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QUARTERLY STATEMENT

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

BUCKEYE STATE MUTUAL INSURANCE COMPANY

NAIC Group Code..... 46, 46 (Current Period) (Prior Period)
NAIC Company Code..... 16713
Employer's ID Number..... 31-6035649

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

Country of Domicile United States of America

Incorporated..... January 28, 1897
Commenced Business..... April 30, 1879

Statutory Home Office	One Heritage Place ….. Piqua ..... OH ..... 45356-4888 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	One Heritage Place ….. Piqua ..... OH ..... 45356-4888 *(Street and Number) (City or Town, State and Zip Code)*	937-778-5000 *(Area Code) (Telephone Number)*
Mail Address	One Heritage Place ….. Piqua ..... OH ..... 45356-4888 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	One Heritage Place ….. Piqua ..... OH ..... 45356-4888 *(Street and Number) (City or Town, State and Zip Code)*	937-778-5000 *(Area Code) (Telephone Number)*
Internet Website Address	www.Buckeye-Ins.Com	
Statement Contact	Robert E. Bornhorst *(Name)*	937-778-5000 *(Area Code) (Telephone Number) (Extension)*
	rob.bornhorst@buckeye-ins.com *(E-Mail Address)*	937-778-5019 *(Fax Number)*
Policyowner Relations Contact	Lisa L. Wesner ….. Piqua ..... OH ..... 45356-4888 *(Street and Number) (City or Town, State and Zip Code)*	937-778-5000 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... R. Douglas Haines
Treasurer ..... Robert E. Bornhorst
Assistant Secretary ..... Lisa Lyn Wesner

VICE PRESIDENTS

Robert Edward Bornhorst
John Evans Davis
Steven Charles Moeller

DIRECTORS OR TRUSTEES

Donald E. Benschneider
R. Douglas Haines
Richard J. Seitz
J. MacAlpine Smith
James A. Stahl
William L. Sweet Jr.

State of........ Ohio
County of..... Miami

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)
R. Douglas Haines	Lisa Lyn Wesner	Robert E. Bornhorst
(Printed Name)	(Printed Name)	(Printed Name)
President	Assistant Secretary	Treasurer

Subscribed and sworn to before me this

..............day of ....October............................., 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	23,698,815		23,698,815	23,277,625
2. Stocks:				
2.1 Preferred stocks	184,817		184,817	147,175
2.2 Common stocks	1,518,948	64,286	1,454,662	1,474,157
3. Mortgage loans on real estate:				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $..........0 encumbrances)	2,098,172		2,098,172	2,180,677
4.2 Properties held for the production of income (less $..........0 encumbrances)	337,022		337,022	335,057
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....877,109) and short-term investments ($.....731,206)	1,608,315		1,608,315	1,613,296
6. Other invested assets			0	
7. Receivable for securities			0	13,877
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	29,446,089	64,286	29,381,803	29,041,863
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	996,967		996,967	1,372,152
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	2,058,230		2,058,230	458,607
10.3 Accrued retrospective premiums			0	
11. Funds held by or deposited with reinsured companies	300,000		300,000	300,000
12. Bills receivable, taken for premiums			0	
13. Amounts receivable under high deductible policies			0	
14. Reinsurance recoverables on loss and loss adjustment expense payments	662,266		662,266	687,067
15. Federal and foreign income tax recoverable and interest thereon (including $.....900,514 net deferred tax asset)	1,482,866	582,352	900,514	900,514
16. Guaranty funds receivable or on deposit	60,984		60,984	
17. Electronic data processing equipment and software	508,514	426,626	81,888	136,899
18. Interest, dividends and real estate income due and accrued	203,575		203,575	225,964
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates			0	48,927
21. Amounts due from/to protected cells			0	
22. Equities and deposits in pools and associations			0	
23. Amounts receivable relating to uninsured accident and health plans			0	
24. Other assets nonadmitted			0	
25. Aggregate write-ins for other than invested assets	68,936	68,936	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	35,788,427	1,142,200	34,646,227	33,171,993
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	35,788,427	1,142,200	34,646,227	33,171,993

