



QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Beacon Insurance Company of America

NAIC Group Code 0228 0228 NAIC Company Code 20001 Employer's ID Number 31-1015321

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

Country of Domicile US

Incorporated July 14, 1981 Commenced Business October 1, 1981

Statutory Home Office One Park Circle, Westfield Center, Ohio 44251-5001

Main Administrative Office One Park Circle, Westfield Center, Ohio 44251-5001 330-887-0101

Mail Address P. O. Box 5001, Westfield Center, Ohio 44251-5001

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio 44251-5001

Internet Website Address www.westfieldgrp.com

Statement Contact Bambi Ann Beshire 330-887-0101

Policyowner Relations Contact One Park Circle, Westfield Center, Ohio 44251

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
Chief Actuary Stephen Edward Lehecka
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 Soisman
Corp Sec & Counsel Michael Brooks Rorapough

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

Robert Cary Blair
David Branthner 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 SS
County of Medina

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			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	16,277,222	0	16,277,222	22,033,654
2. Stocks:				
2.1 Preferred stocks	2,416,060	0	2,416,060	1,918,000
2.2 Common stocks	16,499,947	0	16,499,947	16,884,309
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 (\$ 1,296,750)	1,296,750	0	1,296,750	627,863
6. Other invested assets	0	0	0	0
7. Receivable for securities	0	0	0	0
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	36,489,979	0	36,489,979	41,463,826
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection	749,871	135,377	614,494	510,343
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 21,859 earned but unbilled premiums)	3,330,928	0	3,330,928	2,830,438
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 \$ 954,888 net deferred tax asset)	545,201	0	545,201	2,035,433
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	238,711	0	238,711	456,822
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	8,661,176	0	8,661,176	35,796
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	8,089	8,089	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	50,023,955	143,466	49,880,489	47,332,658
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	50,023,955	143,466	49,880,489	47,332,658
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	8,089	8,089	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)	8,089	8,089	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 7,811,004)	6,892,620	6,759,893
2. Reinsurance payable on paid losses and loss adjustment expenses	0	0
3. Loss adjustment expenses	1,844,482	1,747,171
4. Commissions payable, contingent commissions and other similar charges	797,698	691,704
5. Other expenses (excluding taxes, licenses and fees)	377,859	364,404
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	209,925	227,958
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 \$ 0 and including warranty reserves of \$ 0)	5,897,437	5,244,211
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)	16,167	49,127
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	698	698
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	4,494,419	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	100,834	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	20,632,139	15,085,166
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	20,632,139	15,085,166
27. Aggregate write-ins for special surplus funds	(233,982)	3,943,467
28. Common capital stock	3,520,000	3,520,000
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	4,480,000	4,480,000
33. Unassigned funds (surplus)	21,482,332	20,304,025
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)	29,248,350	32,247,492
36. TOTALS	49,880,489	47,332,658
DETAILS OF WRITE-INS		
2301. Reserve for employees' profit sharing	100,834	0
2302. Reserve for outstanding checks and drafts charged off	0	0
2303. Liability for redemption of Common Stock	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)	100,834	0
2701. General Voluntary Reserve	(233,982)	3,943,467
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)	(233,982)	3,943,467
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 \$ 0)	0	50,114	50,114
1.2 Assumed (written \$ 9,404,771)	8,751,545	8,081,640	10,972,473
1.3 Ceded (written \$ 0)	0	50,114	50,114
1.4 Net (written \$ 9,404,771)	8,751,545	8,081,640	10,972,473
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 5,103,086):			
2.1 Direct	217,219	127,316	412,284
2.2 Assumed	5,267,142	5,379,647	7,239,512
