

**QUARTERLY STATEMENT**AS OF SEPTEMBER 30, 2002
OF THE CONDITION AND AFFAIRS OF THE**PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO**

NAIC Group Code	0944 (Current Period)	0944 (Prior Period)	NAIC Company Code	22906	Employer's ID Number	62-1482846
Organized under the Laws of		Ohio	State of Domicile or Port of Entry		Ohio	
Country of Domicile			United States of America			
Incorporated	12/18/1991		Commenced Business	04/09/1992		
Statutory Home Office	9700 Rockside Road, Suite 250 (Street and Number)		Valley View, OH 44125 (City or Town, State and Zip Code)			
Main Administrative Office	Nashville, TN 37217 (City or Town, State and Zip Code)		301 Plus Park Blvd., Suite 10 (Street and Number)	615-242-1961 (Area Code) (Telephone Number) (Extension)		
Mail Address	P.O. Box 305054 (Street and Number or P.O. Box)		Nashville, TN 37230-5054 (City or Town, State and Zip Code)			
Primary Location of Books and Records	Nashville, TN 37217 (City or Town, State and Zip Code)		301 Plus Park Blvd., Suite 10 (Street and Number)	615-242-1961 (Area Code) (Telephone Number)		
Internet Website Address	www.pgac.com					
Statement Contact	BRIAN MICHAEL DONOVAN (Name)		615-744-1271 (Area Code) (Telephone Number) (Extension)			
	BDonovan@pgac.com (E-mail Address)		615-366-1718 (FAX Number)			
Policyowner Relations Contact	Nashville, TN 37217 (City or Town, State and Zip Code)		301 Plus Park Blvd., Suite 10 (Street and Number)	615-744-1227 (Area Code) (Telephone Number) (Extension)		

OFFICERS

PRESIDENT	RANDY PHILIP PARKER	SECRETARY	WILLIAM PAUL MORELLI
TREASURER	ROBERT WILLIAM MITCHELL		

VICE PRESIDENTS

DAVID LEE HETTINGER SR.	JOHN BRUCE ALYN	BRIAN MICHAEL DONOVAN
CHARLES WESLEY KIRKLAND, JR.	ALLISON WALKER GARRETSON	DOUGLAS ALLEN MARKEL
LARRY JOHN LAUDER	ANDREW PETER MARTIN	GREGORY SWAN REICHERT

DIRECTORS OR TRUSTEES

ORRIN HENRY INGRAM	JOHN RIVERS INGRAM	STEVEN JUDE MASON
RANDY PHILIP PARKER	ROBERT WILLIAM MITCHELL	

State of TENNESSEE } ss
County of DAVIDSON }

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.

RANDY P. PARKER
PRESIDENT

WILLIAM P. MORELLI
SECRETARY

ROBERT W. MITCHELL
TREASURER

Subscribed and sworn to before me this
14TH day of NOVEMBER, 2002

MARIE S. FERRELL
NOTARY AT LARGE
JANUARY 25, 2003

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

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	4,992,197		4,992,197	4,262,754
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	474,540		474,540	622,273
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 24,500,000 and short-term investments \$ 48,768)	24,548,768		24,548,768	9,141,658
6. Other invested assets				
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	30,015,505		30,015,505	14,026,685
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	3,873,355		3,873,355	13,426,827
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	13,801,223		13,801,223	10,175,490
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts billed and receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments	1,104,902		1,104,902	2,841,119
15. Federal and foreign income tax recoverable and interest thereon (including \$ 1,624,153 net deferred tax asset)	1,624,153	.768,516	.855,637	598,940
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued49,817		.49,817	.47,825
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				5,267,537
21. Amounts due from /to protected cells				
22. Equities and deposits in pools and associations				
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding protected cell assets (Lines 9 through 25)	50,468,955	.768,516	.49,700,439	46,384,423
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	50,468,955	.768,516	.49,700,439	46,384,423
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)				

