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PROPERTY AND CASUALTY COMPANIES-ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Lightning Rod Mutual Insurance Company

NAIC Group Code 0207 (Current Period) ____ (Prior Period) NAIC Company Code 26123 Employer's ID Number 34-0359380

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

Country of Domicile United States of America

Incorporated 01/01/1906 Commenced Business 03/01/1906

Statutory Home Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Main Administrative Office 1685 Cleveland Road (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number) (Extension)

Mail Address 1685 Cleveland Road (Street and Number or P.O. Box), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Primary Location of Books and Records 1685 Cleveland Road (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number)

Internet Website Address wrg-ins.com

Statement Contact Joseph E Wilford (Name) 330-262-9060-2437 (Area Code) (Telephone Number) (Extension)
Joe_Wilford@wrg-ins.com (E-mail Address) 330-264-7822 (FAX Number)

Policyowner Relations Contact 1685 Cleveland Rd. (Street and Number)
Wooster, OH 44691 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number) (Extension)

OFFICERS

PRESIDENT JOHN P. MURPHY SECRETARY JOHN P. MURPHY
VP FINANCE/CFO/TREASURER KENNETH B. STOCKMAN

VICE PRESIDENTS

WILLIAM J. BLINCOE	KEVIN W. DAY	F. EMERSON LOGEE
TIMOTHY A. PADDOCK	DANIEL J. PITCHER	KENNETH B. STOCKMAN

DIRECTORS OR TRUSTEES

ROBERT P. BOGNER	F. EMERSON LOGEE	BYRON F. MORRIS
JOHN P. MURPHY	C. MICHAEL REARDON	KENNETH G. RHODE

State of OHIO
County of WAYNE } ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

JOHN P. MURPHY PRESIDENT	JOHN P. MURPHY SECRETARY	KENNETH B. STOCKMAN VP FINANCE/CFO/TREASURER

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

MARY LOU HART
NOTARY PUBLIC
MARCH 8, 2005

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	55,443,158		55,443,158	63,307,736
2. Stocks:				
2.1 Preferred stocks	1,205,340		1,205,340	1,205,380
2.2 Common stocks	43,748,456		43,748,456	71,418,530
3. Mortgage loans on real estate:				
3.1 First liens	0			
3.2 Other than first liens	0			
4. Real estate:				
4.1 Properties occupied by the company (less $ .... encumbrances)	2,861,572		2,861,572	2,969,418
4.2 Properties held for the production of income (less $ .... encumbrances)	0			
4.3 Properties held for sale (less $ .... encumbrances)	0			
5 Cash ($ 6,018,022 and short-term investments $ 32,365,852)	38,383,874		38,383,874	13,644,510
6 Other invested assets	132,929	82,387	50,542	64,284
7. Receivable for securities	0			
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	141,775,329	82,387	141,692,942	152,609,858
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	0			
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	13,490,783	71,029	13,419,754	12,827,017
10.3 Accrued retrospective premiums	0			
11. Funds held by or deposited with reinsured companies	0			
12. Bills receivable, taken for premiums	0			
13. Amounts billed and receivable under high deductible policies	0			
14. Reinsurance recoverables on loss and loss adjustment expense payments	589,184		589,184	253,675
15. Federal and foreign income tax recoverable and interest thereon (including $ 521,767 net deferred tax asset)	505,458		505,458	
16. Guaranty funds receivable or on deposit	0			
17. Electronic data processing equipment and software	414,033		414,033	266,070
18. Interest, dividends and real estate income due and accrued	653,601		653,601	1,016,371
19. Net adjustments in assets and liabilities due to foreign exchange rates	0			
20. Receivable from parent, subsidiaries and affiliates	0			
21. Amounts due from /to protected cells	0			
22. Equities and deposits in pools and associations	0			
23. Amounts receivable relating to uninsured accident and health plans	0			
24. Other assets nonadmitted	600,337	600,337	0	
25. Aggregate write-ins for other than invested assets	4,280		4,280	5,235
26. Total assets excluding protected cell assets (Lines 9 through 25)	158,033,005	753,753	157,279,252	166,978,226
27. Protected cell assets	0			
28. TOTALS (Lines 26 and 27)	158,033,005	753,753	157,279,252	166,978,226
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. ASSUMED REINSURANCE RECEIVABLE	4,280		4,280	5,235
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)	4,280		4,280	5,235