DETAILS OF WRITE-INS

	1	2	3	4
0801.			0	
0802.			0	
0803.			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. Other	44,716	44,716	0	
2502. Company owned automobile	24,220	24,220	0	
2503.			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)	68,936	68,936	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....3,008,270)	7,456,629	8,830,554
2.	Reinsurance payable on paid losses and loss adjustment expenses	26,332	22,132
3.	Loss adjustment expenses	880,411	979,499
4.	Commissions payable, contingent commissions and other similar charges	1,250,529	1,067,011
5.	Other expenses (excluding taxes, licenses and fees)	398,160	422,120
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	258,864	199,581
7.	Federal and foreign income taxes (including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)		
8.	Borrowed money $.....24,220 and interest thereon $.....9,885	34,105	117,258
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....3,682,271 and including warranty reserves of $..........0)	10,091,127	9,210,204
10.	Advance premium	277,423	434,987
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	2,467,855	468,169
13.	Funds held by company under reinsurance treaties	627,000	627,000
14.	Amounts withheld or retained by company for account of others		
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	18,718	
20.	Payable for securities	17,319	
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	0	0
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	23,804,472	22,378,515
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	23,804,472	22,378,515
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock		
29.	Preferred capital stock		
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	3,750,000	3,750,000
32.	Gross paid in and contributed surplus		
33.	Unassigned funds (surplus)	7,091,756	7,043,478
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)		
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)		
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	10,841,756	10,793,478
36.	TOTALS	34,646,228	33,171,993

DETAILS OF WRITE-INS

2301.	Line 15 from 2000 Annual Statement		
2302.			
2303.			
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)	0	0
2701.			
2702.			
2703.			
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.			
3002.			
3003.			
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 $.....27,822,079)	25,110,960	20,754,679	28,316,987
1.2 Assumed........ (written $.....277,762)	233,212	182,020	242,657
1.3 Ceded............ (written $.....7,972,994)	6,098,243	4,313,472	5,903,636
1.4 Net................ (written $.....20,126,847)	19,245,929	16,623,227	22,656,008
DEDUCTIONS:			
2. Losses incurred (current accident year $.....13,004,793):			
2.1 Direct	16,459,588	14,381,871	18,597,077
2.2 Assumed	249,160	59,924	94,953
2.3 Ceded	4,291,257	4,070,837	5,532,537
2.4 Net	12,417,491	10,370,958	13,159,493
3. Loss expenses incurred	1,111,919	1,219,369	1,593,003
4. Other underwriting expenses incurred	6,394,238	6,627,272	8,803,587
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	19,923,648	18,217,599	23,556,083
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(677,719)	(1,594,373)	(900,075)
INVESTMENT INCOME			
9. Net investment income earned	637,493	519,515	694,571
10. Net realized capital gains (losses)	38,626	54,283	116,318
11. Net investment gain (loss) (Lines 9 + 10)	676,119	573,798	810,889
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $..........0)			
13. Finance and service charges not included in premiums	177,786	165,345	230,196
14. Aggregate write-ins for miscellaneous income	0	(879)	0
15. Total other income (Lines 12 through 14)	177,786	164,466	230,196
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	176,186	(856,109)	141,010
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	176,186	(856,109)	141,010
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19) (to Line 22)	176,186	(856,109)	141,010
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	10,793,477	9,951,597	9,951,597
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	176,186	(856,109)	141,010
23. Net unrealized capital gains or losses	(51,567)	5,637	3,842
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes		960,929	1,461,981
26. Change in nonadmitted assets	(76,340)	114,503	(472,728)
27. Change in provision for reinsurance			
28. Change in surplus notes			(225,000)
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		(48,765)	(67,225)
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	48,279	176,195	841,880
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	10,841,756	10,127,792	10,793,477