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 6,151,070)	8,529,086	7,813,299
2. Reinsurance payable on paid losses and loss adjustment expenses	1,704,333	4,034,370
3. Loss adjustment expenses	1,821,815	1,466,210
4. Commissions payable, contingent commissions and other similar charges	2,358,506	1,770,123
5. Other expenses (excluding taxes, licenses and fees)	(9,819)	9,999
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	361,566	33,974
7. Federal and foreign income taxes [including \$ on realized capital gains (losses)] (including \$ net deferred tax liability)	197,032	482,022
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 19,815,610 and including warranty reserves of \$).	15,430,975	13,369,737
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	2,167,669	8,839,041
13. Funds held by company under reinsurance treaties	4,106,526	
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	779,096	
20. Payable for securities	16,916	
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities	24,564	24,564
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	37,488,265	37,843,339
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	37,488,265	37,843,339
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	2,000,000	1,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	10,000,000	8,500,000
33. Unassigned funds (surplus)	212,174	(958,916)
34. Less treasury stock, at cost		
34.1 shares common (value included in Line 28 \$)		
34.2 shares preferred (value included in Line 29 \$)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	12,212,174	8,541,084
36. TOTALS	49,700,439	46,384,423
DETAILS OF WRITE-INS		
2301. UNCLAI MED PROPERTY	24,564	24,564
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	24,564	24,564
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

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 \$ 31,724,348)	25,084,967	19,036,704	25,832,880
1.2 Assumed (written \$ 26,004,507)	23,943,269	8,439,707	22,816,599
1.3 Ceded (written \$ 31,620,641)	24,981,260	19,008,664	25,832,880
1.4 Net (written \$ 26,108,214)	24,046,976	8,467,747	22,816,599
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 15,454,696):			
2.1 Direct	14,771,684	13,770,734	17,874,386
2.2 Assumed	16,012,973	5,901,305	16,260,657
2.3 Ceded	15,283,813	13,770,734	16,771,706
2.4 Net	15,500,844	5,901,305	17,363,337
3. Loss expenses incurred	1,838,095	826,105	2,219,282
4. Other underwriting expenses incurred	5,238,940	4,537,401	7,029,630
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	22,577,879	11,264,811	26,612,249
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	1,469,097	(2,797,064)	(3,795,650)
INVESTMENT INCOME			
9. Net investment income earned	228,556	221,024	296,625
10. Net realized capital gains or (losses)		52,794	107,943
11. Net investment gain (loss) (Lines 9 + 10)	228,556	273,818	404,568
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ _____ amount charged off \$ _____)			
13. Finance and service charges not included in premiums	917,032	424,876	687,869
14. Aggregate write-ins for miscellaneous income	61,152		
15. Total other income (Lines 12 through 14)	978,184	424,876	687,869
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	2,675,837	(2,098,370)	(2,703,213)
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	2,675,837	(2,098,370)	(2,703,213)
19. Federal and foreign income taxes incurred	1,730,919	(332,560)	286,769
20. Net income (Line 18 minus Line 19)(to Line 22)	944,918	(1,765,810)	(2,989,982)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	8,541,084	5,989,399	5,989,399
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	944,918	(1,765,810)	(2,989,982)
23. Net unrealized capital gains or losses	(147,733)	(282,962)	(57,273)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	499,817	384,789	318,074
26. Change in nonadmitted assets	(270,212)		
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles	144,300	280,867	280,866
31. Capital changes:			
31.1 Paid in	1,000,000		
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in	1,500,000		5,000,000
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	3,671,090	(1,383,116)	2,551,685
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	12,212,174	4,606,283	8,541,084
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401. FINANCE ROYALTY INCOME	61,152	0	0
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	61,152		
3601.			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)			