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year $)	33,116,250	32,356,301
2. Reinsurance payable on paid losses and loss adjustment expenses	0	
3. Loss adjustment expenses	3,898,400	3,898,400
4. Commissions payable, contingent commissions and other similar charges	1,962,869	1,526,278
5. Other expenses (excluding taxes, licenses and fees)	205,838	663,044
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	973,653	987,197
7. Federal and foreign income taxes [including $ on realized capital gains (losses)] (including $ net deferred tax liability)	0	6,049,034
8. Borrowed money $ and interest thereon $	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of $ and including warranty reserves of $)	31,261,468	26,363,367
10. Advance premium	0	
11. Dividends declared and unpaid:		
11.1 Stockholders	0	
11.2 Policyholders	0	
12. Ceded reinsurance premiums payable (net of ceding commissions)	471,950	809,919
13. Funds held by company under reinsurance treaties	0	
14. Amounts withheld or retained by company for account of others	2,840,168	2,483,042
15. Remittances and items not allocated	0	
16. Provision for reinsurance	0	
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	
18. Drafts outstanding	0	
19. Payable to parent, subsidiaries and affiliates	0	
20. Payable for securities	0	
21. Liability for amounts held under uninsured accident and health plans	0	
22. Capital notes $ and interest thereon $	0	
23. Aggregate write-ins for liabilities	742,467	844,128
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	75,473,063	75,980,710
25. Protected cell liabilities	0	
26. Total liabilities (Lines 24 and 25)	75,473,063	75,980,710
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	0	
29. Preferred capital stock	0	
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	0	
32. Gross paid in and contributed surplus	0	
33. Unassigned funds (surplus)	81,806,189	90,997,516
34. Less treasury stock, at cost		
34.1 shares common (value included in Line 28 $)	0	
34.2 shares preferred (value included in Line 29 $)	0	
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	81,806,189	90,997,516
36. TOTALS	157,279,252	166,978,226
DETAILS OF WRITE-INS		
2301. EMPLOYEE DISTRIBUTION	742,467	844,128
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)	742,467	844,128
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 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 $ 56,110,872)	51,814,125	44,663,714	60,824,705
1.2 Assumed (written $ 55,656,834)	50,569,103	43,604,216	57,713,806
1.3 Ceded (written $ 53,112,255)	48,642,798	41,880,665	55,451,867
1.4 Net (written $ 58,655,451)	53,740,430	46,387,265	63,086,644
DEDUCTIONS:			
2. Losses incurred (current accident year $):			
2.1 Direct	35,637,902	32,379,993	45,104,425
2.2 Assumed	34,519,507	27,966,525	47,008,969
2.3 Ceded	33,601,966	26,180,884	45,542,663
2.4 Net	36,555,443	34,165,634	46,570,731
3. Loss expenses incurred	3,907,527	2,978,688	3,752,127
4. Other underwriting expenses incurred	16,984,713	14,493,743	19,172,726
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	57,447,683	51,638,065	69,495,584
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(3,707,253)	(5,250,800)	(6,408,940)
INVESTMENT INCOME			
9. Net investment income earned	3,140,805	3,668,869	4,812,497
10. Net realized capital gains or (losses)	2,650,064	2,366,890	1,827,166
11. Net investment gain (loss) (Lines 9 + 10)	5,790,869	6,035,759	6,639,663
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ amount charged off $ 45,916)	(45,916)	(34,937)	(44,791)
13. Finance and service charges not included in premiums	1,168,675	1,097,120	1,487,185
14. Aggregate write-ins for miscellaneous income	(740,945)	(1,005,165)	(717,297)
15. Total other income (Lines 12 through 14)	381,814	57,018	725,097
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	2,465,430	841,977	955,820
17. Dividends to policyholders	0		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	2,465,430	841,977	955,820
19. Federal and foreign income taxes incurred	814,234	245,000	1,048,912
20. Net income (Line 18 minus Line 19)(to Line 22)	1,651,196	596,977	(93,092)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	90,997,516	112,586,803	112,586,803
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,651,196	596,977	(93,092)
23. Net unrealized capital gains or losses	(17,353,347)	(20,237,222)	(14,229,177)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	6,395,883	7,161,582	5,785,553
26. Change in nonadmitted assets	114,941	39,336	25,409
27. Change in provision for reinsurance	0		
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells	0		
30. Cumulative effect of changes in accounting principles	0	(11,919,288)	(13,077,980)
31. Capital changes:			
31.1 Paid in	0		
31.2 Transferred from surplus (Stock Dividend)	0		
31.3 Transferred to surplus	0		
32. Surplus adjustments:			
32.1 Paid in	0		
32.2 Transferred to capital (Stock Dividend)	0		
32.3 Transferred from capital	0		
33. Net remittances from or (to) Home Office	0		
34. Dividends to stockholders	0		
35. Change in treasury stock	0		
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	(9,191,327)	(24,358,615)	(21,589,287)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	81,806,189	88,228,188	90,997,516
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. EMPLOYEE DISTRIBUTION	(742,500)	(990,000)	(721,814)
1402. OTHER	1,555	(15,165)	4,517
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(740,945)	(1,005,165)	(717,297)
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)			