DETAILS OF WRITE-INS

0501.			
0502.			
0503.			
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	0
1401. Lines 23 and 29 from 2000 Annual Statement			
1402. Net Realized Gain (Loss) from sale of fixed assets		(879)	
1403.			
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)	0	(879)	0
3601. Lines 23 and 29 from 2000 Annual Statement			
3602.			
3603.			
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)	0	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	20,744,536	22,460,233
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	14,973,422	14,751,483
3.	Underwriting expenses paid	6,163,373	8,219,026
4.	Other underwriting income (expenses)		
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(392,259)	(510,276)
6.	Net investment income	755,752	871,124
7.	Other income (expenses):		
	7.1 Agents' balances charged off		
	7.2 Net funds held under reinsurance treaties		
	7.3 Net amount withheld or retained for account of others		(926)
	7.4 Aggregate write-ins for miscellaneous items	(8,043)	736,236
	7.5 Total other income (Lines 7.1 to 7.4)	(8,043)	735,310
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered		
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	355,450	1,096,158
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	4,884,842	7,354,445
	11.2 Stocks	10,029	28,599
	11.3 Mortgage loans		
	11.4 Real estate		
	11.5 Other invested assets		
	11.6 Net gains or (losses) on cash and short-term investments		
	11.7 Miscellaneous proceeds	13,877	
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	4,908,748	7,383,044
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	5,259,657	7,093,636
	12.2 Stocks	71,223	93,976
	12.3 Mortgage loans		
	12.4 Real estate	13,864	1,358
	12.5 Other invested assets		
	12.6 Miscellaneous applications	(17,319)	24,804
	12.7 Total investments acquired (Lines 12.1 to 12.6)	5,327,425	7,213,774
13.	Net cash from investments (Line 11.8 minus Line 12.7)	(418,677)	169,270
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in		(225,000)
	14.2 Capital notes $..........0 less amounts repaid $..........0		
	14.3 Net transfers from affiliates	67,645	
	14.4 Borrowed funds received		23,379
	14.5 Other cash provided	58,078	191,286
	14.6 Total (Lines 14.1 to 14.5)	125,723	(10,335)
15.	Cash applied:		
	15.1 Dividends to stockholders paid		
	15.2 Net transfers to affiliates		10,066
	15.3 Borrowed funds repaid	83,153	
	15.4 Other applications	111,891	
	15.5 Total (Lines 15.1 to 15.4)	195,044	10,066
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(69,321)	(20,401)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(132,548)	1,245,027
18.	Cash and short-term investments:		
	18.1 Beginning of year	1,740,862	495,835
	18.2 End of period (Line 17 plus Line 18.1)	1,608,314	1,740,862

DETAILS OF WRITE-INS

07.401	Finance and Service Charge not included in premium	177,786	230,196
07.402	Reclass of CD to long term bond in 2001	(127,569)	
07.403	Depreciation allocation of management fees	2,724	6,731
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	(60,984)	499,309
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	(8,043)	736,236

NOTES TO FINANCIAL STATEMENTS

Note 1: Summary of Significant Accounting Policies

This note has not changed since our last filing. Please refer to our December 31, 2001 Annual Statement.

Note 9: Income Taxes

Buckeye State Mutual Insurance Company calculates it's Deferred Tax Assets and Deferred Tax Liabilities annually as of December 31. Please refer to our December 31, 2001 Annual Statement.

Note 17: Sales, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not Applicable

B. Transfers and Servicing of Financial Assets

Not Applicable

C. Wash Sales

Not Applicable

Note 22: Reinsurance

Buckeye entered into a Quota Share reinsurance agreement with PMA Capital Insurance Company effective July 1, 2002. Buckeye will cede 15% of all net business inforce as of July 1, 2002 and after.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

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

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

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

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

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

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

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

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

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/1997.....................

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. ....04/19/1999.....................

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). ....04/19/1999.....................