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	25,364,581	8,916,234
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	16,861,367	7,960,530
3. Underwriting expenses paid	4,225,574	5,163,305
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	4,277,640	(4,207,601)
6. Net investment income	235,907	300,668
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties	4,106,526	
7.3 Net amount withheld or retained for account of others		
7.4 Aggregate write-ins for miscellaneous items	978,184	687,869
7.5 Total other income (Lines 7.1 to 7.4)	5,084,710	687,869
8. Dividends to policyholders on direct business , less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(2,015,909)	367,442
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	7,582,348	(2,851,622)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	132,701	2,539,797
11.2 Stocks		
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	132,701	2,539,797
12. Cost of investments acquired (long-term only):		
12.1 Bonds	871,488	3,286,838
12.2 Stocks		297,695
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications	(16,916)	
12.7 Total investments acquired (Lines 12.1 to 12.6)	854,572	3,584,533
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(721,871)	(1,044,736)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	2,500,000	5,000,000
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates	6,046,633	
14.4 Borrowed funds received		
14.5 Other cash provided		8,839,041
14.6 Total (Lines 14.1 to 14.5)	8,546,633	13,839,041
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates		7,141,361
15.3 Borrowed funds repaid		
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)		7,141,361
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	8,546,633	6,697,680
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	15,407,110	2,801,322
18. Cash and short-term investments:		
18.1 Beginning of year	9,141,658	6,340,336
18.2 End of year (Line 17 plus Line 18.1)	24,548,768	9,141,658
DETAILS OF WRITE-INS		
07.401 FEE INCOME	917,032	687,869
07.402 FINANCE ROYALTY INCOME	61,152	0
07.403		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	978,184	687,869

NOTES TO FINANCIAL STATEMENTS

1. Accounting Practices

- A. The accompanying financial statements of Permanent General Assurance Corporation of Ohio (PGAC of Ohio) have been prepared in accordance with the NAIC Accounting Practices and Procedures manual and the state of Ohio.
- B. Use of Estimates in the Preparation of the Financial Statements

The Preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

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

- (1) Short-term investments are stated at cost.
- (2) Bonds are stated at amortized cost using the yield to maturity method.
- (3) Common stocks are stated at market value.
- (4) The company holds no preferred stock as of the statement date.
- (5) The company holds no mortgage loans.
- (6) The company holds no loan backed securities
- (7) The company holds no investments in subsidiaries or affiliated companies.
- (8) Reserve for losses represents the estimated liability for claims reported to the Company and an amount, based on actuarially determined reserves for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.

2. Disclosure for Insurers Upon Initial Implementation of Codification:

The Company prepares its statutory financial statements in conformity with accounting practices prescribed in the NAIC Accounting Practices and Procedures manual subject to any deviations prescribed or permitted by the State of Ohio Insurance Commissioner.

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased unassigned funds (surplus), of \$144,300 as of January 1, 2002. For the quarter ending 9/30/02, the total adjustment to unassigned funds is \$855,637 which relates to the implementation of codification (specifically the recognition of a Deferred Tax Asset).

3. Income Taxes

- A. The components of the net deferred tax asset at September 30, 2002 and December 31, 2001 in the Company's statutory statement of admitted assets, liabilities and capital and surplus are as follows (000's omitted):

	<u>Sept. 30, 2002</u>	<u>December 31, 2001</u>
Total gross deferred tax asset	\$ 1,624	\$ 1,124
Deferred tax asset non-admitted	(768)	(525)
Net admitted deferred tax asset	<u>856</u>	<u>599</u>
Increase in non-admitted deferred tax asset	\$ 243	\$ 498

Current income taxes incurred year to date at September 30, 2002 and December 31, 2001 consist of the following major components (000's omitted):

	<u>2002</u>	<u>2001</u>
Current income tax provision (benefit)	\$ 1,731	\$ 95
Prior year underaccrual	0	192
Federal income taxes incurred	<u>\$ 1,731</u>	<u>\$ 287</u>

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets at September 30, 2002 and December 31, 2001 are as follows (000's omitted):

NOTES TO FINANCIAL STATEMENTS

	<u>Sept. 30, 2002</u>	<u>December 31, 2001</u>
Unearned premiums	\$ 1,259	\$ 936
Unpaid losses and LAE discounts	<u>365</u>	<u>188</u>
Total deferred tax assets	1,624	1,124
Non-admitted deferred tax assets	(768)	(525)
Admitted deferred tax assets	<u>\$ 856</u>	<u>\$ 599</u>

The change in net deferred income tax assets is comprised of the following (000's omitted):

	<u>Sept. 30, 2002</u>	<u>December 31, 2001</u>	<u>Change</u>
Total net deferred tax assets	\$1,624	\$1,124	\$500

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference at September 30, 2002 are as follows (000's omitted):

