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QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

American Select Insurance Company

NAIC Group Code 0228 (Current Period) 0228 (Prior Period) NAIC Company Code 19992 Employer's ID Number 31-6016426

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

Country of Domicile US

Incorporated August 21, 1959 Commenced Business October 1, 1959

Statutory Home Office One Park Circle, Westfield Center, Ohio 44251-5001 (Street and Number, City or Town, State and Zip Code)

Main Administrative Office One Park Circle, Westfield Center, Ohio 44251-5001 (Street and Number, City or Town, State and Zip Code) 330-887-0101 (Area Code) (Telephone Number)

Mail Address P. O. Box 5001, Westfield Center, Ohio 44251-5001 (Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio 44251-5001 (Street and Number, City or Town, State and Zip Code) 330-887-0101 (Area Code) (Telephone Number)

Internet Website Address www.westfieldgrp.com

Statement Contact Bambi Ann Beshire (Name) 330-887-0101 (Area Code) (Telephone Number) (Extension)

(E-Mail Address) 330-887-0840 (Fax Number)

Policyowner Relations Contact One Park Circle, Westfield Center, Ohio 44251 (Street and Number, City or Town, State and Zip Code) 330-887-0980 (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman & CEO .... Robert Cary Blair
COO .... Robert Joseph Joyce
President .... Roger William McManus

Sr Ex Spec Mkts .... John J Adornetto
Chief Solu Officer .... Robert Steven Madden
Chief HR Officer .... Debra Lynn Cummings
Sr Ex Claims .... Edward Albert Schaefer, Jr
Sr Ex F & S Oper .... Richard Leo Kinnaird, Jr
Controller .... Bambi Ann Beshire
Sr Ex Bus Dev .... David Milton Critchfield
Sr Ex Spec Mkts .... Thomas Lee Kranstuber
Sr Ex Govt Rel .... Robert Daniel Sondles, III
CFO & Treasurer .... Robert Krisowaty
Chief Inv Officer .... John Martin Haney
Sr Ex Bus Dev .... Alyn Kent Daugherty
Sr Ex P L Prod .... Douglas Phillip Carpenter
Sr Ex C L Prod .... Richard Dayton Orr
Sr Ex Bus Dev .... James Robert Clay
Sr Ex Bus Dev .... Thomas Victor Grimm
Sr Ex P L Und .... Mary Lou Solsman
Corp Sec & Counsel .... Michael Brooks Rorapaugh
Chief Actuary .... Stephen Edward Lehecka

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

Robert Cary Blair
David Brantner Jones
Martin James Murphy
Gary Dean Hallman
Robert Joseph Joyce
John Alan Root
Susan Jane Insley
Richard Harper LeSourd, Jr
Thomas Eldon Workman

State of Ohio
County of Medina
SS

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.

Robert Krisowaty CFO & Treasurer	Bambi Ann Beshire Controller	Jeffrey Scott Gillentine Financial Reporting Executive

