10952200220100103

QUARTERLY STATEMENT

As of September 30, 2002

of the Condition and Affairs of the

STONEBRIDGE CASUALTY INSURANCE COMPANY

NAIC Group Code..... 0468, 0468 (Current Period) (Prior Period) NAIC Company Code..... 10952 Employer's ID Number..... 31-4423946

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

Country of Domicile US

Incorporated..... November 15, 1957 Commenced Business..... April 15, 1958

Statutory Home Office	100 South Third Street ….. Columbus ..... OH ..... 43215 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	520 Park Avenue ….. Baltimore ..... MD ..... 21201 *(Street and Number) (City or Town, State and Zip Code)*	410-685-5500 *(Area Code) (Telephone Number)*
Mail Address	520 Park Avenue ….. Baltimore ..... MD ..... 21201 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	520 Park Avenue ….. Baltimore ..... MD ..... 21201 *(Street and Number) (City or Town, State and Zip Code)*	410-685-5500 *(Area Code) (Telephone Number)*
Internet Website Address	www.aegonins.com	
Statement Contact	Paul Ben Nardini *(Name)*	319-398-8790 *(Area Code) (Telephone Number) (Extension)*
	pnardini@aegonusa.com *(E-Mail Address)*	319-369-2210 *(Fax Number)*
Policyowner Relations Contact	520 Park Avenue ….. Baltimore ..... MD ..... 21201 *(Street and Number) (City or Town, State and Zip Code)*	1-800-527-9027 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President	Marilyn Carp
Executive Vice President, Secretary, & General Counsel	John Robert Camillo
Vice President & Corporate Controller	Robert James Kontz

DIRECTORS OR TRUSTEES

Craig Dean Vermie	Marilyn Carp	Brenda Kay Clancy	Glyn Douglas Mangum, Jr.
Martha Ann McConnell	Brian Arthur Smith	Christopher Harry Garrett	

State of........ Texas
County of..... Collin

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)	(Signature)	(Signature)
Marilyn Carp	John Robert Camillo	Robert James Kontz
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Vice President & Corporate Controller

Subscribed and sworn to before me this

...14th...day of November, 2002

....

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	12,117,744	0	12,117,744	13,881,703
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less $............0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $............0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....9,640) and short-term investments ($.....2,607)	12,247	0	12,247	1,417,544
6. Other invested assets	0	0	0	0
7. Receivable for securities	0	0	0	7,625
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	12,129,991	0	12,129,991	15,306,872
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	588	0	588	0
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	0	0	0	0
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	0	0	0	0
12. Bills receivable, taken for premiums	0	0	0	0
13. Amounts receivable under high deductible policies	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments	0	0	0	185,126
15. Federal and foreign income tax recoverable and interest thereon (including $.....14,814 net deferred tax asset) -	389,566	33,947	355,619	9,477
16. Guaranty funds receivable or on deposit	(20,718)	0	(20,718)	(27,058)
17. Electronic data processing equipment and software	0	0	0	0
18. Interest, dividends and real estate income due and accrued	180,072	0	180,072	234,760
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	5,816,736	0	5,816,736	987,668
21. Amounts due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	0	0	0	0
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted	0	0	0	0
25. Aggregate write-ins for other than invested assets	634,043	46	633,997	492,645
26. Total assets excluding protected cell assets (Lines 9 through 25)	19,130,278	33,993	19,096,285	17,189,490
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	19,130,278	33,993	19,096,285	17,189,490

DETAILS OF WRITE-INS

0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Amounts recoverable on Reinsurance	201,813	0	201,813	293,090
2502. Other receivable	432,230	46	432,184	199,555
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	634,043	46	633,997	492,645

