1

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
NONE										
9999999 GRAND TOTAL X X X ..

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter

E02

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
NONE												
9999999 Totals

SCHEDULE BA - PART 1

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

1	Location		4	5	6	7	8	9	10
	2	3							
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment
Joint Venture - Real Estate									
ALTA	BUCYRUS	OH	WM D SPANGLER	07/19/2002 .....	.....	.....	320 .....	.....	.....
ALTA	BUCYRUS	OH	DAN GRIFFIN LANDSCAPING	08/15/2002 .....	.....	.....	200 .....	.....	.....
9999999 Subtotal - Joint Venture - Real Estate .....					.....	.....	520 .....	.....	.....
9999999 Totals .....					.....	.....	520 .....	.....	.....

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

E03

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/ Adjusted Carrying Value Less Encumbrances Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Adjusted/ Carrying Value Less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Joint Venture - Real Estate												
ALTA	BUCYRUS	OH .....	.....	01/01/1998	.....	.....	.....	(520)	.....	.....	(520)	(520)
0999999 Subtotal - Joint Venture - Real Estate .....					.....	.....	.....	(520)	.....	.....	(520)	(520)
9999999 Totals .....					.....	.....	.....	(520)	.....	.....	(520)	(520)

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - Industrial and Miscellaneous								
66987XBW4	NOVASTAR HE LN 200 2.610 07/25/2010 .....	..... 09/03/2002	FIRST UNION CAPITAL MARKETS CORP. ....	..... X X X .....	..... 625,000	..... 625,000.00	.....	1PE
4599999 Subtotal - Bonds - Industrial and Miscellaneous .....					..... 625,000	..... 625,000.00	.....	.....
6099997 Subtotal - Bonds - Part 3 .....					..... 625,000	..... 625,000.00	.....	.....
6099998 Summary Item for Bonds Bought and Sold This Quarter								
6099999 Subtotal - Bonds .....					..... 625,000	..... 625,000.00	.....	.....
6599998 Summary Item for Preferred Stock Bought and Sold This Quarter								
Common Stock - Industrial and Miscellaneous								
30264X113	1ST TR BANDWITH #1 RNV .....	..... 07/31/2002	DIVIDEND REINVESTMENT .....	..... 7.000	..... 19	..... X X X	.....	AZ
6899999 Subtotal - Common Stock - Industrial and Miscellaneous .....					..... 19	..... X X X	.....	.....
7099997 Subtotal - Common Stock - Part 3 .....					..... 19	..... X X X	.....	.....
7099998 Summary Item for Common Stock Bought and Sold This Quarter .....						..... X X X	.....	.....
7099999 Subtotal - Common Stock .....					..... 19	..... X X X	.....	.....
7199999 Subtotal - Preferred and Common Stock .....					..... 19	..... X X X	.....	.....
7299999 Total - Bonds, Preferred and Common Stock .....					..... 625,019	..... X X X	.....	.....

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

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks 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 Desig- nation (a)
Bonds - Special Revenue, Special Assessment																
*** United States																
3133T3XX1	FEDERAL HOME LN MT 6.000 07/01/2008	09/01/2002	PAYDOWN	X X X ...	13,779	13,779.15	13,469	13,758	21					551	X X X	1PE
3133TEHJ6	FEDERAL HOME LN MT 6.500 07/01/2026	09/01/2002	PAYDOWN	X X X ...	30,339	30,339.39	30,307	30,267	73					1,375	X X X	1
31359GGD2	FEDERAL NATIONAL M 6.250 02/01/2003	09/01/2002	PAYDOWN	X X X ...	56,264	56,264.05	54,988	55,386	878					2,406	X X X	1PE
31371J6Z2	FEDERAL NATIONAL M 6.000 07/01/2031	09/01/2002	PAYDOWN	X X X ...	52,378	52,378.13	50,889	52,270	108					2,139	X X X	1
*** Florida					152,760	152,760.72	149,653	151,681	1,080					6,471		
523489CU4	LEE CNTY FL HSG FI 5.650 03/01/2006	09/01/2002	SECURITY CALLED BY ISSUER at 100.00	X X X ...	5,000	5,000.00	5,000	5,000						283	X X X	1PE
					5,000	5,000.00	5,000	5,000						283		
3199999 Subtotal - Bonds - Special Revenue, Special Assessment					157,760	157,760.72	154,653	156,681	1,080					6,754	X X X	X X X .
Bonds - Industrial and Miscellaneous																
784876AB0	SVO TIMESHARE MTG 5.690 06/01/2011	09/01/2002	PAYDOWN	X X X ...	12,942	12,941.48	12,941	12,942						490	X X X	1PE
79548KUV8	SALOMON BROS MTG S 7.750 09/01/2025	09/01/2002	PAYDOWN	X X X ...	1,891	1,890.55	1,607	1,870	20					94	X X X	2
99B001800	LASALLE FSB CD 6.500 01/26/2011	07/26/2002	SECURITY CALLED BY ISSUER at 100.00	X X X ...	20,000	20,000.00	20,004	20,002				(2)	(2)	755	X X X	1PE
4599999 Subtotal - Bonds - Industrial and Miscellaneous					34,833	34,832.03	34,552	34,814	20			(2)	(2)	1,339	X X X	X X X .
6099997 Subtotal - Bonds - Part 4					192,593	192,592.75	189,205	191,495	1,100			(2)	(2)	8,093	X X X	X X X .
6099998 Summary Item for Bonds Bought and Sold This Quarter															X X X	X X X .
6099999 Subtotal - Bonds					192,593	192,592.75	189,205	191,495	1,100			(2)	(2)	8,093	X X X	X X X .
6599998 Summary Item for Preferred Stock Bought and Sold This Quarter														X X X ...		X X X .
7099998 Summary Item for Common Stock Bought and Sold This Quarter						X X X								X X X ...		X X X .
7199999 Subtotal - Preferred and Common Stock						X X X								X X X ...		X X X .
7299999 Total - Bonds, Preferred and Common Stock					192,593	X X X	189,205	191,495	1,100			(2)	(2)	8,093		X X X .