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 [ ]

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	$0	$0
13.22 Preferred Stock	$0	$0
13.23 Common Stock	$1,212,205	$1,212,205
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)	$1,212,205	$1,212,205
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
Peoples Savings Bank	14 S. Weston Street, Troy, Ohio 45373

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
	Asset Allocation & Management	30 North LaSalle Street, Chicago, IL 60602

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
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	2,515,734	2,497,838	2,466,516	2,639,940
2. Increase (decrease) by adjustment	(31,760)	(31,322)	(31,322)	(125,564)
3. Cost of acquired				1,358
4. Cost of additions to and permanent improvements	13,864			
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	2,497,838	2,466,516	2,435,194	2,515,734
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	2,497,838	2,466,516	2,435,194	2,515,734
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	2,497,838	2,466,516	2,435,194	2,515,734

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	
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	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
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	
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
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	21,912,374	1,413,286	1,024,546	(278,533)	22,470,900	21,912,374	22,022,581	21,714,496
2. Class 2	1,985,028			(12,942)	1,921,822	1,985,028	1,972,087	2,119,884
3. Class 3	376,357			856	394,670	376,357	378,695	386,018
4. Class 4	1,483					1,483		24,600
5. Class 5								
6. Class 6	56,662			(3)	56,665	56,662	56,660	56,667
7. Total Bonds	24,331,904	1,413,286	1,024,546	(290,622)	24,844,057	24,331,904	24,430,023	24,301,665
PREFERRED STOCK								
8. Class 1	54,753				54,597	54,753	54,753	28,575
9. Class 2	118,883	17,319	6,538	(27,327)	118,883	118,883	102,337	80,250
10. Class 3	26,846				26,846	26,846	26,846	38,350
11. Class 4								
12. Class 5								
13. Class 6	882				882	882	882	
14. Total Preferred Stock	201,364	17,319	6,538	(27,327)	201,208	201,364	184,818	147,175
15. Total Bonds and Preferred Stock	24,533,268	1,430,605	1,031,084	(317,949)	25,045,265	24,533,268	24,614,841	24,448,840

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	731,206	XXX	731,206	2,067	2,275

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	1,151,611	1,961,674	1,008,292	987,710
2. Cost of short-term investments acquired	810,063			1,123,436
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		953,382	277,085	959,535
7. Book/adjusted carrying value, current period	1,961,674	1,008,292	731,207	1,151,611
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,961,674	1,008,292	731,207	1,151,611
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,961,674	1,008,292	731,207	1,151,611
12. Income collected during period	9,919	4,586	2,068	25,297
13. Income earned during period	12,194	8,885	4,342	27,571

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
U.S. Insurers				
39675..................	23-2153760.........	Pma Capital Ins Co...	PA...	..........Yes.........

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?	2	3	4	5	6	7
	States, Etc.	(Yes or No)	Current Year to Date	Prior Year to Date	Current Year to Date	Prior Year to Date	Current Year to Date	Prior Year to Date
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	YES						
15.	Indiana IN	YES	5,051,548	3,216,441	2,565,503	1,361,993	1,587,341	1,137,448
16.	Iowa IA	YES						
17.	Kansas KS	YES	9,922,007	7,632,464	5,449,447	6,175,859	1,929,899	1,436,515
18.	Kentucky KY	NO						
19.	Louisiana LA	NO						
20.	Maine ME	NO						
21.	Maryland MD	NO						
22.	Massachusetts MA	NO						
23.	Michigan MI	YES		366	83,935	288,980	231,500	311,879
24.	Minnesota MN	NO						
25.	Mississippi MS	NO						
26.	Missouri MO	NO						
27.	Montana MT	NO						
28.	Nebraska NE	YES						
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	12,848,525	11,241,808	8,159,590	5,452,899	6,722,124	8,446,506
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	YES		(288)	218,838	704,151	806,487	1,201,814
51.	Wyoming WY	NO						
52.	American Samoa AS	NO						
53.	Guam GU	NO						
54.	Puerto Rico PR	NO						
55.	US Virgin Islands VI	NO						
56.	Canada CN	NO						
57.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58.	Totals	(a) 8	27,822,080	22,090,791	16,477,313	13,983,882	11,277,351	12,534,162

DETAILS OF WRITE-INS

5701.		XXX						
5702.		XXX						
5703.		XXX						
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799.	Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	0	0	0	0	0	0