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $..........0)	1,399,380	777,555
2.	Reinsurance payable on paid losses and loss adjustment expenses	0	0
3.	Loss adjustment expenses	0	404,507
4.	Commissions payable, contingent commissions and other similar charges	0	0
5.	Other expenses (excluding taxes, licenses and fees)	3,420,293	3,492,922
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	(98,061)	59,841
7.	Federal and foreign income taxes (including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)	0	790,941
8.	Borrowed money $..........0 and interest thereon $..........0	0	0
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $..........0 and including warranty reserves of $..........0)	2,936	2,869
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	24,635	16,730
13.	Funds held by company under reinsurance treaties	1,161,692	1,049,267
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	10,860	903
16.	Provision for reinsurance	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	0	180,988
20.	Payable for securities	0	0
21.	Liability for amounts held under uninsured accident and health plans	0	0
22.	Capital notes $.........0 and interest thereon $..........0	0	0
23.	Aggregate write-ins for liabilities	31	496
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	5,921,766	6,777,019
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	5,921,766	6,777,019
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	2,539,160	2,539,160
29.	Preferred capital stock	0	0
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	3,758,805	3,758,805
33.	Unassigned funds (surplus)	6,876,554	4,114,507
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)	0	0
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)	0	0
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	13,174,519	10,412,472
36.	TOTALS	19,096,285	17,189,491

DETAILS OF WRITE-INS

2301.	Accounts payable	0	449
2302.	Uncashed drafts	31	47
2303.		0	0
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	31	496
2701.		0	0
2702.		0	0
2703.		0	0
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3001.		0	0
3002.		0	0
3003.		0	0
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct............ (written $.....28,674,779)	28,674,939	30,477,753	39,494,357
1.2 Assumed........ (written $.....425,750)	425,750	443,034	521,616
1.3 Ceded........... (written $.....18,461,044)	18,461,044	24,290,525	31,509,608
1.4 Net................ (written $.....10,639,485)	10,639,645	6,630,262	8,506,365
DEDUCTIONS:			
2. Losses incurred (current accident year $..........0):			
2.1 Direct	5,324,622	2,642,218	3,545,462
2.2 Assumed	8,612	32,710	43,373
2.3 Ceded	1,559,936	1,829,282	1,856,948
2.4 Net	3,773,298	845,646	1,731,887
3. Loss expenses incurred	0	314,771	416,879
4. Other underwriting expenses incurred	3,854,319	1,624,692	2,272,200
5. Aggregate write-ins for underwriting deductions	0	0	(501,396)
6. Total underwriting deductions (Lines 2 through 5)	7,627,617	2,785,109	3,919,570
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	3,012,028	3,845,153	4,586,795
INVESTMENT INCOME			
9. Net investment income earned	474,660	840,192	1,100,431
10. Net realized capital gains (losses)	(2,967)	10,653	84,586
11. Net investment gain (loss) (Lines 9 + 10)	471,693	850,845	1,185,017
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $..........0)	0	0	0
13. Finance and service charges not included in premiums	0	0	0
14. Aggregate write-ins for miscellaneous income	160	0	25,631
15. Total other income (Lines 12 through 14)	160	0	25,631
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	3,483,881	4,695,998	5,797,443
17. Dividends to policyholders	0	0	0
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	3,483,881	4,695,998	5,797,443
19. Federal and foreign income taxes incurred	646,723	1,590,220	1,946,407
20. Net income (Line 18 minus Line 19) (to Line 22)	2,837,158	3,105,778	3,851,036
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	10,412,469	12,890,361	12,890,361
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	2,837,158	3,105,778	3,851,036
23. Net unrealized capital gains or losses	(31,497)	0	0
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income taxes	13,921	(38,379)	(14,518)
26. Change in nonadmitted assets	(8,584)	1,728	(23,681)
27. Change in provision for reinsurance	0	0	0
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	49,358	49,358
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	(6,340,087)
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus	(48,948)	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	2,762,050	3,118,485	(2,477,892)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	13,174,519	16,008,846	10,412,469