Provision at statutory rate	\$ 937	35.00%
Tax exempt interest income	(9)	(.32)%
Provision to return adjustment	0	0 %
Other adjustments	<u>303</u>	<u>11.32%</u>
Total	<u>\$ 1,231</u>	<u>46.00%</u>
 Federal income taxes incurred	 \$ 1,731	 64.68%
Change in net deferred taxes	(500)	(18.68)%
Total federal income taxes	<u>\$ 1,231</u>	<u>46.00%</u>

3. Information Concerning Parent, Subsidiaries and Affiliates.

A,B,C. The Company received contributed capital from the parent company, Ingram Industries, Inc. of \$2,500,000 during the 3rd Quarter 2002.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio**GENERAL INTERROGATORIES**

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

**PART 1 - COMMON INTERROGATORIES
GENERAL**

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

1.2 If yes, explain:

.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State 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 the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

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. 12/31/1999

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. 12/31/1999

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/31/2001

7.4 By what department or departments?

Ohio Department of Insurance.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes No [X]

8.2 If yes, give full information:

.....

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the 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	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$ 598,940	\$ 855,637

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
Fleet National Bank.....	One Federal Street, Boston, Ma. 02211.....

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

15.3 Have there been any changes, including name changes in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

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

1 Central Registration Depository	2 Name(s)	3 Address
.....

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

GENERAL INTERROGATORIES

(continued)

PART 2
PROPERTY & CASUALTY INTERROGATORIES

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

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
3.2 If yes, give full and complete information thereto.
.....

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

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

NONE**SCHEDULE B - VERIFICATION**

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

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

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

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

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	4,448,279	172,465	72,408	(3,912)	17,678,403	4,448,279	4,544,424	3,769,662
2. Class 2	495,954			589	495,373	495,954	496,543	494,802
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	4,944,233	172,465	72,408	(3,323)	18,173,776	4,944,233	5,040,967	4,264,464
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	4,944,233	172,465	72,408	(3,323)	18,173,776	4,944,233	5,040,967	4,264,464

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
80999999 Totals	48,768	XXX	48,768		

SCHEDULE DA - PART 2- Verification**Short-Term Investments Owned**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	1,709	13,342,181	19,278	6,959,766
2. Cost of short-term investments acquired	13,852,690	55,015	60,622	7,048,149
3. Increase (decrease) by adjustment				(5,695,000)
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	512,218	13,377,918	31,132	8,311,206
7. Book/adjusted carrying value, current period	13,342,181	19,278	48,768	1,709
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	13,342,181	19,278	48,768	1,709
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	13,342,181	19,278	48,768	1,709
12. Income collected during period	2,700	3,159	142	27,903
13. Income earned during period	4,556	182	212	23,356