2.3 Ceded	209,719	127,316	412,017
2.4 Net	5,274,642	5,379,647	7,239,779
3. Loss expenses incurred	963,728	821,070	1,190,720
4. Other underwriting expenses incurred	2,922,603	68,801	1,023,887
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	9,160,973	6,269,518	9,454,386
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(409,428)	1,812,122	1,518,087
INVESTMENT INCOME			
9. Net investment income earned	1,533,882	1,914,493	2,454,390
10. Net realized capital gains (losses)	2,455,710	(484,699)	710,931
11. Net investment gain (loss) (Lines 9 plus 10)	3,989,592	1,429,794	3,165,321
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 36,797 amount charged off \$ 65,716)	(28,920)	(35,472)	(36,809)
13. Finance and service charges not included in premiums	0	(6)	(6)
14. Aggregate write-ins for miscellaneous income	(100,787)	1,265	1,263
15. Total other income (Lines 12 through 14)	(129,707)	(34,213)	(35,552)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	3,450,457	3,207,703	4,647,856
17. Dividends to policyholders	0	0	0
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	3,450,457	3,207,703	4,647,856
19. Federal and foreign income taxes incurred	800,867	754,001	612,380
20. Net income (Line 18 minus Line 19) (to Line 22)	2,649,590	2,453,702	4,035,476
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	32,247,492	25,796,131	25,796,131
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	2,649,590	2,453,702	4,035,476
23. Net unrealized capital gains or losses	(3,671,092)	(284,374)	(852,925)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income tax	(1,986,919)	(1,489,671)	(826,182)
26. Change in nonadmitted assets	9,279	5,783	18,438
27. Change in provision for reinsurance	0	6,414	8,924
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	4,093,200	4,067,630
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)	(2,999,142)	4,785,054	6,451,361
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	29,248,350	30,581,185	32,247,492
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. Other Interest Income	48	1,265	1,263
1402. Reserve for Employees Profit Sharing	(100,835)	0	0
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(100,787)	1,265	1,263
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	8,764,512	8,700,844
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	6,008,330	21,791,056
3. Underwriting expenses paid	2,821,036	2,981,641
4. Other underwriting income (expenses)	0	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(64,854)	(16,071,853)
6. Net investment income	1,762,518	2,643,108
7. Other income (expenses):		
7.1 Agents' balances charged off	(28,919)	(36,809)
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	(100,787)	34,186
7.5 Total other income (Lines 7.1 to 7.4)	(129,706)	(2,623)
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	(282,490)	(599,865)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	1,285,468	(14,031,233)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	9,547,875	14,645,172
11.2 Stocks	2,850,152	13,709,957
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	4,494,418	0
11.8 Total investment proceeds (Lines 11.1 to 11.7)	16,892,445	28,355,129
12. Cost of investments acquired (long-term only):		
12.1 Bonds	2,418,160	4,367,161
12.2 Stocks	6,578,256	10,806,128
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Miscellaneous applications	0	492,318
12.7 Total investments acquired (Lines 12.1 to 12.6)	8,996,416	15,665,607
13. Net cash from investments (Line 11.8 minus Line 12.7)	7,896,029	12,689,522
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	1,215,007
14.4 Borrowed funds received	0	0
14.5 Other cash provided	112,768	0
14.6 Total (Lines 14.1 to 14.5)	112,768	1,215,007
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	8,625,379	0
15.3 Borrowed funds repaid	0	0
15.4 Other applications	0	0
15.5 Total (Lines 15.1 to 15.4)	8,625,379	0
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(8,512,611)	1,215,007
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	668,886	(126,704)
18. Cash and short-term investments:		
18.1 Beginning of year	627,863	754,567
18.2 End of period (Line 17 plus Line 18.1)	1,296,749	627,863
DETAILS OF WRITE-INS		
7.401 Other Interest Income	48	34,192
7.402 Reserve for Employees Profit Sharing	(100,835)	0
7.403 Finance and Service Charges	0	(6)
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)	(100,787)	34,186

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)	3,652,702	5,187,994
2 Total of all deferred tax liabilities	489,057	1,851,191
3 Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	2,208,758	1,410,061
4 Increase (decrease) in deferred tax assets nonadmitted	798,697	1,410,061