DETAILS OF WRITE-INS

0501. Reserve transfer from other reinsurers	0	0	(501,396)
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	(501,396)
1401. Miscellaneous income	160	0	25,631
1402.	0	0	0
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	160	0	25,631
3601. Prior period adjustment	(48,948)	0	0
3602.	0	0	0
3603.	0	0	0
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	(48,948)	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	10,648,155	8,509,513
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	4,369,472	1,393,434
3.	Underwriting expenses paid	3,336,471	3,278,848
4.	Other underwriting income (expenses)	0	501,396
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	2,942,212	4,338,627
6.	Net investment income	571,946	1,153,281
7.	Other income (expenses):		
	7.1 Agents' balances charged off	0	0
	7.2 Net funds held under reinsurance treaties	112,425	310,022
	7.3 Net amount withheld or retained for account of others	0	0
	7.4 Aggregate write-ins for miscellaneous items	(6,180)	97,565
	7.5 Total other income (Lines 7.1 to 7.4)	106,245	407,587
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)	0	0
9.	Federal and foreign income taxes (paid) recovered	(1,784,619)	(2,661,260)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	1,835,784	3,238,235
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	3,805,984	8,464,529
	11.2 Stocks	0	249,992
	11.3 Mortgage loans	0	0
	11.4 Real estate	0	0
	11.5 Other invested assets	0	0
	11.6 Net gains or (losses) on cash and short-term investments	0	0
	11.7 Miscellaneous proceeds	7,625	3,965
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	3,813,609	8,718,486
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	2,097,903	6,854,006
	12.2 Stocks	0	0
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	0	0
	12.6 Miscellaneous applications	0	0
	12.7 Total investments acquired (Lines 12.1 to 12.6)	2,097,903	6,854,006
13.	Net cash from investments (Line 11.8 minus Line 12.7)	1,715,706	1,864,480
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in	0	0
	14.2 Capital notes $..........0 less amounts repaid $..........0	0	0
	14.3 Net transfers from affiliates	185,129	1,354,039
	14.4 Borrowed funds received	0	0
	14.5 Other cash provided	9,957	16,730
	14.6 Total (Lines 14.1 to 14.5)	195,086	1,370,769
15.	Cash applied:		
	15.1 Dividends to stockholders paid	0	6,340,087
	15.2 Net transfers to affiliates	5,010,056	0
	15.3 Borrowed funds repaid	0	0
	15.4 Other applications	141,817	552,296
	15.5 Total (Lines 15.1 to 15.4)	5,151,873	6,892,383
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(4,956,787)	(5,521,614)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(1,405,297)	(418,899)
18.	Cash and short-term investments:		
	18.1 Beginning of year	1,417,542	1,836,441
	18.2 End of period (Line 17 plus Line 18.1)	12,245	1,417,542

DETAILS OF WRITE-INS

07.401	Guarantee fund receivable on deposit	(6,340)	71,934
07.402	Other income	160	25,631
07.403		0	0
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	(6,180)	97,565

NOTES TO FINANCIAL STATEMENTS

1. Accounting Practices

The financial statements of Stonebridge Casualty Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Wisconsin Insurance Department.
The Wisconsin Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Wisconsin for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under Wisconson law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual version effective January 1, 2001 (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Wisconsin. While the Commissioner of Insurance has the right to permit specific practices that deviate from prescribed practices, none are included within this financial statement.
A reconciliation of the Company's net inocme and capital and surplus between NAIC SAP and practices prescribed or permitted by the State of Wisconsin is shown below:

	9/30/2002	2001
1. Net Income, State of Wisconsin basis	$2,837,158	$3,851,036
2. State Prescribed Practices (Income)	-0-	-0-
3. Net Income, NAIC SAP	$2,837,158	$3,851,036
4. Statutory Surplus, State of Wisconsin basis	$13,174,519	$10,412,469
5. State Prescribed Practices (Surplus)	-0-	-0-
6. Statutory Surplus, NAIC SAP	$13,174,519	$10,412,469

2. Accounting Changes and Corrections of Errors

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Wisconsin. Effective January 1, 2001, the State of Wisconsin required that insurance companies domiciled in the State of Wisconsin prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual - version effective January 1, 2001, subject to any deviations prescribed or permitted by the State of Wisconsin Commissioner of Insurance.
Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual - version effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting prinicple. The cumulative effect is the difference between the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As as result of these changes, the Company reported a change of accounting principle, as an adjustment that increased unassigned funds (surplus), by $5,148 as of January 1, 2001. The total amount of this adjustment is related to net deferred tax assets.

9. Income Taxes

Footnote 9A: Deferred Tax Components:	12/31/2001	09/30/2002
1. Total Deferred Tax Assets	49,450	61,288
2. Total All Deferred Tax Liabilities	14,610	12,527
3. Total Deferred Tax Assets Nonadmitted (per SSAP #10)	25,363	33,947
4. Incr. (Decr.) in Deferred Tax Assets - Nonadmitted		8,584

Footnote 9B: Deferred Tax Liabilities are not recognized for the following amounts:

Not Applicable.