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

SCHEDULE F—CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

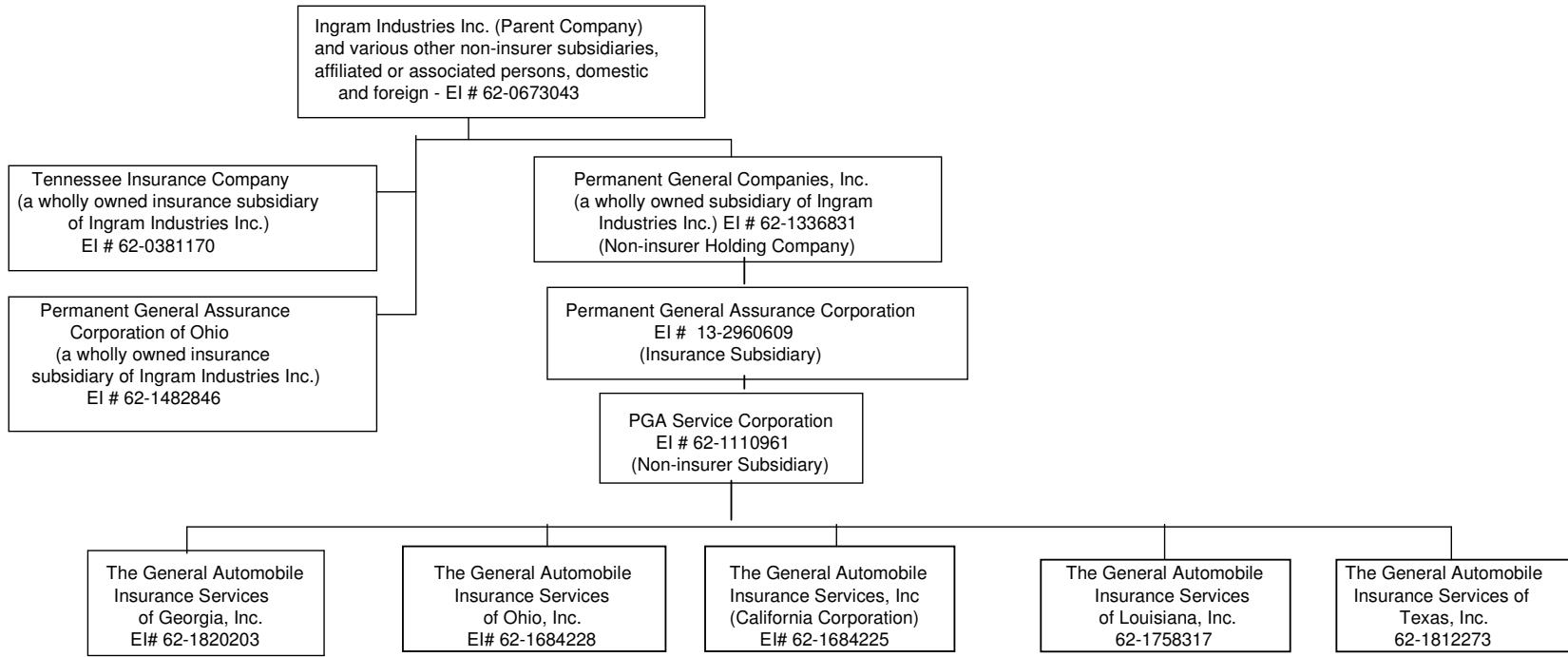
Current Year to Date - Allocated by States and Territories

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					
2. Alaska	AK	No					
3. Arizona	AZ	No					
4. Arkansas	AR	No					
5. California	CA	No					
6. Colorado	CO	No					
7. Connecticut	CT	No					
8. Delaware	DE	No					
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	No					
12. Hawaii	HI	No					
13. Idaho	ID	No					
14. Illinois	IL	No					
15. Indiana	IN	No					
16. Iowa	IA	No					
17. Kansas	KS	No					
18. Kentucky	KY	No					
19. Louisiana	LA	No					
20. Maine	ME	No					
21. Maryland	MD	No					
22. Massachusetts	MA	No					
23. Michigan	MI	No					
24. Minnesota	MN	No					
25. Mississippi	MS	No					
26. Missouri	MO	No					
27. Montana	MT	No					
28. Nebraska	NE	No					
29. Nevada	NV	No					
30. New Hampshire	NH	No					
31. New Jersey	NJ	No					
32. New Mexico	NM	No					
33. New York	NY	No					
34. North Carolina	NC	No					
35. North Dakota	ND	No					
36. Ohio	OH	Yes	25,952,079	21,913,831	13,434,674	12,546,366	11,075,427
37. Oklahoma	OK	No					
38. Oregon	OR	No					
39. Pennsylvania	PA	No					
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	No					
43. Tennessee	TN	Yes	5,772,269		328,375		336,065
44. Texas	TX	No					
45. Utah	UT	No					
46. Vermont	VT	No					
47. Virginia	VA	No					
48. Washington	WA	No					
49. West Virginia	WV	No					
50. Wisconsin	WI	No					
51. Wyoming	WY	No					
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. U.S. Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a)	2	31,724,348	21,913,831	13,763,049	12,546,366	11,411,492
DETAILS OF WRITE-INS							
5701.		XXX					
5702.		XXX					
5703.		XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX					
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)		XXX					