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	800,434	645,312
2 Tax credits	0	0
3 Other adjustment: FIT Receivable	(390,747)	(754,001)
4 Prior year (over)/under accrual of tax	0	0
5 Current income taxes incurred	409,687	(108,689)

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

	DTAs	Statutory	Tax	Difference	Tax Effect
6 Unearned Premiums		5,743,688	4,563,076	1,180,612	413,214
7 Unpaid Losses & LAE		8,457,099	7,479,481	977,618	342,166
8 Other Expenses		302,025	65,388	236,637	82,823
9 Investments - Preferred Stock		(1,854,000)	(1,998,942)	144,942	50,730
10 Insolvency Reserve		0	(17,814)	17,814	6,235
11 Investments - Common Stock		(16,422,112)	(16,675,387)	253,275	88,646
12 Accrued Dividends		(465,772)	(483,593)	17,821	6,237
13 Properties		0	(1,515)	1,515	530
14 Amortization - Intangibles		0	(7,606,056)	7,606,056	2,662,120
15 Total DTAs		(4,239,072)	(14,675,362)	10,436,290	3,652,702
16 DTAs nonadmitted		0	0	6,310,737	2,208,758

	DTLs	Statutory	Tax	Difference	Tax Effect
17 Investments - Bonds		(22,655,179)	(21,334,489)	1,320,690	462,242
18 Salvage & Subrogation		0	8,939	8,939	3,129
19 Other Liabilities		192,636	260,313	67,677	23,687
20 Total DTLs		(22,462,543)	(21,065,237)	1,397,306	489,057

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 Unearned Premiums		413,214	931,963	(518,749)
22 Unpaid Losses & LAE		342,166	909,946	(567,780)
23 Other Expenses		82,823	259,052	(176,229)
24 Investments - Preferred Stock		50,730	40,845	9,885
25 Investments - Common Stock		88,646	0	88,646
26 Investments - Bonds		0	24,211	(24,211)
27 Insolvency Reserve		6,235	26,003	(19,768)
28 Accrued Dividends		6,237	5,413	824
29 Depreciation - Software		0	796	(796)
30 Properties		530	0	530
31 Amortization - Intangibles		2,662,120	2,989,765	(327,645)
32 Total DTAs		3,652,702	5,187,994	(1,535,293)
33 DTAs nonadmitted		2,208,758	1,410,061	798,697

NOTES TO FINANCIAL STATEMENTS

DTLs resulting from book/tax differences in:		9/30/02	12/31/01	Change
34	Investments - Common Stock	0	1,824,274	(1,824,274)
35	Investments - Bonds	462,242	0	462,242
36	Adjustment due to foreign exchange rates	0	14,396	(14,396)
37	Other Liabilities	23,687	0	23,687
38	Salvage & Subrogation	3,129	12,521	(9,392)
39	Total DTLs	489,057	1,851,191	(1,362,134)

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

		Amount	Tax Effect at 35%
1	Income before taxes	1,099,256	384,740
2	Book over tax reserves	90,871	31,805
3	Unearned premiums	156,268	54,694
4	Salvage and subrogation	17,290	6,052
5	Amortization of intangibles	(1,053,146)	(368,601)
6	Accrued market discount	132	46
7	Dividends received deduction, net of proration	(142,435)	(49,852)
8	Travel and entertainment	6,944	2,430
9	Capital gains (losses)	2,240,394	784,138
10	Balances charged off	(9,210)	(3,223)
11	Other	(119,409)	(41,793)
12	Taxable income	2,286,955	800,434

- 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 following are income taxes incurred in the current and prior years which will be available for recoupment in the event of future net losses:

Year Incurred	Amount
2001	\$102,000
2000	0
1999	0

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?

If yes, attach an organizational chart.

Yes () No (X)
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes () No (X)
- 5.2

If yes, provide 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.