Subscribed and sworn to before me this
31 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	57,267,655	0	57,267,655	54,403,557
2. Stocks:				
2.1 Preferred stocks	652,800	0	652,800	243,750
2.2 Common stocks	22,675,673	0	22,675,673	29,284,399
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 ($ 0) and short-term investments ($ 2,243,655)	2,243,655	0	2,243,655	2,160,532
6. Other invested assets	0	0	0	0
7. Receivable for securities	6,250	0	6,250	0
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	82,846,033	0	82,846,033	86,092,238
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection	3,749,354	676,883	3,072,471	2,551,712
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $ 109,295 earned but unbilled premiums)	16,654,640	0	16,654,640	14,152,188
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 billed and receivable under high deductible policies	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments	0	0	0	0
15. Federal and foreign income tax recoverable and interest thereon (including $ 3,081,701 net deferred tax asset)	2,868,207	0	2,868,207	1,939,347
16. Guaranty funds receivable or on deposit	0	0	0	0
17. Electronic data processing equipment and software	0	0	0	0
18. Interest, dividends and real estate income due and accrued	988,137	0	988,137	1,006,063
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	2,440,756	0	2,440,756	226,812
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	5,393	5,393	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	109,552,520	682,276	108,870,244	105,968,360
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	109,552,520	682,276	108,870,244	105,968,360
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 through 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Advance on Contract	5,393	5,393	0	0
2502.	0	0	0	0
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 through 2503 plus 2598) (Line 25 above)	5,393	5,393	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year $ ..... 39,055,022)	34,463,101	33,799,463
2. Reinsurance payable on paid losses and loss adjustment expenses	0	0
3. Loss adjustment expenses	9,222,409	8,735,854
4. Commissions payable, contingent commissions and other similar charges	3,988,492	3,458,520
5. Other expenses (excluding taxes, licenses and fees)	1,889,297	1,822,029
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,049,625	1,139,788
7. Federal and foreign income taxes, including $ .... 0 on realized capital gains (losses) (including $ .... 0 net deferred tax liability)	0	0
8. Borrowed money $ .... 0 and interest thereon $ 0	0	0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of $ ...... 26,978,466 and including warranty reserves of $ .... 0)	29,487,184	26,221,056
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)	80,834	245,635
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	0	0
15. Remittances and items not allocated	0	0
16. Provision for reinsurance	3,490	3,490
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	0
20. Payable for securities	1,275,196	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	168,486	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	81,628,114	75,425,835
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	81,628,114	75,425,835
27. Aggregate write-ins for special surplus funds	(515,091)	5,346,799
28. Common capital stock	2,500,000	2,500,000
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	11,546,134	11,546,134
33. Unassigned funds (surplus)	13,711,087	11,149,592
34. Less treasury stock, at cost:		
34.1 .... 0 shares common (value included in Line 28 $ .... 0)	0	0
34.2 .... 0 shares preferred (value included in Line 29 $ .... 0)	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	27,242,130	30,542,525
36. TOTALS	108,870,244	105,968,360
DETAILS OF WRITE-INS		
2301. Reserve for Employees Profit Sharing	168,486	0
2302.	0	0
2303.	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	168,486	0
2701. General Voluntary Reserve	(515,091)	5,346,799
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(515,091)	5,346,799
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 through 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $ 49,558,272)	48,819,684	44,929,856	60,606,862
1.2 Assumed (written $ 47,023,853)	43,757,724	40,408,200	54,862,363
1.3 Ceded (written $ 49,558,272)	48,819,684	44,929,856	60,606,862
1.4 Net (written $ 47,023,853)	43,757,724	40,408,200	54,862,363
DEDUCTIONS:			
2. Losses incurred (current accident year $ 25,515,432):			
2.1 Direct	29,767,503	33,553,383	41,623,433
2.2 Assumed	26,373,209	26,898,233	36,198,895
2.3 Ceded	29,767,503	33,553,383	41,623,433
2.4 Net	26,373,209	26,898,233	36,198,895
3. Loss expenses incurred	4,818,641	4,105,350	5,953,599
4. Other underwriting expenses incurred	14,613,017	18,108,218	22,883,649
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	45,804,867	49,111,801	65,036,143
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(2,047,143)	(8,703,601)	(10,173,780)
INVESTMENT INCOME			
9. Net investment income earned	3,677,355	3,017,171	4,236,820
10. Net realized capital gains (losses)	100,634	23,390	(767,732)
11. Net investment gain (loss) (Lines 9 plus 10)	3,777,989	3,040,561	3,469,088
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 183,984 amount charged off $ 328,581)	(144,598)	(177,360)	(184,046)
13. Finance and service charges not included in premiums	332,545	358,040	491,544
14. Aggregate write-ins for miscellaneous income	(168,484)	25	22
15. Total other income (Lines 12 through 14)	19,463	180,705	307,520
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	1,750,309	(5,482,335)	(6,397,172)
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)	1,750,309	(5,482,335)	(6,397,172)
19. Federal and foreign income taxes incurred	590,231	(2,119,826)	(2,301,321)
20. Net income (Line 18 minus Line 19) (to Line 22)	1,160,078	(3,362,509)	(4,095,851)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	30,542,525	31,686,402	31,686,402
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,160,078	(3,362,509)	(4,095,851)
23. Net unrealized capital gains or losses	(4,198,638)	(1,019,379)	(232,820)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income tax	(256,509)	(920,217)	173,981
26. Change in nonadmitted assets	(5,326)	(219,289)	(156,013)
27. Change in provision for reinsurance	0	(9,622)	2,924
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	3,291,752	3,163,902
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	0
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	(3,300,395)	(2,239,264)	(1,143,877)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	27,242,130	29,447,138	30,542,525
DETAILS OF WRITE-INS			
0501.	0	0	0
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 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Reserve for Employees Profit Sharing	(168,484)	0	0
1402. Other Interest Income	0	25	22
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(168,484)	25	22
3601.	0	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 through 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	43,822,560	61,640,724
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	30,041,655	14,306,395
3. Underwriting expenses paid	14,105,184	18,648,734
4. Other underwriting income (expenses)	0	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(324,279)	28,685,595
6. Net investment income	3,716,619	3,661,613
7. Other income (expenses):		
7.1 Agents' balances charged off	(144,597)	(184,046)
7.2 Net funds held under reinsurance treaties	0	0
7.3 Net amount withheld or retained for account of others	0	0
7.4 Aggregate write-ins for miscellaneous items	164,059	408,669
7.5 Total other income (Lines 7.1 to 7.4)	19,462	224,623
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	(112,347)	2,019,663
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	3,299,455	34,591,494
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	4,976,152	11,549,920
11.2 Stocks	3,155,096	11,208,980
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	1,268,946	0
11.8 Total investment proceeds (Lines 11.1 to 11.7)	9,400,194	22,758,900
12. Cost of investments acquired (long-term only):		
12.1 Bonds	7,843,067	31,870,021
12.2 Stocks	2,735,957	23,698,056
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Miscellaneous applications	0	1,022,255
12.7 Total investments acquired (Lines 12.1 to 12.6)	10,579,024	56,590,332
13. Net cash from investments (Line 11.8 minus Line 12.7)	(1,178,830)	(33,831,432)
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	0	0
14.4 Borrowed funds received	0	0
14.5 Other cash provided	176,442	0
14.6 Total (Lines 14.1 to 14.5)	176,442	0
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	2,213,944	31,890
15.3 Borrowed funds repaid	0	0
15.4 Other applications	0	177
15.5 Total (Lines 15.1 to 15.4)	2,213,944	32,067
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(2,037,502)	(32,067)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	83,123	727,995
18. Cash and short-term investments:		
18.1 Beginning of year	2,160,532	1,432,537
18.2 End of period (Line 17 plus Line 18.1)	2,243,655	2,160,532
DETAILS OF WRITE-INS		
7.401 Finance and Service Charges	332,545	491,544
7.402 Reserve for Employees Profit Sharing	(168,486)	0
7.403 Other Interest Income	0	(82,875)
7.498 Summary of remaining write-ins for Line 7.4 from overflow page	0	0
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above)	164,059	408,669