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

E06 Schedule DB Part A Section 1..... NONE

E06 Schedule DB Part B Section 1..... NONE

E07 Schedule DB Part C Section 1..... NONE

E07 Schedule DB Part D Section 1..... NONE

SCHEDULE E - PART 1 - CASH

1			2	3	4	Book Balance at End of Each Month During Current Quarter			8
Depository			Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5	6	7	
						First Month	Second Month	Third Month	*
open depositories									
FIFTH THIRD BANK	COLUMBUS, OHIO			490		91,489	105,706	113,552	
FIFTH THIRD BANK	CINCINNATI, OHIO			1,962		2,157	1	89,144	
FIRST FEDERAL SAVINGS AND LOAN CD	VAN WERT, OHIO		5.900	290					
GENERAL ELECTRIC CAPITAL CORPORATION	FIFTH THIRD BANK, CINCINNATI, OHIO		1.750			2,099,387			
GENERAL ELECTRIC CAPITAL CORPORATION	FIFTH THIRD BANK, CINCINNATI, OHIO		1.751					1,699,174	
GENERAL ELECTRIC CAPITAL CORPORATION	FIFTH THIRD BANK, CINCINNATI, OHIO		1.731				2,219,467		
INT RECEIVED DURING QTR ON DISPOSED HOLDINGS	CINCINNATI, OHIO			7,060					
OLD FORT BANKING COMPANY	TIFFIN, OHIO			1,156		554,515	682,173	893,878	
UNITED BANK, N.A.	BUCYRUS, OHIO					106,656	247,100	186,377	
VAN WERT FEDERAL SAVINGS & LOAN CD	VAN WERT, OHIO		5.500	104					
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (See Instructions) - open depositories			X X X ..						
0199999 Totals - Open Depositories			X X X ..	11,062		2,854,204	3,254,447	2,982,125	
0299998 Deposits in depositories which do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories			X X X ..						
0299999 Totals - Suspended Depositories			X X X ..						
0399999 Total Cash On Deposit			X X X ..	11,062		2,854,204	3,254,447	2,982,125	
0499999 Cash in Company's Office			X X X ..	X X X ..	X X X ..	700	700	700	
0599999 Total Cash			X X X ..	11,062		2,854,904	3,255,147	2,982,825	

AT Sup. A To T Physicians NONE

AT Sup. A To T Hospitals NONE

AT Sup. A To T Otr Health Care Professional NONE

AT Sup. A To T Other Health Care Facilities NONE

AT Sup. A To T Medical Malpractice. NONE

OVERFLOW PAGE FOR WRITE-INS



Trusted Surplus Statement

AFFIDAVIT OF U.S. MANAGERS, GENERAL AGENTS OR ATTORNEYS

_____ being duly sworn, says that he/she is the _____ of the _____ OHIO MUTUAL INSURANCE COMPANY a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, that this trusted surplus statement together with its related schedules appended hereto is a true statement of the trusted surplus of said corporation, that the several items of assets, as hereinafter enumerated, are the absolute property of said corporation, free and clear from any liens or claims thereon, except as hereinafter stated, and that each and all of the hereinafter mentioned assets are held in the United States by Insurance Departments and Officers of the various States of the United States and Trustees as hereinafter indicated, and that the assets, liabilities and deductions therefrom reported in this statement are in accordance with the instructions accompanying this statement.

Subscribed and sworn to before me this _____ day of _____ A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE B

_____ being sworn, say that it is the Trustee of the _____ a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, located at _____. That the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE C

_____ being sworn, say that it is the Trustee of the _____ a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, located at _____. That the assets listed in Schedule C of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2002

AFFIDAVIT OF TRUSTEE - SCHEDULE D

_____ being sworn, say that it is the Trustee of the _____ a corporation organized under the laws of _____ entered to transact business in the United States through the State of _____, located at _____. That the assets listed in Schedule D of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2000

TSS-2 Trustees Surplus Assets..... NONE

TSS-2 Trustees Surplus Assets (Cont.)..... NONE

TSS-3 Liabilities and Trustees Surplus..... NONE

OVERFLOW PAGE FOR WRITE-INS

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