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	57,762,704	65,239,748
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	40,038,713	47,154,170
3. Underwriting expenses paid	17,024,965	18,645,704
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	699,026	(560,126)
6. Net investment income	3,503,575	5,094,124
7. Other income (expenses):		
7.1 Agents'balances charged off	(45,916)	(44,791)
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	357,126	1,297,094
7.4 Aggregate write-ins for miscellaneous items	614,644	(635,484)
7.5 Total other income (Lines 7.1 to 7.4)	925,854	616,819
8. Dividends to policyholders on direct business , less $ .... dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(973,023)	(924,730)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	4,155,432	4,226,087
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	14,738,399	20,584,788
11.2 Stocks	47,607,269	70,179,514
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets	37,401	92,861
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)	62,383,069	90,857,163
12. Cost of investments acquired (long-term only):		
12.1 Bonds	6,175,808	17,306,810
12.2 Stocks	35,468,667	71,854,388
12.3 Mortgage loans		
12.4 Real estate	6,699	228,664
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	41,651,174	89,389,862
13. Net Cash from investments (Line 11.8 minus Line 12.7)	20,731,895	1,467,301
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes $ .... less amounts repaid $		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		
14.5 Other cash provided	0	55,344
14.6 Total (Lines 14.1 to 14.5)	0	55,344
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates		
15.3 Borrowed funds repaid		
15.4 Other applications	147,963	28,832
15.5 Total (Lines 15.1 to 15.4)	147,963	28,832
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(147,963)	26,512
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	24,739,364	5,719,900
18. Cash and short-term investments:		
18.1 Beginning of year	13,644,510	7,924,610
18.2 End of year (Line 17 plus Line 18.1)	38,383,874	13,644,510
DETAILS OF WRITE-INS		
07.401 FINANCE AND SERVICE CHARGES NOT INCLUDED IN PREMIUMS	1,168,675	1,487,185
07.402 EMPLOYEE DISTRIBUTION	(555,586)	(2,127,186)
07.403 OTHER MISCELLANEOUS INCOME	1,555	4,517
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)	614,644	(635,484)

NOTES TO FINANCIAL STATEMENTS

01. Basis of Presentation.
The accompanying financial statement of the company has been prepared to conformity with accounting practices prescribed by the National Assocation of Insurance Commissioners' Codification Accounting Practices and Procedures and the state of Ohio.