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

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

PART 1 – ORGANIZATIONAL CHART

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	2,426,275	1,228,362	50.6	45.9
2. Allied lines			0.0	
3. Farmowners multiple peril	5,995,468	4,506,377	75.2	64.3
4. Homeowners multiple peril	6,352,279	4,950,273	77.9	89.5
5. Commercial multiple peril		296,656	0.0	244.0
6. Mortgage guaranty			0.0	
8. Ocean marine			0.0	
9. Inland marine	382,611	77,780	20.3	18.3
10. Financial guaranty			0.0	
11.1. Medical malpractice-occurrence			0.0	
11.2. Medical malpractice-claims made			0.0	
12. Earthquake			0.0	
13. Group accident and health			0.0	
14. Credit accident and health			0.0	
15. Other accident and health			0.0	
16. Workers' compensation			0.0	
17.1 Other liability-occurrence	171,596	345,485	201.3	88.5
17.2 Other liability-claims made			0.0	
18.1 Products liability-occurrence			0.0	
18.2 Products liability-claims made			0.0	
19.1, 19.2 Private passenger auto liability	5,523,657	2,588,278	46.9	69.9
19.3, 19.4 Commercial auto liability	106,923	(2,000)	(1.9)	3.2
21. Auto physical damage	4,152,151	2,468,563	59.5	65.6
22. Aircraft (all perils)			0.0	
23. Fidelity			0.0	
24. Surety			0.0	
26. Burglary and theft		(182)	0.0	(127.7)
27. Boiler and machinery			0.0	
28. Credit			0.0	
29. International			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	0	0	0.0	0.0
34. Totals	25,110,960	16,459,592	65.5	69.3
DETAILS OF WRITE-INS				
3301.			0.0	
3302.			0.0	
3303.			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)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	903,275	2,507,785	2,242,928
2. Allied lines			
3. Farmowners multiple peril	2,094,671	6,249,969	5,147,784
4. Homeowners multiple peril	2,698,307	7,294,830	5,653,396
5. Commercial multiple peril			70
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	149,583	422,518	341,727
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	37,022	155,441	159,555
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	2,220,430	6,368,441	4,830,885
19.3, 19.4 Commercial auto liability	27,184	100,447	75,996
21. Auto physical damage	1,691,220	4,722,649	3,637,076
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			1,374
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0
34. Totals	9,821,692	27,822,080	22,090,791
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
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)	0	0	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	1,962	339	2,301	935	3	938	1,244	6	90	1,340	217	(240)	(23)
2. 2000	1,990	1,139	3,129	1,183	13	1,196	580	137	577	1,294	(227)	(412)	(639)
3. Subtotals 2000 + Prior	3,952	1,478	5,430	2,118	16	2,134	1,824	143	667	2,634	(10)	(652)	(662)
4. 2001	2,198	2,187	4,385	1,815	620	2,435	695	78	1,438	2,211	312	(51)	261
5. Subtotals 2001 + Prior	6,150	3,665	9,815	3,933	636	4,569	2,519	221	2,105	4,845	302	(703)	(401)
6. 2002	XXX	XXX	XXX	XXX	10,433	10,433	XXX	1,732	1,760	3,492	XXX	XXX	XXX
7. Totals	6,150	3,665	9,815	3,933	11,069	15,002	2,519	1,953	3,865	8,337	302	(703)	(401)
8. Prior Year-End's Surplus As Regards Policyholders	10,793										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. 4.9 %	2. (19.2)%	3. (4.1)%
													Col. 13, Line 7 Line 8
													4. (3.7)%

(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 6 7 1 3 2 0 0 2 4 9 0 0 0 0 0 3 *

* 1 6 7 1 3 2 0 0 2 4 5 0 0 0 0 0 3 *

Overflow Page for Write-Ins

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Accrued Interest		
07.405 Advanced Premiums		434,987
07.406 Misc Rec		64,322
07.407 Guaranty Funds Receivable on Deposit	(60,984)	
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow	(60,984)	499,309