NOTES TO FINANCIAL STATEMENTS

2.

B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual - Version effective March 1, 2002 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

9.

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

		9/30/02	12/31/01
1	Total of all deferred tax assets (admitted and nonadmitted)	7,091,767	4,757,825
2	Total of all deferred tax liabilities	50,220	1,817,750
3	Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	3,959,844	1,265,117
4	Increase (decrease) in deferred tax assets nonadmitted	2,694,727	1,265,117

B. As of September 30, the company had no unrecognized deferred income tax liabilities.

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

		9/30/02	12/31/01
1	Current year income tax expense	589,798	(2,384,216)
2	Tax credits	0	0
3	Other adjustment: FIT Receivable	(376,305)	2,119,826
4	Prior year (over)/under accrual of tax	0	0
5	Current income taxes incurred	213,494	(264,390)

The main components of the September 30, 2002 deferred tax amounts are as follows:

	DTAs	Statutory	Tax	Difference	Tax Effect
6	Unpaid Losses & LAE	42,285,496	37,397,407	4,888,089	1,710,831
7	Unearned Premiums	28,718,440	22,815,379	5,903,061	2,066,071
8	Investments - Bonds	(57,050,101)	(57,785,099)	734,998	257,249
9	Other Expenses	1,510,124	326,943	1,183,181	414,113
10	Insolvency Reserve	0	(89,069)	89,069	31,174
11	Properties	0	(7,576)	7,576	2,652
12	Accrued Dividends	(1,020,483)	(1,050,104)	29,621	10,367
13	Investments - Common Stock	(26,781,722)	(27,262,963)	481,241	168,434
14	Investments - Preferred Stock	(763,400)	(854,625)	91,225	31,929
15	Amortization - Intangibles	0	(6,854,129)	6,854,129	2,398,945
16	Total DTAs	(13,101,646)	(33,363,836)	20,262,190	7,091,767
17	DTAs nonadmitted	0	0	11,313,840	3,959,844

	DTLs	Statutory	Tax	Difference	Tax Effect
18	Salvage & Subrogation	0	44,692	44,692	15,642
19	Other Liabilities	371,784	470,578	98,794	34,578
20	Total DTLs	371,784	515,270	143,486	50,220

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

	DTAs resulting from book/tax differences in:	9/30/02	12/31/01	Change
21	Unpaid Losses & LAE	1,710,831	790,391	920,440
22	Unearned Premiums	2,066,071	773,894	1,292,177
23	Investments - Common Stock	168,434	0	168,434
24	Investments - Preferred Stock	31,929	0	31,929
25	Investments - Bonds	257,249	264,414	(7,165)
26	Other Expenses	414,113	168,053	246,060
27	Insolvency Reserve	31,174	29,800	1,374
28	Salvage & Subrogation	0	26,618	(26,618)
29	Properties	2,652	0	2,652
30	Accrued Dividends	10,367	6,477	3,890
31	Depreciation - Software	0	3,978	(3,978)
32	Amortization - Intangibles	2,398,945	2,694,200	(295,255)
33	Total DTAs	7,091,767	4,757,825	2,333,942
34	DTAs nonadmitted	3,959,844	1,265,117	2,694,727