02. Accounting Changes and Corrections of Errors.
Codification of statutory accounting principles resulted in adjustments to unassigned surplus on December 31, 2001 and September 30, 2002 as follows:

	December 31, 2001	September 30,2002
Deferred tax on unrealized gains	$(8,352,153)	$(2,524,974)
Deferred tax benefit unearned premium reserve	1,792,709	2,125,793
Deferred tax benefit loss reserve discount	1,030,040	1,030,040
Deferred tax salvage and subrogation anticipated	(931,014)	(931,014)
Deferred tax benefit on deferred compensation	475,598	653,248
Deferred tax employee benefits	110,704	168,674
Postretirement health care benefits	(325,600)	(325,600)
Total	$(6,199,716)	$ (196,167)

03. Business Combinations and Goodwill
The company has no goodwill from business combinations.
04. Discontinued Operations
The company has no discontinued operations.
05. Investments
The company has no mortage loans, debt restructuring loans, reverse mortgages, loan-backed securities, or stock repurchase agreements.
06. Joint Ventures, Partnerships and Limited Liability Companies
The company has no joint ventures, partnerships, or limited liability companies.
07. Investment Income
The company has no uncollectible accrued investment income.
08. Derivative Instruments
The company has no derivatives.
09. Federal Income Tax Allocation.

The company files an individual federal income tax return.

Current year tax expense $814,234
No operating loss carryforwards exist. There would be available for recoupment, in the event of future loss, for income taxes incurred as follows:
Current year: $1,125,216
First preceding year: $1,721,057
Second preceding year: $1,878,703

Deferred tax assets	Sept. 2002	Deferred tax liabilities		Sept. 2002
		Unrealized gains		$2,524,974
Unearned premium reserve	$2,125,793	Salvage and subrogation anticipated		931,014
Loss reserve discount	1,030,040		Total	$3,455,988
Deferred compensation	653,248			
Employee Benefits	168,674			
Total	$3,977,755			

12/2001 Net Liability Inset Page 3 Line 7	$5,874,116
9/2002 Net Asset Inset Page2 Line 15	521,767
YTD Change Page 4 Line 25	$6,395,883

All deferred tax assets were admitted; all deferred liabilities were recognized.

10. Information Concerning Parent, Subsidiaries and Affiliates
The company participates in a pooling agreement with Western Reserve Mutual Casualty Company, ("Western") and Sonnenberg Mutual Insurance Company, ("Sonnenberg") whereby net premiums, losses, underwriting expenses and related balance sheet amounts are shared on a 55%/40%/5% basis, respectively. Lightning Rod assumes 100% of the business from Western and Sonnenberg and cedes 40% to Western and 5% to Sonnenberg.
11. Debt
The company has no loans outstanding or surplus notes..
12. Retirement Plans, Deferred Compensation, and Other Postretirement Plans.
Employee Retirement: The company has a 401(k) plan that is available to all employees on entry dates after the completion of one year of continuous service.
Deferred Compensation: The company has a non-qualified Voluntary Deferred Compensation plan for senior executive officers. The plan allows for deferral of annual base salaries, payouts under the annual incentive plan, and payouts under the "Performance Share Plan for Key Executives."
13. Capital and Surplus and Shareholders' and Policyholders' Dividend Restrictions.
The company is a mutual company, thus no stock or surplus dividends are applicable.
14. Contingencies
The company has no material contingent liabilities, has committed no reserves to cover any contingent liabilities, and has no pending legal proceedings beyond the ordinary course of business.
15. Leases.
The company has no leases that would have a material financial effect.
16. Information about Financial Instruments With Off-Balance-Sheet Risk and Financial Instruments With Concentrations of Credit Risk.
The company has no off-balance-sheet risk or credit risk exposure.
17. Sale, Transfer, and Servicing of FInancial Assets and Extinguishment of Liabilities
The company has no receivable transfer, financial asset servicing, or wash sale transactions.
18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans
The company has a fully insured accident and health plan.
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators
The company has no managing general agents or third party administrators.
20. Other Items
The company has no extraordinary items or unusual items.
21. Events Subsequent.
There were no events occuring subsequent to the close of the books as of December 31, 2001 that would have a material effect on the financial condition of the company.
22. Reinsurance
There were no uncollectible reinsurance balances written off and no commutations of ceded reinsurance. The company has no retroactive reinsurance agreements.
23. Retrospectively Rated Contracts and Contracts Subject to Redetermination
The company has no retrospectively rated contracts or contracts subject to redetermination.
24. Change in Incurred Losses and Loss Adjustment Expense
There were no changes to incurred losses or loss adjustment expenses expenses ascribed to insured events of prior years nor retrospective premiums.
25. Intercompany Pooling Agreements.
Lightning Rod, NAIC number 26123, 55%, Western Reserve, NAIC number 26131, 40%, and Sonnenberg, NAIC number 10271, 5%, participate in a pooling agreement for all lines of business. Lightning Rod is the lead company.
26. Structured Settlements.
The company has no structured settlements.
27. High Deductibles
The company has no reserve for high deductible credits.
28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses.
The company does not discount any loss or adjustment expense reserves.
29. Asbestos/Environmental Reserves.
The company does not have asbestos or environmental reserves.
30. Subscriber Savings Accounts.
Not applicable.
31. Financial Guaranty Insurance Exposures.
The company does not write financial guaranty insurance.