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								
31294K KT 1	Federal Home Loan	09/09/2002	Freddie		703,443	703,000	1,748	1
31390V KJ 2	Federal Natl Mtg	09/20/2002	CSFB		709,844	700,000	2,333	1PE
0399999.	Total - Bonds - U.S. Government				1,413,286	1,403,000	4,081	XXX
6099997.	Total - Bonds - Part 3				1,413,286	1,403,000	4,081	XXX
6099999.	Total - Bonds				1,413,286	1,403,000	4,081	XXX
Preferred Stocks - Public Utilities								
United States								
75952J 20 7	Reliant Energy Inc.	09/30/2002	First Boston	900.000	17,319			2PE
	United States				17,319	0	0	XXX
6199999.	Total - Preferred Stocks - Public Utilities				17,319	0	0	XXX
6599997.	Total - Preferred Stocks - Part 3				17,319	0	0	XXX
6599999.	Total - Preferred Stocks				17,319	0	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
71902E 10 9	Phoenix Companies	08/20/2002	Direct	27.000				L
	United States				0	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				0	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				0	XXX	0	XXX
7099999.	Total - Common Stocks				0	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				17,319	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				1,430,605	XXX	4,081	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																
31293A 6N 3	Fed Hm Ln Mtg Pool #C15377 6.50% Due 09/01/	09/16/2002	Principal Payment		14,637	14,637	14,775	14,775	(9)			(138)	(138)	767		1
31388T FK 4	Federal Natl Mtg Assn	09/25/2002	Principal Payment		81,491	81,491	82,407	82,407	(95)			(917)	(917)	2,025		1PE
362031 KG 0	GNMA POOL #5695	09/16/2002	Principal Payment		63	63	54	54	(3)			9	9	2		1
36203L DW 9	GNMA POOL #352117	09/16/2002	Principal Payment		10,383	10,383	10,777	10,777	(32)			(394)	(394)	843		1
36204F B6 0	GNMA POOL #368261	09/16/2002	Principal Payment		2,811	2,811	2,497	2,497	40			315	315	166		1
36204M 3Z 0	GNMA POOL #377416	09/16/2002	Principal Payment		421	421	411	411	17			11	11	275		1
36204X C5 2	GNMA POOL #382692	09/16/2002	Principal Payment		51	51	53	53	(5)			(2)	(2)	4		1
36204X X5 9	GNMA POOL #383300	09/16/2002	Principal Payment		30,908	30,908	30,106	30,106	107			801	801	1,038		1
36205J G2 5	GNMA POOL #391817	09/16/2002	Principal Payment		20,197	20,197	20,950	20,950	(16)			(753)	(753)	729		1
36205L JJ 0	GNMA POOL #393665	09/16/2002	Principal Payment		2,811	2,811	2,830	2,830	(1)			(19)	(19)	111		1
36205T NS 8	GNMA POOL #400101	09/16/2002	Principal Payment		3,145	3,145	3,179	3,179	(8)			(34)	(34)	167		1
362062 6Q 9	GNMA POOL #33279	09/16/2002	Principal Payment		38	38	34	34	4			4	4	10		1
362065 E2 6	GNMA POOL #35253	09/16/2002	Principal Payment		18	18	17	17	0			1	1	7		1
36206D WV 5	GNMA POOL #408460	09/16/2002	Principal Payment		337	337	349	349	(30)			(13)	(13)	233		1
36206G MH 0	GNMA POOL #410860	09/16/2002	Principal Payment		118,980	118,980	122,243	122,243	(102)			(3,263)	(3,263)	4,262		1
36206G YQ 7	GNMA POOL #411219	09/16/2002	Principal Payment		139	139	144	144	(14)			(5)	(5)	11		1
36206H FV 5	GNMA POOL #411580	09/16/2002	Principal Payment		24,240	24,240	24,460	24,460	(46)			(220)	(220)	1,456		1
36206J WY 6	GNMA POOL #412963	09/16/2002	Principal Payment		328	328	340	340	(9)			(12)	(12)	138		1