NOTES TO FINANCIAL STATEMENTS

	DTLs resulting from book/tax differences in:	9/30/02	12/31/01	Change
35	Investments - Common Stock	0	1,787,240	(1,787,240)
36	Investments - Preferred Stock	0	7,219	(7,219)
37	Salvage & Subrogation	15,642	0	15,642
38	Other Liabilities	34,578	23,291	11,287
39	Total DTLs	50,220	1,817,750	(1,767,530)

D. Among the more significant book to tax adjustments were the following:

		Amount	Tax Effect at 35%
1	Income before taxes	1,836,772	642,870
2	Book over tax reserves	454,354	159,024
3	Unearned premiums	781,338	273,468
4	Salvage and subrogation	86,452	30,258
5	Amortization of intangibles	(949,033)	(332,161)
6	Accrued market discount	(30,369)	(10,629)
7	Dividends received deduction, net of proration	(266,298)	(93,204)
8	Travel and entertainment	34,721	12,152
9	Capital gains (losses)	44,613	15,615
10	Balances charged off	(46,048)	(16,117)
11	Other	(261,363)	(91,477)
12	Taxable income	1,685,138	589,798

E. 1 At December 31, 2001, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.

2 The Company has no income taxes incurred in the current and/or prior years available for recoupment in the event of future net losses.

F. Consolidated Federal Income Tax Return

1 The Company's Federal Income Tax return is consolidated with its parent, Ohio Farmers Insurance Company, FEIN 34-0438190; NAIC 24104.

2 Each Company in the consolidation has agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each Company's current taxable income or loss will be adjusted by any prior taxable income or loss which can be carried forward to the current year.

17.

C. The Company has no wash sales for the quarter ended September 30, 2002.

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 has ceased to exist as a result of the merger or consolidation.

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

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

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. 12/31/1997

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). 07/13/1999

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)

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

INVESTMENT

9.1 Has there been any 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
JP Morgan Chase	4 New York Plaza
	New York, NY
	10004

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 Identifiy all investment advisors, brokers/dealers or individuals acting on behalf of brokers/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 AND 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 reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes ( ) No (X)
   If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been cancelled? 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 Discount Schedule.

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Schedule A, Verification

NONE

Schedule B, Verification

NONE

Schedule BA, Verification

NONE

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 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	43,476,027	5,160,187	3,551,773	(4,388)	45,378,305	43,476,027	45,080,053	44,615,087
2. Class 2	13,923,439	0	0	(3,332)	12,932,591	13,923,439	13,920,107	11,442,422
3. Class 3	511,507	0	0	(357)	503,535	511,507	511,150	506,580
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	57,910,973	5,160,187	3,551,773	(8,077)	58,814,431	57,910,973	59,511,310	56,564,089
PREFERRED STOCK								
8. Class 1	0	0	0	0	0	0	0	0
9. Class 2	763,400	0	0	(110,600)	809,850	763,400	652,800	243,750
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	763,400	0	0	(110,600)	809,850	763,400	652,800	243,750
15. Total Bonds and Preferred Stock	58,674,373	5,160,187	3,551,773	(118,677)	59,624,281	58,674,373	60,164,110	56,807,839

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	2,243,655	X X X	2,243,655	2,785	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	2,160,532	933,278	860,873	1,432,537
2. Cost of short-term investments acquired	606,702	1,206,473	2,018,371	4,475,386
3. Increase (decrease) by adjustment	0	0	0	0
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	1,833,956	1,278,878	635,589	3,747,391
7. Book / adjusted carrying value, current period	933,278	860,873	2,243,655	2,160,532
8. Total valuation allowance	0	0	0	0
9. Subtotal (Line 7 plus Line 8)	933,278	860,873	2,243,655	2,160,532
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Line 9 minus Line 10)	933,278	860,873	2,243,655	2,160,532
12. Income collected during period	7,689	5,471	3,500	26,269
13. Income earned during period	7,689	5,471	3,500	26,269

Page 13
Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open
NONE

Page 14
Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets
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				
25364	13-1675535	Swiss Re American Corp	New York	Yes
0299999 U. S. Insurers				
All Other Insurers				
00000	AA-3194128	Allied World Assurance Company (AWAC)	Bermuda	No
00000	AA-3194139	AXIS Specialty Re, Inc.	Bermuda	No
00000	AA-3190060	Hannover Re (Bermuda)	Bermuda	No
0499999 All Other Insurers				