<div>1</div> <div>Name of Entity</div>	<div>2</div> <div>NAIC Company Code</div>	<div>3</div> <div>State of Domicile</div>

6.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes () No () N/A (X)
- 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
.....	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?
If yes, attach an explanation.

Yes () No (X) N/A ()
2.

Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?
If yes, attach an explanation.

Yes () No (X)
- 3.1

Have any of the reporting entity's primary reinsurance contracts been 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	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
BONDS								
1. Class 1	21,626,127	2,152,002	7,739,907	(2,850)	23,069,803	21,626,127	16,035,372	21,122,771
2. Class 2	1,538,615	0	0	(15)	1,538,735	1,538,615	1,538,600	1,538,747
3. Class 3	0	0	0	0	0	0	0	0
4. Class 4	0	0	0	0	0	0	0	0
5. Class 5	0	0	0	0	0	0	0	0
6. Class 6	0	0	0	0	0	0	0	0
7. Total Bonds	23,164,742	2,152,002	7,739,907	(2,865)	24,608,538	23,164,742	17,573,972	22,661,518
PREFERRED STOCK								
8. Class 1	1,854,000	0	0	(2,000)	1,848,000	1,854,000	1,852,000	1,918,000
9. Class 2	0	567,402	0	(3,342)	0	0	564,060	0
10. Class 3	0	0	0	0	0	0	0	0
11. Class 4	0	0	0	0	0	0	0	0
12. Class 5	0	0	0	0	0	0	0	0
13. Class 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	1,854,000	567,402	0	(5,342)	1,848,000	1,854,000	2,416,060	1,918,000
15. Total Bonds and Preferred Stock	25,018,742	2,719,404	7,739,907	(8,207)	26,456,538	25,018,742	19,990,032	24,579,518

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	1,296,750	X X X	1,296,750	4,280	0

SCHEDULE DA - PART 2 - VERIFICATION

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period	627,864	2,586,968	509,563	754,567
2. Cost of short-term investments acquired	1,959,104	377,621	1,098,842	2,104,777
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	0	2,455,026	311,655	2,231,480
7. Book / adjusted carrying value, current period	2,586,968	509,563	1,296,750	627,864
8. Total valuation allowance	0	0	0	0
9. Subtotal (Line 7 plus Line 8)	2,586,968	509,563	1,296,750	627,864
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Line 9 minus Line 10)	2,586,968	509,563	1,296,750	627,864
12. Income collected during period	4,679	8,194	4,548	13,747
13. Income earned during period	4,679	8,194	4,548	13,747

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

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Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets
NONE

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1	2	3	4	5
NAIC Company Code	Federal ID Number	Name of Reinsurer	Location	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