36206S 7J 7	GNMA POOL #420397	09/16/2002	Principal Payment		13,597	13,597	13,744	13,744	(5)			(147)	(147)	501		1
36206S FB 5	GNMA POOL #419662	09/16/2002	Principal Payment		336	336	335	335	2			1	1	1,240		1
36206W K6 1	GNMA POOL #423417	09/16/2002	Principal Payment		9,643	9,643	10,002	10,002	(15)			(359)	(359)	267		1
362070 UB 8	GNMA POOL #40178	07/16/2002	Redeemed		33	33	34	97	(0)			(64)	(64)			1
36207F LV 1	GNMA POOL #430640	09/16/2002	Principal Payment		9,623	9,623	9,758	9,758	(7)			(135)	(135)	642		1
36207J LY 7	GNMA POOL #433343	09/16/2002	Principal Payment		1,044	1,044	1,041	1,041	1			3	3	175		1
36208N M5 9	GNMA POOL #455880	09/16/2002	Principal Payment		6,594	6,594	6,626	6,626	(2)			(32)	(32)	393		1
36208N Z4 8	GNMA POOL #456263	09/16/2002	Principal Payment		12,918	12,918	13,101	13,101	(24)			(183)	(183)	1,322		1
36208W 7D 9	GNMA POOL #463592	09/16/2002	Principal Payment		25,173	25,173	24,497	24,497	15			676	676	1,292		1
36210A 5J 2	GNMA POOL #486949	09/16/2002	Principal Payment		13,300	13,300	13,147	13,147	36			153	153	572		1
36210D Z9 5	GNMA POOL #489568	09/16/2002	Principal Payment		5,516	5,516	5,490	5,490	10			26	26	293		1
36217H P6 6	GNMA POOL #194045	09/16/2002	Principal Payment		939	939	888	888	1			50	50	70		1
36223L V8 8	GNMA POOL #311239	09/16/2002	Principal Payment		47,175	47,175	47,834	47,834	(25)			(660)	(660)	1,901		1
36223Q 6X 0	GNMA POOL #315086	09/16/2002	Principal Payment		6,474	6,474	6,736	6,736	(13)			(262)	(262)	263		1
36224Q FJ 0	GNMA POOL #335069	09/16/2002	Principal Payment		4,114	4,114	4,159	4,159	(4)			(45)	(45)	182		1
912827 2Y 7	U.S. Treasury Note 6.25% Due 06/30/2002	06/30/2002	Redeemed		175,000	175,000	178,267	175,276	(175)			(276)	(276)			1
0399999.	Total - Bonds - U.S. Government				642,478	642,478	651,286	648,358	(407)	0	0	(5,881)	(5,881)	21,356	0	XXX
Bonds - Special Revenue and Special Assessment																
United States																
31392B Q7 4	FNMA 2002-12 AB-RCR 6.00% DUE 11/15/2029	09/25/2002	Principal Payment		24,031	24,031	36,907	9,474	64			14,557	14,557	(7,107)		1
	U.S.				24,031	24,031	36,907	9,474	64	0	0	14,557	14,557	(7,107)	0	XXX
	United States				24,031	24,031	36,907	9,474	64	0	0	14,557	14,557	(7,107)	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				24,031	24,031	36,907	9,474	64	0	0	14,557	14,557	(7,107)	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
00755W GH 3	Advant Mtg	09/16/2002	Principal Payment		155,111	155,111	151,718	151,718	36			3,393	3,393	15,201		1
045424 CA 4	Asset Securitization Corp 7.21% Due 10/13/2026	09/16/2002	Principal Payment		14,025	14,025	13,944	13,944	24			81	81	986		1
07383F AP 3	Bear Stearns Coml Mtg Secs 5.91% Due 05/14/2	09/25/2002	Principal Payment		11,588	11,588	10,873	10,873	663			715	715	488		1
23752P AA 4	Dash II Limited Partnership Variable 9/16/2035	09/16/2002	Principal Payment		47,362	47,362	25,583	25,583	(322)			1,424	1,424	11,948		1
617059 BY 5	JP Morgan Coml Mtg Fin Corp	09/16/2002	Principal Payment		6,916	6,916	7,174	7,174	(13)			(257)	(257)	1,315		1PE
617059 DD 9	JP Morgan Coml Mtg Fin Corp	09/25/2002	Principal Payment		23,928	23,928	25,063	25,063	(114)			(1,136)	(1,136)	4,245		1PE
61745M FF 5	Morgan Stanley Cap	09/26/2002	Principal Payment		15,386	15,386	14,609	14,609	271			777	777	704		1