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

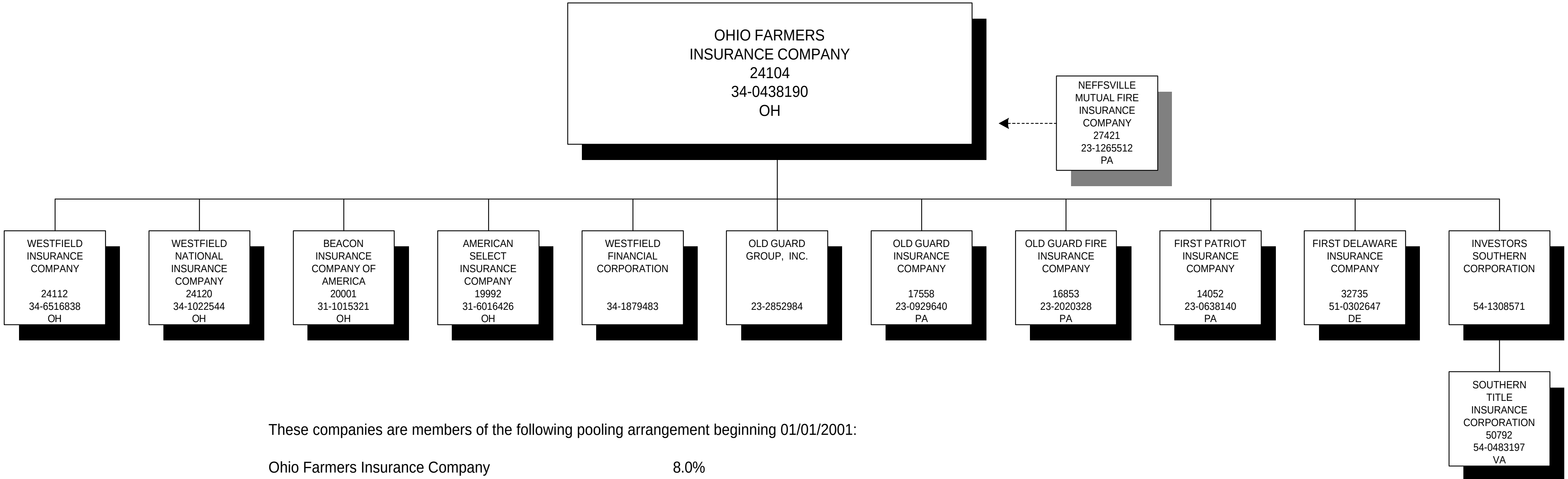
Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama AL	No	0	0	0	0	0	0
2. Alaska AK	No	0	0	0	0	0	0
3. Arizona AZ	No	0	0	0	0	0	0
4. Arkansas AR	No	0	0	0	0	0	0
5. California CA	No	0	0	0	0	0	0
6. Colorado CO	No	0	0	0	0	0	0
7. Connecticut CT	No	0	0	0	0	0	0
8. Delaware DE	No	0	0	0	0	0	0
9. District of Columbia DC	No	0	0	0	0	0	0
10. Florida FL	No	0	0	0	0	0	0
11. Georgia GA	Yes	0	0	0	0	0	0
12. Hawaii HI	No	0	0	0	0	0	0
13. Idaho ID	No	0	0	0	0	0	0
14. Illinois IL	Yes	3,429,612	2,984,379	2,477,287	2,953,096	1,599,403	4,087,012
15. Indiana IN	Yes	4,761,867	4,556,175	2,534,435	4,354,694	2,444,453	2,835,466
16. Iowa IA	Yes	954,166	977,953	489,335	816,638	759,483	494,115
17. Kansas KS	No	0	0	0	0	0	0
18. Kentucky KY	Yes	471,764	368,877	228,792	328,511	170,786	156,420
19. Louisiana LA	No	0	0	0	0	0	0
20. Maine ME	No	0	0	0	0	0	0
21. Maryland MD	No	0	0	0	0	0	0
22. Massachusetts MA	No	0	0	0	0	0	0
23. Michigan MI	Yes	1,143,142	1,584,993	650,974	1,473,758	851,111	1,586,903
24. Minnesota MN	Yes	0	0	0	0	0	0
25. Mississippi MS	No	0	0	0	0	0	0
26. Missouri MO	No	0	0	0	0	0	0
27. Montana MT	No	0	0	0	0	0	0
28. Nebraska NE	No	0	0	0	0	0	0
29. Nevada NV	No	0	0	0	0	0	0
30. New Hampshire NH	No	0	0	0	0	0	0
31. New Jersey NJ	No	0	0	0	0	0	0
32. New Mexico NM	No	0	0	0	0	0	0
33. New York NY	No	0	0	0	0	0	0
34. North Carolina NC	No	0	0	0	0	0	0
35. North Dakota ND	Yes	0	0	0	0	0	0
36. Ohio OH	Yes	33,433,507	29,818,633	22,330,966	21,359,388	21,762,452	23,302,617
37. Oklahoma OK	No	0	0	0	0	0	0
38. Oregon OR	No	0	0	0	0	0	0
39. Pennsylvania PA	Yes	387,016	292,028	147,523	83,994	159,336	142,544
40. Rhode Island RI	No	0	0	0	0	0	0
41. South Carolina SC	No	0	0	0	0	0	0
42. South Dakota SD	No	0	0	0	0	0	0
43. Tennessee TN	Yes	1,441,335	1,665,561	727,808	1,720,984	1,154,772	859,250
44. Texas TX	No	0	0	0	0	0	0
45. Utah UT	No	0	0	0	0	0	0
46. Vermont VT	No	0	0	0	0	0	0
47. Virginia VA	No	0	0	0	0	0	0
48. Washington WA	No	0	0	0	0	0	0
49. West Virginia WV	Yes	3,288,168	1,573,088	1,220,969	523,013	990,477	486,170
50. Wisconsin WI	Yes	247,695	968,380	357,421	725,151	383,986	421,932
51. Wyoming WY	No	0	0	0	0	0	0
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. U.S. Virgin Islands VI	No	0	0	0	0	0	0
56. Canada CN	No	0	0	0	0	0	0
57. Aggregate Other Alien OT	X X X	0	0	0	0	0	0
58. Totals	(a) 13	49,558,272	44,790,067	31,165,510	34,339,227	30,276,259	34,372,429
DETAILS OF WRITE-INS							
5701.	X X X	0	0	0	0	0	0
5702.	X X X	0	0	0	0	0	0
5703.	X X X	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X	0	0	0	0	0	0
5799. TOTALS (Lines 5701 through 5703 plus Line 5798)(Line 57 above)	X X X	0	0	0	0	0	0