Footnote 9C: Current income taxes incurred consist of the following major components:

	12/31/2001	09/30/2002
Current Income Taxes:		
Current Year Tax Provision Before Tax Credits	1,916,802	1,173,424
Tax Credits	0	0
Prior Year Under/(Over) Accrual	0	(526,701)
Income Tax Expense From Operations	1,916,802	646,723
Taxes on Capital Gains/Losses	29,605	6,150
Taxes related to surplus items	0	0
Current Income Taxes Incurred	1,946,407	652,873

Changes in the main components of deferred tax amounts are as follows:

Net Change in Deferred Tax Assets	12/31/2001	09/30/2002	Net Change
Miscellaneous Accruals	42,114	42,114	(0)
Other Depreciable Assets	5,958	2,980	(2,978)
Tax Reserve Adjustment	1,378	0	(1,378)
Unrealized Capital Losses		16,178	16,178
All Other Misc.	(0)	16	16
Total Change in Deferred Tax Assets	49,450	61,288	11,838
Total Change in Deferred Tax Assets - Nonadmitted	25,363	33,947	8,584
Net Change in Deferred Tax Liabilities			
Unrealized Capital Gains	14,610	12,527	(2,083)
All Other Misc.	0	0	(0)
Total Change Deferred Tax Liabilities	14,610	12,527	(2,083)

Footnote 9D: Significant Statutory to Tax Adjustments on Current Taxes:

In 000's	09/30/2002	12/31/2001
Income Tax Computed at the federal Statutory rate (35%)	1,220	2,000
Tax-Exempt Interest	(43)	(74)
Investment Income Items	(1)	(9)
Prior Year Under/(Over) Accrual	(527)	

		-
All Other Adjustments	(1)	0
Federal Income Tax Expense	647	1,917
Change in Net Deferred Income Taxes	(5)	-
Total Statutory Income Taxes	642	1,917

Footnote 9E & 9F: Additional income tax disclosures:

There are no losses carried forward and available to offset future net income subject to federal income taxes

J. C. Penney Casualty Insurance Company filed a federal income tax return with J. C. Penney Company Inc. for the period ended June 18, 2001. Effective June 19, 2001, the Company will file a consolidated federal income return with AEGON USA, Inc.

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. Intercompany tax balances are settled within 30 days of payment to the IRS.

17c. Wash Sales - None.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

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

1.2 If yes, explain:....................

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

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

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

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

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

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

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that 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. ....12/31/2001.....................

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/1996.....................

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....07/21/1998.....................

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: $..0

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

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] 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
State Street Bank and Trust	Kansas City, MO
Royal Trust of Canada	Toronto, Ontario

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 [X] No [ ]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
	State Street Bank and Trust	04/01/2002	Inadvertently omitted from 1Q fili

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

1 Central Registration Depository	2 Name(s)	3 Address

GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [X] N/A [ ]
   If yes, attach an explanation.

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

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

3.2 If yes, give full and complete information thereto:

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

4.2 If yes, complete the following schedule:

1	2	3	Total Discount				Discount Taken During Period			
			4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
....	................0.0	................0.0	0	0	0	0	0	0	0	0
Total..................................	........XXX.......	........XXX.......	0	0	0	0	0	0	0	0

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	0	0	0	0
2. Increase (decrease) by adjustment	0	0	0	0
3. Cost of acquired	0	0	0	0
4. Cost of additions to and permanent improvements	0	0	0	0
5. Total profit (loss) on sales	0	0	0	0
6. Increase (decrease) by foreign exchange adjustment	0	0	0	0
7. Amount received on sales	0	0	0	0
8. Book/adjusted carrying value at end of current period	0	0	0	0
9. Total valuation allowance	0	0	0	0
10. Subtotal (Lines 8 plus 9)	0	0	0	0
11. Total nonadmitted amounts	0	0	0	0
12. Statement value, current period (Page 2, real estate lines, current period)	0	0	0	0

NONE

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	0	0	0	0
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount and mortgage interest points and commitment fees	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	0	0	0	0
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0	0	0	0
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of mortgages owned at end of current period	0	0	0	0