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
64352V BE 0...	New Century Home Eq	07/11/2002	Principal Payment		79,043	79,043	79,033	79,033	0			9	9	3,261		1Z
66937N PN 2...	Norwest Asset Secs Corp	09/26/2002	Principal Payment		39,562	39,562	38,716	38,716	87			846	846	990		1PE
	United States				392,920	392,920	366,714	366,714	633	0	0	5,852	5,852	39,137	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				392,920	392,920	366,714	366,714	633	0	0	5,852	5,852	39,137	0	XXX
6099997.	Total - Bonds - Part 4				1,059,429	1,059,429	1,054,906	1,024,546	290	0	0	14,528	14,528	53,386	0	XXX
6099999.	Total - Bonds				1,059,429	1,059,429	1,054,906	1,024,546	290	0	0	14,528	14,528	53,386	0	XXX
Preferred Stocks - Industrial and Miscellaneous																
United States																
828806 40 6.....	Simon Property Group	09/20/2002	Jeffries & Co.	100.000	9,506		6,355	6,538				2,968	2,968		(433)	P2
	United States				9,506	0	6,355	6,538	0	0	0	2,968	2,968	0	(433)	XXX
6399999.	Total - Preferred Stocks - Industrial & Miscellaneous				9,506	0	6,355	6,538	0	0	0	2,968	2,968	0	(433)	XXX
6599997.	Total - Preferred Stocks - Part 4				9,506	0	6,355	6,538	0	0	0	2,968	2,968	0	(433)	XXX
6599999.	Total - Preferred Stocks				9,506	0	6,355	6,538	0	0	0	2,968	2,968	0	(433)	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
71902E 10 9....	Phoenix Companies	08/20/2002	Direct	27.000	415							415	415			L
	United States				415	XXX	0	0	0	0	0	415	415	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				415	XXX	0	0	0	0	0	415	415	0	0	XXX
7099997.	Total - Common Stocks - Part 4				415	XXX	0	0	0	0	0	415	415	0	0	XXX
7099999.	Total - Common Stocks				415	XXX	0	0	0	0	0	415	415	0	0	XXX
7199999.	Total - Preferred and Common Stocks				9,921	XXX	6,355	6,538	0	0	0	3,383	3,383	0	(433)	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				1,069,350	XXX	1,061,261	1,031,084	290	0	0	17,911	17,911	53,386	(433)	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								
Fifth Third Bank of Western (K)	Piqua, OH				(229,454)	(230,053)	(229,734)	
Fifth Third Bank of Western (E)	Piqua, OH				1,572	1,572	1,572	
Fifth Third Bank of Western (F)	Piqua, OH							
Fifth Third Bank of Western (C)	Piqua, OH				(59,270)	(57,491)	(60,647)	
Fifth Third Bank of Western (S)	Piqua, OH				157,252	120,841	178,053	
People's Bank (400)	Troy, OH				(902,203)	(846,332)	(623,781)	
People's Bank (A)	Troy, OH				(314,884)	(408,816)	(345,131)	
People's Bank (E)	Troy, OH				(181,733)	(82,047)	(156,258)	
People's Bank (F)	Troy, OH				1,599	3,023	2,040	
People's Bank (C)	Troy, OH							
People's Bank (S)	Troy, OH		7,433	2,275	1,167,379	1,402,380	2,057,680	
People's Bank (I)	Troy, OH	2.070			48,472	1,421,486	53,075	
0199999. Total Open Depositories		XXX	7,433	2,275	(311,270)	1,324,563	876,869	XXX
0399999. Total Cash on Deposit		XXX	7,433	2,275	(311,270)	1,324,563	876,869	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	240	240	240	XXX
0599999. Total Cash		XXX	7,433	2,275	(311,030)	1,324,803	877,109	XXX

Overflow Page for Write-Ins

Overflow Page for Write-Ins