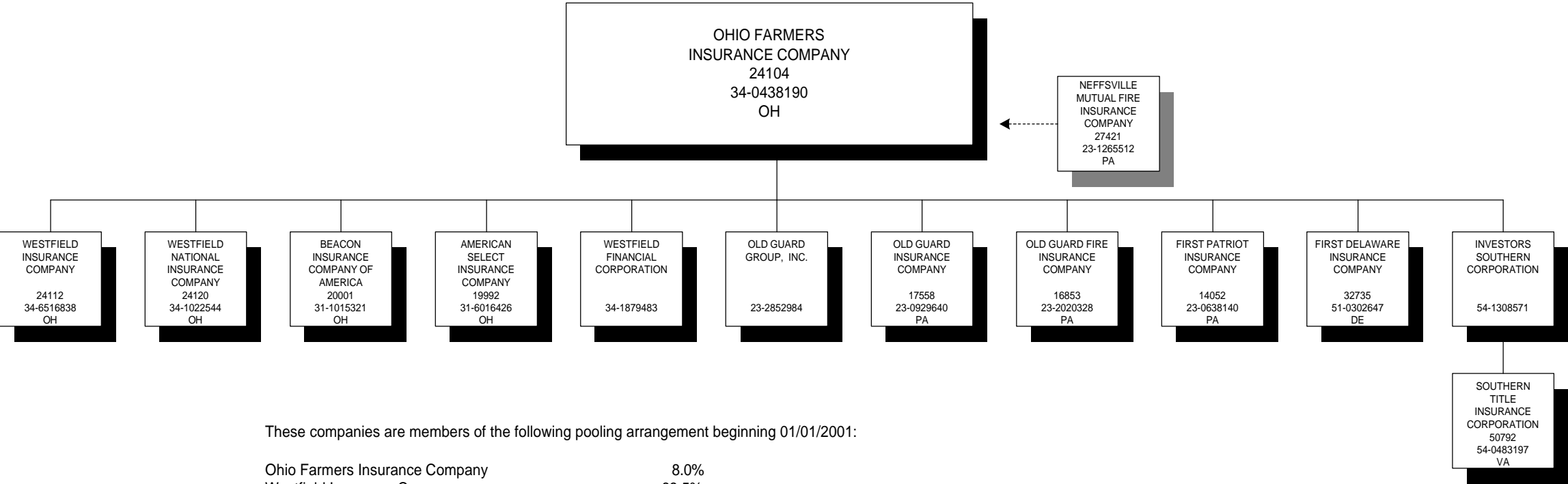
Current Year to Date - Allocated by States and Territories

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	Yes	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	Yes	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	Yes	0	0	0	0	0	1,459
11. Georgia	GA	No	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	No	0	0	0	0	0	0
15. Indiana	IN	No	0	0	0	0	0	0
16. Iowa	IA	No	0	0	0	0	0	0
17. Kansas	KS	Yes	0	0	0	0	0	0
18. Kentucky	KY	Yes	0	0	0	0	0	0
19. Louisiana	LA	Yes	0	0	0	0	0	6,541
20. Maine	ME	No	0	0	0	0	0	0
21. Maryland	MD	No	0	0	0	0	0	0
22. Massachusetts	MA	Yes	0	0	0	0	0	0
23. Michigan	MI	No	0	0	0	0	0	0
24. Minnesota	MN	No	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	Yes	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	No	0	0	0	0	0	0
36. Ohio	OH	Yes	0	(537)	168,721	235,039	893,084	574,502
37. Oklahoma	OK	Yes	0	0	0	0	0	0
38. Oregon	OR	No	0	0	0	0	0	0
39. Pennsylvania	PA	No	0	0	0	0	0	0
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	No	0	0	0	0	0	0
44. Texas	TX	Yes	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	No	0	0	0	0	0	0
50. Wisconsin	WI	No	0	0	0	0	0	0
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) 11		0	(537)	168,721	235,039	893,084	582,502
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%