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 of Domicile, as required by the Model Act? Yes [ ] No [X]

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

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

3.2 If yes, date of change:

If not previously filed, furnish herewith a certified copy of the instrument as amended.

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

If yes, attach an organizational chart.

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

5.2 If yes, provide 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 [ ] NA [X]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2001

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2001

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). 09/15/2002

7.4 By what department or departments?

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

(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 [X] No [ ]

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	$ 246,256	$ 246,256
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)	$ 246,256	$ 246,256
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	$	$

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [ ]

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
Merrill Lynch	Columbus, Ohio

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

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:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1 Line of Business	2 Maximum Interest	3 Discount Rate	4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
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	2,969,768	2,932,402	2,899,890	2,865,217
2. Increase (decrease) by adjustment	(38,277)	(38,300)	(38,319)	(124,113)
3. Cost of acquired	911			
4. Cost of additions to and permanent improvements		5,788		228,664
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	2,932,402	2,899,890	2,861,571	2,969,768
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	2,932,402	2,899,890	2,861,571	2,969,768
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	2,932,402	2,899,890	2,861,571	2,969,768

SCHEDULE B - VERIFICATION

NONE

	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	170,330	158,250	145,761	263,191
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions			0	
2.2. Additional investment made after acquisitions			0	
3. Accrual of discount			0	
4. Increase (decrease) by adjustment			0	
5. Total profit (loss) on sale			0	
6. Amounts paid on account or in full during the period	12,080	12,489	12,832	92,861
7. Amortization of premium			0	
8. Increase (decrease) by foreign exchange adjustment			0	
9. Book/adjusted carrying value of long-term invested assets at end of current period	158,250	145,761	132,929	170,330
10. Total valuation allowance			0	
11. Subtotal (Lines 9 plus 10)	158,250	145,761	132,929	170,330
12. Total nonadmitted amounts	98,331	90,488	82,387	106,046
13. Statement value of long-term invested assets at end of current period	59,919	55,273	50,542	64,284

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	82,679,201	18,125,850	14,517,142	(45,597)	78,317,822	82,679,201	86,242,312	72,674,355
2. Class 2	1,566,314			384	1,565,940	1,566,314	1,566,698	1,565,571
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	84,245,515	18,125,850	14,517,142	(45,213)	79,883,762	84,245,515	87,809,010	74,239,926
PREFERRED STOCK								
8. Class 1	906,460			(1,260)	874,940	906,460	905,200	904,640
9. Class 2	293,820			6,320	276,900	293,820	300,140	300,740
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	1,200,280			5,060	1,151,840	1,200,280	1,205,340	1,205,380
15. Total Bonds and Preferred Stock	85,445,795	18,125,850	14,517,142	(40,153)	81,035,602	85,445,795	89,014,350	75,445,306