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	0	0	0	0
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	0	0	0	0
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book/adjusted carrying value of long-term invested assets at end of current period	0	0	0	0
10. Total valuation allowance	0	0	0	0
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of long-term invested assets at end of current period	0	0	0	0

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 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	11,251,517	683,352	660,591	105,465	12,077,670	11,251,517	11,379,742	12,626,945
2. Class 2	900,560	0	92,220	(211,481)	1,473,061	900,560	596,859	1,472,774
3. Class 3	72,251	0	0	71,500	0	72,251	143,750	0
4. Class 4	0	0	0	0	0	0	0	0
5. Class 5	0	0	0	0	0	0	0	0
6. Class 6	0	0	0	0	0	0	0	0
7. Total Bonds	12,224,328	683,352	752,811	(34,516)	13,550,731	12,224,328	12,120,351	14,099,719
PREFERRED STOCK								
8. Class 1	0	0	0	0	0	0	0	0
9. Class 2	0	0	0	0	0	0	0	0
10. Class 3	0	0	0	0	0	0	0	0
11. Class 4	0	0	0	0	0	0	0	0
12. Class 5	0	0	0	0	0	0	0	0
13. Class 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	12,224,328	683,352	752,811	(34,516)	13,550,731	12,224,328	12,120,351	14,099,719

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	2,607	XXX	2,607	0	0

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	218,019	1	1	1,861,700
2. Cost of short-term investments acquired	4,032	0	5,637	33,271,862
3. Increase (decrease) by adjustment	0	0	0	12,663
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	0	0	0	0
6. Consideration received on disposal of short-term investments	222,050	0	3,030	34,928,206
7. Book/adjusted carrying value, current period	1	1	2,608	218,019
8. Total valuation allowance	0	0	0	0
9. Subtotal (Lines 7 plus 8)	1	1	2,608	218,019
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Lines 9 minus 10)	1	1	2,608	218,019
12. Income collected during period	4,214	0	5	86,721
13. Income earned during period	182	0	5	90,753

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. F
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