←----- REINSURANCE

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire	0	(3,250)	0.0	0.0
2. Allied lines	0	(356)	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	0	(1,656)	0.0	330.9
5. Commercial multiple peril	0	(12,732)	0.0	0.0
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	0	303	0.0	(42.5)
10. Financial guaranty	0	0	0.0	0.0
11.1 Medical malpractice-occurrence	0	0	0.0	0.0
11.2 Medical malpractice-claims made	0	0	0.0	0.0
12. Earthquake	0	9	0.0	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	0	0	0.0	0.0
17.1 Other liability-occurrence	0	337,259	0.0	(8,832.0)
17.2 Other liability-claims made	0	0	0.0	0.0
18.1 Products liability-occurrence	0	374	0.0	0.0
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	0	63	0.0	0.0
19.3, 19.4 Commercial auto liability	0	(95,820)	0.0	0.0
21. Auto physical damage	0	(6,978)	0.0	0.0
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	0	1	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	1	0.0	0.0
27. Boiler and machinery	0	1	0.0	0.0
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Reinsurance-Nonproportional Assumed Property	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	0	217,219	0.0	254.1
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 Year to Date
1. Fire	0	0	0
2. Allied lines	0	0	0
3. Farmowners multiple peril	0	0	0
4. Homeowners multiple peril	0	0	(519)
5. Commercial multiple peril	0	0	0
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	0	0	(4)
10. Financial guaranty	0	0	0
11.1 Medical malpractice-occurrence	0	0	0
11.2 Medical malpractice-claims made	0	0	0
12. Earthquake	0	0	0
13. Group accident and health	0	0	0
14. Credit accident and health	0	0	0
15. Other accident and health	0	0	0
16. Workers' compensation	0	0	0
17.1 Other liability-occurrence	0	0	(14)
17.2 Other liability-claims made	0	0	0
18.1 Products liability-occurrence	0	0	0
18.2 Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	0	0	0
19.3, 19.4 Commercial auto liability	0	0	0
21. Auto physical damage	0	0	0
22. Aircraft (all perils)	0	0	0
23. Fidelity	0	0	0
24. Surety	0	0	0
26. Burglary and theft	0	0	0
27. Boiler and machinery	0	0	0
28. Credit	0	0	0
29. International	0	0	0
30. Reinsurance-Nonproportional Assumed Property	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	0	0	(537)
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	1,977	1,011	2,988	750	66	816	1,231	114	857	2,202	4	26	30
2. 2000	1,333	441	1,774	530	50	580	764	131	319	1,214	(39)	59	20
3. Subtotals 2000 + prior	3,310	1,452	4,762	1,280	116	1,396	1,995	245	1,176	3,416	(35)	85	50
4. 2001	2,423	1,322	3,745	1,092	381	1,473	1,298	372	538	2,208	(33)	(31)	(64)
5. Subtotals 2001 + prior	5,733	2,774	8,507	2,372	497	2,869	3,293	617	1,714	5,624	(68)	54	(14)
6. 2002	X X X	X X X	X X X	X X X	3,139	3,139	X X X	1,867	1,247	3,114	X X X	X X X	X X X
7. Totals	5,733	2,774	8,507	2,372	3,636	6,008	3,293	2,484	2,961	8,738	(68)	54	(14)
8. Prior Year-End's Surplus As Regards Policy-holders	32,247										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. (1.2)%	2. 1.9 %	3. (0.2)%
													Col. 13 , Line 7 Line 8
													4. 0.0 %.

(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:



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

No

EXPLANATION:

.....

BARCODE:

3. Document Identifier 450:



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	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - 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	
6099997	Subtotal - Bonds - Part 3				1,053,160	1,000,000	26,042	
6099999	Subtotal - Bonds				1,053,160	1,000,000	26,042	
Preferred Stock - Industrial and Miscellaneous								
PREFERRED STOCK								
Industrial & Miscellaneous								
United States								
345395-20-6	FORD CAP TRST II 6.5% 1/15/32 SERIES	09/27/2002	Jeffries & Co Inc	14,000.000	567,402	0	0	P2L
	Subtotal United States			14,000.000	567,402	0	0	
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous				567,402		0	
6599997	Subtotal - Preferred Stock - Part 3				567,402		0	
6599999	Subtotal - Preferred Stock				567,402		0	
Common Stock - Public Utilities								
COMMON STOCK								
Public Utilities (unaffiliated)								
United States								
65473P-10-5	NISOURCE INC	09/26/2002	Merrill Lynch	57,000.000	1,017,615		0	L
	Subtotal United States			57,000.000	1,017,615		0	
6699999	Subtotal - Common Stock - Public Utilities				1,017,615		0	
Common Stock - Banks, Trust and Insurance Companies								
Banks, Trust & Insurance Companies								
United States								
55262L-10-0	MBNA CORP	07/16/2002	Stock Split	16,000.000	0		0	L
	Subtotal United States			16,000.000	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
535678-10-6	LINEAR TECHNOLOGY CORP	09/12/2002	Jeffries & Co Inc	5,100.000	120,156		0	L
670872-10-0	OM GROUP INC	09/27/2002	Jeffries & Co Inc	32,600.000	1,389,598		0	L
	Subtotal United States			72,700.000	2,441,482		0	
Other Country								
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	09/26/2002	Salomon Smith Barney	63,200.000	836,736		0	L
(continues)								
(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues								
0 .								