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals	32,365,852	XXX	32,365,852	104,994	0

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	10,932,190	17,004,811	20,392,709	5,888,908
2. Cost of short-term investments acquired	19,179,192	9,759,238	17,583,495	39,918,042
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	13,106,571	6,371,340	5,610,351	34,874,760
7. Book/adjusted carrying value, current period	17,004,811	20,392,709	32,365,853	10,932,190
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	17,004,811	20,392,709	32,365,853	10,932,190
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	17,004,811	20,392,709	32,365,853	10,932,190
12. Income collected during period	56,151	82,082	104,994	346,864
13. Income earned during period	56,151	82,082	104,994	346,864

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

SCHEDULE F-CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
		AFFILIATES		
		US INSURERS		
		POOLS AND ASSOCIATIONS		
		ALL OTHER INSURERS		
00000	AA-1460030	Berner Allgemeine Vers. Gess.	Germany	Yes

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, etc.		1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written 2 Current Year To Date	3 Prior Year To Date	Direct Losses Paid (Deducting Salvage) 4 Current Year To Date	5 Prior Year To Date	Direct Losses Unpaid 6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No						
2. Alaska	AK	No						
3. Arizona	AZ	No						
4. Arkansas	AR	No						
5. California	CA	No						
6. Colorado	CO	No						
7. Connecticut	CT	No						
8. Delaware	DE	No						
9. District of Columbia	DC	No						
10. Florida	FL	No						
11. Georgia	GA	No						
12. Hawaii	HI	No						
13. Idaho	ID	No						
14. Illinois	IL	Yes						
15. Indiana	IN	Yes	11,279,473	9,051,713		4,807,766		4,058,487
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	44,831,399	39,525,475		27,209,623		29,443,806
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						
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) 4	56,110,872	48,577,188		32,017,389		33,502,293
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.