	States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written 2 Current Year to Date	3 Prior Year to Date	Direct Losses Paid (Deducting Salvage) 4 Current Year to Date	5 Prior Year to Date	Direct Losses Unpaid 6 Current Year to Date	7 Prior Year to Date
1.	Alabama AL	Yes	578,243	703,997	106,530	78,707	60,857	50,550
2.	Alaska AK	Yes	152,905	170,985	6,414	6,692	13,891	13,251
3.	Arizona AZ	Yes	611,304	708,658	37,693	25,198	21,241	16,475
4.	Arkansas AR	Yes	428,968	503,692	31,735	29,096	27,767	22,460
5.	California CA	Yes	2,916,679	3,407,577	320,873	201,439	251,923	226,041
6.	Colorado CO	Yes	505,861	576,394	58,237	37,329	45,591	44,216
7.	Connecticut CT	Yes	0	0	0	0	0	0
8.	Delaware DE	Yes	118,604	142,937	9,181	9,980	11,710	9,884
9.	District of Columbia DC	Yes	145,816	169,957	12,909	10,370	9,327	7,516
10.	Florida FL	Yes	2,415,474	2,874,812	300,615	235,402	225,377	188,802
11.	Georgia GA	Yes	1,333,343	1,646,939	134,530	89,478	95,138	77,577
12.	Hawaii HI	Yes	158,767	181,163	7,236	3,978	10,463	9,619
13.	Idaho ID	Yes	163,882	184,214	12,892	12,742	16,042	13,244
14.	Illinois IL	Yes	1,490,234	1,823,585	192,223	117,204	104,164	86,854
15.	Indiana IN	Yes	778,274	963,688	58,699	38,579	43,967	36,448
16.	Iowa IA	Yes	173,747	217,321	22,481	28,729	82,823	26,789
17.	Kansas KS	Yes	276,023	325,101	31,286	18,112	31,504	39,395
18.	Kentucky KY	Yes	540,372	675,830	37,914	31,552	33,517	28,047
19.	Louisiana LA	Yes	617,823	734,892	74,409	53,757	68,307	57,927
20.	Maine ME	Yes	0	0	0	0	0	0
21.	Maryland MD	Yes	374,415	439,384	51,753	45,234	41,605	35,403
22.	Massachusetts MA	Yes	90	90	2	0	17	5
23.	Michigan MI	Yes	1,766,479	1,296,405	580,377	66,101	71,624	79,358
24.	Minnesota MN	Yes	562,906	269,770	335,734	36,738	46,326	51,439
25.	Mississippi MS	Yes	350,796	415,822	64,677	55,363	39,798	33,250
26.	Missouri MO	Yes	627,276	707,428	123,918	103,151	107,219	90,105
27.	Montana MT	Yes	128,010	146,605	10,728	7,753	18,008	16,269
28.	Nebraska NE	Yes	228,036	253,668	21,217	16,305	25,780	21,849
29.	Nevada NV	Yes	306,050	351,770	34,292	18,698	24,583	18,507
30.	New Hampshire NH	Yes	1,368	1,670	0	0	0	0
31.	New Jersey NJ	Yes	533,869	626,036	70,934	49,353	59,912	54,485
32.	New Mexico NM	Yes	254,498	288,646	14,022	7,849	12,521	11,113
33.	New York NY	Yes	2,142,001	211,323	1,478,027	40,002	40,212	34,022
34.	North Carolina NC	Yes	328,068	389,732	49,780	35,543	22,106	17,070
35.	North Dakota ND	Yes	78,160	88,038	6,447	4,704	7,937	6,722
36.	Ohio OH	Yes	1,708,165	2,099,387	265,556	193,425	237,514	199,813
37.	Oklahoma OK	Yes	469,419	550,909	37,909	16,784	35,731	30,659
38.	Oregon OR	Yes	368,108	444,116	45,264	32,322	32,577	25,306
39.	Pennsylvania PA	Yes	19,529	16,934	586	665	1,545	1,349
40.	Rhode Island RI	Yes	106,578	127,098	11,972	7,186	10,377	9,682
41.	South Carolina SC	Yes	471,336	569,901	54,642	25,648	21,432	17,314
42.	South Dakota SD	Yes	98,618	108,265	4,835	4,056	6,446	5,404
43.	Tennessee TN	Yes	747,981	939,791	74,755	59,519	49,516	41,710
44.	Texas TX	Yes	654,124	745,556	130,726	71,140	49,805	41,671
45.	Utah UT	Yes	192,624	234,879	18,910	15,235	16,870	13,680
46.	Vermont VT	Yes	46,235	0	29,927	0	0	0
47.	Virginia VA	Yes	1,016,109	1,207,476	73,262	36,723	55,240	46,507
48.	Washington WA	Yes	737,561	853,721	191,628	169,330	123,309	102,695
49.	West Virginia WV	Yes	237,855	282,207	28,231	23,202	31,301	27,015
50.	Wisconsin WI	Yes	616,033	698,151	84,361	68,157	61,908	50,738
51.	Wyoming WY	Yes	96,158	107,874	8,098	5,667	6,492	5,088
52.	American Samoa AS	No	0	0	0	0	0	0
53.	Guam GU	No	0	0	0	0	0	0
54.	Puerto Rico PR	No	0	0	0	0	0	0
55.	US Virgin Islands VI	No	0	0	0	0	0	0
56.	Canada CN	No	0	108	0	0	0	0
57.	Aggregate Other Alien OT	XXX	5	47	(34,606)	0	0	0
58.	Totals	(a) 51	28,674,779	30,484,549	5,323,821	2,244,197	2,411,320	2,043,323

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7
5701.	Other alien	XXX	5	47	(34,606)	0	0	0
5702.		XXX	0	0	0	0	0	0
5703.		XXX	0	0	0	0	0	0
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799.	Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	5	47	(34,606)	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