SCHEDULE D - PART 3

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Common Stock - Industrial and Miscellaneous (continued)								
	Subtotal Other Country			63,200.000	836,736		0	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				3,278,218		0	
7099997	Subtotal - Common Stock - Part 3				4,295,833		0	
7099999	Subtotal - Common Stock				4,295,833		0	
7199999	Subtotal - Preferred and Common Stock				4,863,235		0	
7299999	TOTALS				5,916,395		26,042	

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	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 Designa- tion (a)
Bonds - U.S. Governments																
BONDS																
US Governments																
United States																
912810-EP-9	UNITED STATES TREAS	7.125% 02/15/23	08/07/2002 Bear Stearns & Co	8,047,875	6,600,000.00	6,670,375	6,663,916	461	0	0	1,383,959	1,383,959	226,032	1		
	Subtotal United States			8,047,875	6,600,000.00	6,670,375	6,663,916	461	0	0	1,383,959	1,383,959	226,032			
0399999	Subtotal - Bonds - U.S. Governments			8,047,875	6,600,000.00	6,670,375	6,663,916	461	0	0	1,383,959	1,383,959	226,032			
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
Special Revenue & Assessment																
United States																
3133TQ-H3-4	FHLMC REMIC SER	7.500% 10/15/26	09/01/2002 Paydown	764,336	764,336.00	775,921	764,336	736	0	0	0	0	8,754	1		
	Subtotal United States			764,336	764,336.00	775,921	764,336	736	0	0	0	0	8,754			
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions			764,336	764,336.00	775,921	764,336	736	0	0	0	0	8,754			
6099997	Subtotal - Bonds - Part 4			8,812,211	7,364,336.00	7,446,296	7,428,252	1,197	0	0	1,383,959	1,383,959	234,786			
6099999	Subtotal - Bonds			8,812,211	7,364,336.00	7,446,296	7,428,252	1,197	0	0	1,383,959	1,383,959	234,786			
Common Stock - Industrial and Miscellaneous																
COMMON STOCK																
Industrial & Miscellaneous																
United States																
49427F-10-8	KILROY RLTY CORP	08/28/2002 Various		38,500.000	933,345	753,710	753,710	0	0	0	179,635	179,635	19,058	L		
590188-10-8	MERRILL LYNCH & CO INC	08/06/2002 Keefe Bruyette		19,000.000	624,963	1,032,521	769,500	263,021	0	0	(407,557)	(407,557)	3,040	L		
	Subtotal United States			57,500.000	1,558,308	1,786,231	1,523,210	263,021	0	0	(227,922)	(227,922)	22,098			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			1,558,308	1,786,231	1,523,210	263,021	0	0	0	(227,922)	(227,922)	22,098			
7099997	Subtotal - Common Stock - Part 4			1,558,308	1,786,231	1,523,210	263,021	0	0	0	(227,922)	(227,922)	22,098			
7099999	Subtotal - Common Stock			1,558,308	1,786,231	1,523,210	263,021	0	0	0	(227,922)	(227,922)	22,098			
7199999	Subtotal - Preferred and Common Stock			1,558,308	1,786,231	1,523,210	263,021	0	0	0	(227,922)	(227,922)	22,098			
7299999	TOTALS			10,370,519	9,232,527	8,951,462	264,218	0	0	0	1,156,037	1,156,037	234,786	22,098		

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

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Schedule DB, Part A, Section 1
NONE

Schedule DB, Part B, Section 1
NONE

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Schedule DB, Part C, Section 1
NONE

Schedule DB, Part D, Section 1
NONE

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Schedule E, Part 1, Cash
NONE