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

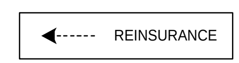
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



These companies are members of the following pooling arrangement beginning 01/01/2001:

Ohio Farmers Insurance Company	8.0%
Westfield Insurance Company	63.5%
Westfield National Insurance Company	13.0%
Old Guard Insurance Company	7.0%
American Select Insurance Company	5.0%
Beacon Insurance Company of America	1.0%
First Patriot Insurance Comany	1.0%
Old Guard Fire Insurance Company	1.0%
First Delaware Insurance Company	0.5%
Total	100.0%



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	1,229	82	6.7	0.2
2. Allied lines	1,933	51	2.6	45.4
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	5,671,047	4,667,491	82.3	46.1
5. Commercial multiple peril	10,293,224	5,212,174	50.6	115.8
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	1,338,630	600,439	44.9	61.0
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	272,844	590	0.2	0.0
13. Group accident and health	0	0	0.0	0.0
14. Credit accident and health	0	0	0.0	0.0
15. Other accident and health	0	0	0.0	0.0
16. Workers' compensation	42,450	1,782	4.2	(1.9)
17.1 Other liability-occurrence	1,281,626	33,235	2.6	40.9
17.2 Other liability-claims made	97,697	(12,000)	(12.3)	(57.8)
18.1 Products liability-occurrence	32	1	3.1	1.8
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	17,465,900	12,408,220	71.0	70.7
19.3, 19.4 Commercial auto liability	574,830	(783,495)	(136.3)	19.2
21. Auto physical damage	11,602,332	7,609,029	65.6	69.2
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	17,405	(1,741)	(10.0)	95.7
24. Surety	0	0	0.0	0.0
26. Burglary and theft	17,841	(5,241)	(29.4)	86.8
27. Boiler and machinery	140,664	36,886	26.2	1.9
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	0	0	0.0	0.0
34. TOTALS	48,819,684	29,767,503	61.0	74.7
DETAILS OF WRITE-INS				
3301.	0	0	0.0	0.0
3302.	0	0	0.0	0.0
3303.	0	0	0.0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 through 3303 plus Line 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 to Date
1. Fire	28	597	1,810
2. Allied lines	297	880	1,601
3. Farmowners multiple peril	0	0	0
4. Homeowners multiple peril	2,277,500	6,075,561	10,533,342
5. Commercial multiple peril	3,051,402	9,521,808	5,467,496
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	504,157	1,462,766	1,460,302
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	86,168	273,541	296,010
13. Group accident and health	0	0	0
14. Credit accident and health	0	0	0
15. Other accident and health	0	0	0
16. Workers' compensation	23,513	48,702	44,513
17.1 Other liability-occurrence	474,339	1,372,723	1,257,543
17.2 Other liability-claims made	31,355	98,701	97,079
18.1 Products liability-occurrence	0	40	134
18.2 Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	7,353,219	18,337,145	14,874,176
19.3, 19.4 Commercial auto liability	137,517	383,343	772,390
21. Auto physical damage	4,725,056	11,800,992	9,794,519
22. Aircraft (all perils)	0	0	0
23. Fidelity	5,383	17,315	19,341
24. Surety	0	0	0
26. Burglary and theft	6,925	15,224	22,420
27. Boiler and machinery	45,817	148,934	147,391
28. Credit	0	0	0
29. International	0	0	0
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	0	0	0
34. TOTALS	18,722,676	49,558,272	44,790,067
DETAILS OF WRITE-INS			
3301.	0	0	0
3302.	0	0	0
3303.	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	0	0	0