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

PART 1 – ORGANIZATIONAL CHART

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

PART 1 – ORGANIZATIONAL CHART

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1. Fire	0	0	0.0	0.0
2. Allied lines	0	0	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	0	0	0.0	0.0
5. Commercial multiple peril	0	0	0.0	0.0
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	0	0	0.0	0.0
10. Financial guaranty	0	0	0.0	0.0
11.1. Medical malpractice-occurrence	0	0	0.0	0.0
11.2. Medical malpractice-claims made	0	0	0.0	0.0
12. Earthquake	0	0	0.0	0.0
13. Group accident and health	1,880,198	364,116	19.4	0.0
14. Credit accident and health	0	0	0.0	0.0
15. Other accident and health	40,467	115,582	285.6	0.0
16. Workers' compensation	0	0	0.0	0.0
17.1 Other liability-occurrence	0	0	0.0	0.0
17.2 Other liability-claims made	0	0	0.0	0.0
18.1 Products liability-occurrence	0	0	0.0	0.0
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	0	(34,606)	0.0	0.0
19.3, 19.4 Commercial auto liability	0	0	0.0	0.0
21. Auto physical damage	0	0	0.0	0.0
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	0	0	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	0	0.0	0.0
27. Boiler and machinery	0	0	0.0	0.0
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	26,754,274	4,879,530	18.2	0.0
34. Totals	28,674,939	5,324,622	18.6	0.0
DETAILS OF WRITE-INS				
3301. Other unemployment	23,659,912	2,648,082	11.2	0.0
3302. TripMate	3,094,362	2,231,448	72.1	0.0
3303.	0	0	0.0	0.0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	26,754,274	4,879,530	18.2	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	0	0	0
2. Allied lines	0	0	0
3. Farmowners multiple peril	0	0	0
4. Homeowners multiple peril	0	0	0
5. Commercial multiple peril	0	0	0
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	0	0	0
10. Financial guaranty	0	0	0
11.1. Medical malpractice-occurrence	0	0	0
11.2. Medical malpractice-claims made	0	0	0
12. Earthquake	0	0	0
13. Group accident and health	525,992	1,879,971	0
14. Credit accident and health	0	0	0
15. Other accident and health	13,125	40,467	0
16. Workers' compensation	0	0	0
17.1. Other liability-occurrence	0	0	0
17.2. Other liability-claims made	0	0	0
18.1. Products liability-occurrence	0	0	0
18.2. Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	0	0	0
19.3, 19.4 Commercial auto liability	0	0	0
21. Auto physical damage	0	0	0
22. Aircraft (all perils)	0	0	0
23. Fidelity	0	0	0
24. Surety	0	0	0
26. Burglary and theft	0	0	0
27. Boiler and machinery	0	0	0
28. Credit	0	0	0
29. International	0	0	0
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	7,631,855	26,754,341	0
34. Totals	8,170,972	28,674,779	0
DETAILS OF WRITE-INS			
3301. Other unemployment	7,321,753	23,659,921	0
3302. TripMate	310,102	3,094,420	0
3303.	0	0	0
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	7,631,855	26,754,341	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	85	0	85	31	15	46	16	7	0	23	(38)	22	(16)
2. 2000	292	0	292	186	26	212	92	13	0	105	(14)	39	25
3. Subtotals 2000 + Prior	377	0	377	217	41	258	108	20	0	128	(52)	61	9
4. 2001	358	447	805	625	146	771	228	102	146	476	495	(53)	442
5. Subtotals 2001 + Prior	735	447	1,182	842	187	1,029	336	122	146	604	443	8	451
6. 2002	XXX	XXX	XXX	XXX	475	475	XXX	320	475	795	XXX	XXX	XXX
7. Totals	735	447	1,182	842	662	1,504	336	442	621	1,399	443	8	451
8. Prior Year-End's Surplus As Regards Policyholders	10,412												

Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
1. 60.3 %	2. 1.8 %	3. 38.2 %

Col. 13, Line 7 Line 8
4. 4.3 %

(a) Should equal prior year-end Annual Statement; Page 3, Col. 1, Lines 1 + 3.
(b) Should equal Q.S. Page 3, Col.1, Lines 1 and 3.
(c) Should also equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?	NO

EXPLANATIONS:

BAR CODE:

* 1 0 9 5 2 2 0 0 2 4 9 0 0 0 0 0 3 *

* 1 0 9 5 2 2 0 0 2 4 5 0 0 0 0 0 3 *

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								
912827-4V-1	US TREASURY NOTE 4.750% 11/15/08	09/24/2002	Various		677,715	650,000	6,570	1
0399999.	Total - Bonds - U.S. Government				677,715	650,000	6,570	XXX
6099997.	Total - Bonds - Part 3				677,715	650,000	6,570	XXX
6099999.	Total - Bonds				677,715	650,000	6,570	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				677,715	XXX	6,570	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 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
36211G-VY-6	GNMA POOL #512831 6.500% 06/01/29	09/01/2002	Paydown		9,538	9,538	8,889	9,538	641	0	0	0	0	153		1
36225A-QF-0	GNMA #780454 7.000% 10/01/26	09/01/2002	Paydown		9,715	9,715	9,751	9,715	(35)	0	0	0	0	115		1
912827-G5-5	US TREASURY NOTE 6.375% 08/15/02	08/15/2002	Maturity		500,000	500,000	509,063	500,000	(107)	0	0	0	0	15,938		1PE
0399999.	Total - Bonds - U.S. Government				519,253	519,253	527,703	519,253	499	0	0	0	0	16,206	0	XXX
Bonds - Special Revenue and Special Assessment																
District of Columbia																
31359L-6W-0	FNMA SR 1996-M3 CL A1 7.385% 03/01/21	07/01/2002	Paydown		4,760	4,760	4,832	4,760	(11)	0	0	0	0	29		1
31371H-HT-8	FNMA #252342 6.500% 04/01/29	09/01/2002	Paydown		15,514	15,514	14,550	15,514	953	0	0	0	0	183		1
31383U-2Y-0	FNMA #513891 7.000% 09/01/29	09/01/2002	Paydown		363	363	348	363	14	0	0	0	0	4		1
	District of Columbia				20,637	20,637	19,730	20,637	956	0	0	0	0	216	0	XXX
	United States				20,637	20,637	19,730	20,637	956	0	0	0	0	216	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				20,637	20,637	19,730	20,637	956	0	0	0	0	216	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
36962G-WF-7	GENERAL ELEC CAP CORP 5.375% 04/23/04.	07/25/2002	LEHMAN BROTHERS KUHN LOEB		104,274	100,000	101,023	100,605	(28)	0	0	3,669	3,669	1,448		1PE
76110F-J3-8	RESIDENTIAL ACCREDIT LO 6.500% 03/01/29	09/01/2002	Paydown		17,066	17,066	17,014	17,066	62	0	0	0	0	185		1
852060-AC-6	SPRINT CAPITAL CORP 6.125% 11/15/08	07/22/2002	DEUTSCHE BANC ALEX BROWN		70,000	100,000	90,130	92,220	61	0	0	(22,220)	(22,220)	1,191		2
	United States				191,340	217,066	208,167	209,891	95	0	0	(18,551)	(18,551)	2,824	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				191,340	217,066	208,167	209,891	95	0	0	(18,551)	(18,551)	2,824	0	XXX
6099997.	Total - Bonds - Part 4				731,230	756,956	755,600	749,781	1,550	0	0	(18,551)	(18,551)	19,246	0	XXX
6099999.	Total - Bonds				731,230	756,956	755,600	749,781	1,550	0	0	(18,551)	(18,551)	19,246	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				731,230	XXX	755,600	749,781	1,550	0	0	(18,551)	(18,551)	19,246	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		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 First Month	6 Second Month	7 Third Month	*
Open Depositories								
Allfirst	Baltimore, Maryland	0.000	0	0	805	805	865	
Bank One	Phoenix, Arizona	0.000	0	0	0	0	0	
State Street Bank	North Quincy, Massachusetts	0.000	0	0	0	1,798	6,050	
Wachovia Bank	Winston-Salem, North Carolina	0.000	0	0	(43,884)	(43,440)	(1,422)	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
		0.000	0	0	0	0	0	
EUROPEAN TIME DEPOSIT CP 8/1/2002		0.500	69	0	211,953	0	0	
0199998. Deposits in.....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories		XXX	0	0	4,147	4,147	4,147	
0199999. Total Open Depositories		XXX	69	0	173,021	(36,690)	9,640	XXX
0399999. Total Cash on Deposit		XXX	69	0	173,021	(36,690)	9,640	XXX
0599999. Total Cash		XXX	69	0	173,021	(36,690)	9,640	XXX

Overflow Page for Write-Ins

Overflow Page for Write-Ins