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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire				
2. Allied Lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical malpractice - occurrence				
11.2 Medical malpractice - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims-made				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1,19.2 Private passenger auto liability	17,080,717	9,987,778	58.5	73.0
19.3,19.4 Commercial auto liability				
21. Auto physical damage	8,004,250	4,783,906	59.8	70.9
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business				
34. Totals	25,084,967	14,771,684	58.9	72.3
DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire			
2. Allied Lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical malpractice - occurrence			
11.2 Medical malpractice - claims-made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability - occurrence			
17.2 Other liability - claims-made			
18.1 Products liability - occurrence			
18.2 Products liability - claims-made			
19.1,19.2 Private passenger auto liability		7,161,858	21,358,297
19.3,19.4 Commercial auto liability		3,755,991	10,366,051
21. Auto physical damage			6,971,186
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance - Nonproportional Assumed Property		XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability		XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines		XXX	XXX
33. Aggregate write-ins for other lines of business			
34. Totals	10,917,849	31,724,348	21,913,831
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
3398. Summary of remaining write-ins for Line 33 from overflow page			
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)			

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)		
1. 1999 + Prior	744	42	786	135	6	141	114	2	55	171	(495)	21	(474)		
2. 2000	1,030	78	1,108	258	11	269	146	3	122	271	(626)	58	(568)		
3. Subtotals 2000 + Prior	1,774	120	1,894	393	17	410	260	5	177	442	(1,121)	79	(1,042)		
4. 2001	4,981	2,404	7,385	5,010	128	5,138	1,702	35	849	2,586	1,731	(1,392)	339		
5. Subtotals 2001 + Prior	6,755	2,524	9,279	5,403	145	5,548	1,962	40	1,026	3,028	610	(1,313)	(703)		
6. 2002	XXX	XXX	XXX	XXX	10,720	10,720	XXX	4,914	2,409	7,323	XXX	XXX	XXX		
7. Totals	6,755	2,524	9,279	5,403	10,865	16,268	1,962	4,954	3,435	10,351	610	(1,313)	(703)		
8. Prior Year-End's Surplus As Regards Policyholders											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.	9.0	2.	(52.0)	
														Col. 13, Line 7 As a % of Col. 1 Line 8	
														4.	(8.2)

(a) Should Equal Prior Year-End Annual Statement; Page 3, Col. 1, Lines 1 + 3

(b) Should Equal Q.S. Page 3, Col. 1, Lines 1 and 3.

(c) Should Also Equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1. Will the SVO Compliance Certification be filed with this statement? Yes
2. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? No
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement? No

Explanations:

Bar Codes:

Trusted Surplus Statement (Document Identifier 490) here:



Supplement A to Schedule T (Document Identifier 450) here:



OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 2
NONE

Schedule A - Part 3
NONE

Schedule B - Part 1
NONE

Schedule B - Part 2
NONE

Schedule BA - Part 1
NONE

Schedule BA - Part 2
NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

SCHEDULE D - PART 3

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

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

E04

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

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 Identifi- cation	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 Desig- nation (a)
BONDS																
SPECIAL REVENUE & SPECIAL ASSESS.																
UNITED STATES																
31387H-R9-3...	FEDERAL NATIONAL MTG ASSOC #584712 6.500 05/01/2031	09/01/2002	PAYDOWN		41,276	41,276	41,069	41,247	29	0	0	0	0	1,785		1
319996	- Bonds - Special Revenues - United States				41,276	41,276	41,069	41,247	29	0	0	0	0	1,785	XXX	XXX
319999	- Bonds - Special Revenues				41,276	41,276	41,069	41,247	29	0	0	0	0	1,785	XXX	XXX
609997	- Bonds - Part 4				41,276	41,276	41,069	41,247	29	0	0	0	0	1,785	XXX	XXX
609999	- Total - Bonds				41,276	41,276	41,069	41,247	29	0	0	0	0	1,785	XXX	XXX
659999	- Total - Preferred Stocks					XXX									XXX	XXX
709999	- Total - Common Stocks					XXX									XXX	XXX
719999	- Total - Preferred and Common Stocks					XXX									XXX	XXX
7299999	Totals				41,276	XXX	41,069	41,247	29	0	0	0	0	1,785	0	XXX

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

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Permanent General Assurance Corporation of Ohio

SCHEDULE E - PART 1 - CASH