PART 3 (000 Omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves(a) (Cols. 1 plus 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 plus 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves(b) (Cols. 7 plus 8 plus 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 plus 7 minus Col. 1)	Prior-Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 plus 8 plus 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency(c) (Cols. 11 plus 12)
1. 1999 + Prior	9,886	5,054	14,940	3,749	330	4,079	6,154	571	4,284	11,009	17	131	148
2. 2000	6,667	2,204	8,871	2,651	252	2,903	3,819	657	1,596	6,072	(197)	301	104
3. Subtotals 2000 + prior	16,553	7,258	23,811	6,400	582	6,982	9,973	1,228	5,880	17,081	(180)	432	252
4. 2001	12,117	6,608	18,725	5,462	1,903	7,365	6,488	1,861	2,691	11,040	(167)	(153)	(320)
5. Subtotals 2001 + prior	28,670	13,866	42,536	11,862	2,485	14,347	16,461	3,089	8,571	28,121	(347)	279	(68)
6. 2002	X X X	X X X	X X X	X X X	15,693	15,693	X X X	9,333	6,233	15,566	X X X	X X X	X X X
7. Totals	28,670	13,866	42,536	11,862	18,178	30,040	16,461	12,422	14,804	43,687	(347)	279	(68)
8. Prior Year-End's Surplus As Regards Policy-holders	30,543										Col. 11, Line 7 As % of Col. 1 Line 7 1. (1.2)%	Col. 12, Line 7 As % of Col. 2 Line 7 2. 2.0 %	Col. 13, Line 7 As % of Col. 3 Line 7 3. (0.2)%
													Col. 13, Line 7 / Line 8 4. (0.2)%

(a) Should Equal Prior Year-End Annual Statement; Page 3, Column 1, Lines 1 plus 3
(b) Should Equal Quarterly Statement Page 3, Column 1, Lines 1 and 3
(c) Should Also Equal Columns 6 plus 10 less Column 3 for Lines A through E 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.

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

EXPLANATION:

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC with this statement?	No

EXPLANATION:

BARCODE:

2. Document Identifier 490:

1 9 9 9 2 2 0 0 2 4 9 0 0 0 0 0 3

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

EXPLANATION:

BARCODE:

3. Document Identifier 450:

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

Page E01

Sch. A, Pt. 2, Real Estate Acquired

NONE

Sch. A, Pt. 3, Real Estate Sold

NONE

Page E02

Schedule B, Part 1, Mortgage Loans Acquired

NONE

Schedule B, Part 2, Mortgage Loans Sold

NONE

Page E03

Sch. BA, Pt. 1, Other Long-Term Invested Assets Acquired

NONE

Sch. BA, Pt. 2, Other Long-Term Invested Assets Sold

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. Governments								
	BONDS							
	US Governments							
	United States							
31359M-ML-4	FEDERAL NATL MTG ASSN 6.250% 03/22/12	08/21/2002	Deutsche Bk Securities Inc.		1,053,160	1,000,000	26,042	1
	Subtotal United States				1,053,160	1,000,000	26,042	
0399999	Subtotal - Bonds - U.S. Governments				1,053,160	1,000,000	26,042	
Bonds - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
039483-AS-1	ARCHER DANIELS MIDLAND 7.000% 02/01/31	08/06/2002	Constitution Capital		970,326	900,000	1,400	1
141781-AP-9	CARGILL INC NT 6.375% 06/01/12	09/20/2002	Constitution Capital		1,118,330	1,000,000	24,438	1
	Subtotal United States				2,088,656	1,900,000	25,838	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				2,088,656	1,900,000	25,838	
6099997	Subtotal - Bonds - Part 3				3,141,816	2,900,000	51,880	
6099999	Subtotal - Bonds				3,141,816	2,900,000	51,880	
Common Stock - Banks, Trust and Insurance Companies								
	COMMON STOCK							
	Banks, Trust & Insurance Companies							
	United States							
55262L-10-0	MBNA CORP	07/16/2002	Stock Split	10,000.000	0		0	L
	Subtotal United States			10,000.000	0		0	
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				0		0	
Common Stock - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
294741-10-3	EQUITY OFFICE PROPERTIES TRUST COM	07/19/2002	Green Street Broker	10,000.000	248,661		0	L
441815-10-7	HOUSEHOLD INTL INC	09/30/2002	Keefe Bruyette	25,000.000	683,067		0	L
670872-10-0	OM GROUP INC	09/26/2002	Jeffries & Co Inc	10,000.000	432,100		0	L
	Subtotal United States			45,000.000	1,363,828		0	
	Other Country							
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	09/27/2002	Salomon Smith Barney	12,500.000	160,029		0	L
	Subtotal Other Country			12,500.000	160,029		0	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				1,523,857		0	
7099997	Subtotal - Common Stock - Part 3				1,523,857		0	
7099999	Subtotal - Common Stock				1,523,857		0	
7199999	Subtotal - Preferred and Common Stock				1,523,857		0	
7299999	TOTALS				4,665,673		51,880	

(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 Quarter

1 CUSIP Identif-ication	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 Designa-tion (a)
Bonds - U.S. Governments																
	BONDS															
	US Governments															
	United States															
31359M-EV-1	FEDERAL NATL MTG ASSN .. 6.375% 06/15/09	08/16/2002	Deutsche Bk Securities Inc.		2,352,902	2,120,897.00	2,111,662	2,113,241	(43)	0	0	239,661	239,661	24,037		1
912810-EP-9	UNITED STATES TREAS 7.125% 02/15/23	09/20/2002	Constitution Capital		1,034,000	800,000.00	803,250	802,943	(8)	0	0	231,057	231,057	34,851		1
	Subtotal United States				3,386,902	2,920,897.00	2,914,912	2,916,184	(52)			470,718	470,718	58,887		
0399999	Subtotal - Bonds - U.S. Governments				3,386,902	2,920,897.00	2,914,912	2,916,184	(52)	0	0	470,718	470,718	58,887		
6099997	Subtotal - Bonds - Part 4				3,386,902	2,920,897.00	2,914,912	2,916,184	(52)	0	0	470,718	470,718	58,887		
6099999	Subtotal - Bonds				3,386,902	2,920,897.00	2,914,912	2,916,184	(52)	0	0	470,718	470,718	58,887		
Common Stock - Industrial and Miscellaneous																
	COMMON STOCK															
	Industrial & Miscellaneous															
	United States															
49427F-10-8	KILROY RLTY CORP	08/28/2002	Green Street Broker	33,900.000	821,033		642,086	642,086	0	0	0	178,947	178,947		16,781	L
535678-10-6	LINEAR TECHNOLOGY CORP	08/06/2002	Jeffries & Co Inc	27,000.000	699,506		999,000	848,610	150,390	0	0	(299,494)	(299,494)		1,350	L
590188-10-8	MERRILL LYNCH & CO INC	08/06/2002	Keefe Bruyette	10,000.000	328,928		495,300	405,000	90,300	0	0	(166,372)	(166,372)		1,600	L
	Subtotal United States			70,900.000	1,849,467		2,136,386	1,895,696	240,690			(286,919)	(286,919)		19,731	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				1,849,467		2,136,386	1,895,696	240,690	0	0	(286,919)	(286,919)		19,731	
7099997	Subtotal - Common Stock - Part 4				1,849,467		2,136,386	1,895,696	240,690	0	0	(286,919)	(286,919)		19,731	
7099999	Subtotal - Common Stock				1,849,467		2,136,386	1,895,696	240,690	0	0	(286,919)	(286,919)		19,731	
7199999	Subtotal - Preferred and Common Stock				1,849,467		2,136,386	1,895,696	240,690	0	0	(286,919)	(286,919)		19,731	
7299999	TOTALS				5,236,369		5,051,298	4,811,881	240,638	0	0	183,798	183,798	58,887	19,731	

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

Page E06
Schedule DB, Part A, Section 1
NONE

Schedule DB, Part B, Section 1
NONE

Page E07
Schedule DB, Part C, Section 1
NONE

Schedule DB, Part D, Section 1
NONE

Page E08
Schedule E, Part 1, Cash
NONE