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

NONE

PART 1 - LOSS EXPERIENCE

	Lines of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1.	Fire	9,369	(1,037)	(11.1)	2.2
2.	Allied Lines	4,220	2,217	52.5	33.1
3.	Farmowners multiple peril	5,472,796	4,408,510	80.6	75.0
4.	Homeowners multiple peril	8,338,981	9,244,414	110.9	72.7
5.	Commercial multiple peril	2,924,820	779,100	26.6	67.2
6.	Mortgage guaranty				
8.	Ocean marine	0			
9.	Inland marine	298,590	156,548	52.4	33.0
10.	Financial guaranty				
11.1	Medical malpractice - occurrence				
11.2	Medical malpractice - claims-made				
12.	Earthquake	8,185			
13.	Group accident and health				
14.	Credit accident and health				
15.	Other accident and health				
16.	Workers' compensation	0			
17.1	Other liability - occurrence	210,382	48,201	22.9	529.9
17.2	Other liability - claims-made	0			
18.1	Products liability - occurrence	12,952			
18.2	Products liability - claims-made				
19.1,19.2	Private passenger auto liability	17,645,746	11,351,468	64.3	72.4
19.3,19.4	Commercial auto liability	1,704,491	794,245	46.6	53.7
21.	Auto physical damage	15,147,182	8,827,241	58.3	63.6
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	36,411	26,995	74.1	18.5
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	51,814,125	35,637,902	68.8	72.5
	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	6,000	11,637	13,634
2.	Allied Lines	1,807	5,016	5,789
3.	Farmowners multiple peril	2,107,708	5,765,901	4,971,443
4.	Homeowners multiple peril	3,688,231	9,254,317	7,531,979
5.	Commercial multiple peril	920,569	2,968,749	2,663,521
6.	Mortgage guaranty			
8.	Ocean marine			
9.	Inland marine	93,373	305,675	290,433
10.	Financial guaranty			
11.1	Medical malpractice - occurrence			
11.2	Medical malpractice - claims-made			
12.	Earthquake	1,103	7,913	8,200
13.	Group accident and health			
14.	Credit accident and health			
15.	Other accident and health			
16.	Workers' compensation			
17.1	Other liability - occurrence	60,345	167,512	331,782
17.2	Other liability - claims-made			
18.1	Products liability - occurrence	7,297	12,740	14,150
18.2	Products liability - claims-made			
19.1,19.2	Private passenger auto liability	6,964,010	19,135,122	16,842,117
19.3,19.4	Commercial auto liability	544,326	1,822,094	1,717,208
21.	Auto physical damage	6,065,789	16,616,238	14,148,527
22.	Aircraft (all perils)			
23.	Fidelity			
24.	Surety			
26.	Burglary and theft	10,596	37,958	38,405
27.	Boiler and machinery			
28.	Credit			
29.	International			
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business			
34.	Totals	20,471,154	56,110,872	48,577,188
	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 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 + 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 + 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 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	5,077	2,559	7,636	1,667	32	1,699	3,185	40	1,489	4,714	(225)	(998)	(1,223)
2. 2000	5,156	2,748	7,904	2,037	50	2,087	2,653	174	1,666	4,493	(466)	(858)	(1,324)
3. Subtotals 2000 + Prior	10,233	5,307	15,540	3,704	82	3,786	5,838	214	3,155	9,207	(691)	(1,856)	(2,547)
4. 2001	13,714	7,001	20,715	7,387	1,031	8,418	5,144	478	7,460	13,082	(1,183)	1,968	785
5. Subtotals 2001 + Prior	23,947	12,308	36,255	11,091	1,113	12,204	10,982	692	10,615	22,289	(1,874)	112	(1,762)
6. 2002	XXX	XXX	XXX	XXX	25,513	25,513	XXX	10,968	3,758	14,726	XXX	XXX	XXX
7. Totals	23,947	12,308	36,255	11,091	26,626	37,717	10,982	11,660	14,373	37,015	(1,874)	112	(1,762)
8. Prior Year-End's Surplus As Regards Policyholders	90,998										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. (7.8)	2. 0.9	3. (4.9)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. (1.9)

(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:

Trusteed Surplus Statement (Document Identifier 490) here:

2 6 1 2 3 2 0 0 2 4 9 0 0 0 0 0 3

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

2 6 1 2 3 2 0 0 2 4 5 0 0 0 0 0 3

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

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
STATES, TERRITORIES, POSSESSIONS - U.S.								
NEW JERSEY								
646039-CZ-8	New Jersey St Var Purp	08/05/2002	Merrill Lynch		542,355	500,000	486	1
STATE TOTAL					542,355	500,000	486	XXX
COUNTRY TOTAL - U.S.					542,355	500,000	486	XXX
1799999 - Total - Bonds - States, Territories and Possessions					542,355	500,000	486	XXX
6099997 - Total - Bonds - Part 3					542,355	500,000	486	XXX
6099999 - Total - Bonds					542,355	500,000	486	XXX
6599999 - Total - Preferred Stocks					0	XXX	0	XXX
PUBLIC UTILITIES - U.S.								
29258N-10-7	Endesa S.A.	07/29/2002	Merrill Lynch	959.000	11,401		0	L
500631-10-6	Korea Elec Power ADR	08/21/2002	Merrill Lynch	500.000	5,085		0	L
81013T-70-5	Scottish Pwr	07/24/2002	Merrill Lynch	500.000	10,083		0	L
COUNTRY TOTAL - U.S.					26,569	XXX	0	XXX
6699999 - Total - Common Stocks - Public Utilities					26,569	XXX	0	XXX
BANKS, TRUST AND INSURANCE COMPANIES - U.S.								
89420G-10-9	Travelers Property Casualty Corp	08/20/2002	Stock Distrubtion	963.460	17,467		0	L
89420G-40-6	Travelers Property Casualty Corp	08/20/2002	Stock Distrubtion	1,979.470	38,728		0	LZ
COUNTRY TOTAL - U.S.					56,196	XXX	0	XXX
6799999 - Total - Common Stocks - Banks, Trusts, Insurance					56,196	XXX	0	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.								
125670-10-9	CMA Money Fund	09/30/2002	Merrill Lynch	1,693,219.000	1,693,219		0	L
127209-30-2	Cadbury Schweppes ADR	07/29/2002	Merrill Lynch	475.000	13,096		0	L
138006-30-9	Canon Inc	08/21/2002	Merrill Lynch	150.000	5,450		0	L
25243Q-20-5	Diageo Plc	07/23/2002	Merrill Lynch	6,400.000	274,585		0	L
30231G-10-2	Exxon Mobil Corp	07/11/2002	Merrill Lynch	24,000.000	907,843		0	L
369550-10-8	Genl Dynamics Corp	09/04/2002	Merrill Lynch	8,400.000	660,795		0	L
437076-10-2	Home Depot Inc	07/23/2002	Merrill Lynch	9,900.000	278,685		0	L
459200-10-1	Intl Bus. Machines	07/23/2002	Merrill Lynch	1,700.000	114,036		0	L
465917-10-2	JDN Realty Corporation	07/26/2002	JDN Realty Corporation	1,602.000	0		0	L
548661-10-7	Lowe's Companies Inc	07/23/2002	Merrill Lynch	8,100.000	276,417		0	L
571748-10-2	Marsh & McLennan	07/01/2002	Stock Split / Dividend	4,500.000	0		0	L
580135-10-1	McDonalds Corp	09/04/2002	Merrill Lynch	12,500.000	276,250		0	L
590901-10-4	Merrill Lynch Inst'l Fd Inc	09/30/2002	Merrill Lynch	519.890	520		0	L
666807-10-2	Northrop Grumman Corp	07/23/2002	Merrill Lynch	1,700.000	171,700		0	L
717081-10-3	Pfizer, Inc	07/11/2002	Merrill Lynch	17,400.000	536,912		0	L
724479-10-0	Pitney Bowes Inc	09/04/2002	Merrill Lynch	7,800.000	273,303		0	L
78462F-10-3	Standard & Poors Dep Rcpts	09/26/2002	Merrill Lynch	13,000.000	1,107,730		0	L
822703-60-9	Shell Transport & Trading	08/21/2002	Merrill Lynch	125.000	5,129		0	L
948741-10-3	Weingarten Rlty Invs SBI	08/09/2002	Merrill Lynch	7,600.000	272,080		0	L
950590-10-9	Wendys Intl Inc	07/23/2002	Merrill Lynch	8,000.000	278,240		0	L
COUNTRY TOTAL - U.S.					7,145,990	XXX	0	XXX
6899999 - Total - Common Stocks - Industrial, Misc.					7,145,990	XXX	0	XXX
7099997 - Total - Common Stocks - Part 3					7,228,754	XXX	0	XXX
7099998 - Total - Common Stock - Part 5					4,257,188	XXX	0	XXX
7099999 - Total - Common Stocks					11,485,942	XXX	0	XXX
7199999 - Total - Preferred and Common Stocks					11,485,942	XXX	0	XXX
7299999 - Totals					12,028,297	XXX	486	XXX

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi-fication	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 Desig-nation (a)
US GOVERNMENT OBLIGATIONS - U.S.																
3134A3-K5-4	Federal Home Ln Mtg Corp	09/09/2002	CALLED @ 100.0000000		500,000	500,000	501,725	500,000	(461)	0	0	0	0	38,125		1PE
31364G-6K-0	Federal Natl Mtg Assn	09/09/2002	CALLED @ 100.0000000		500,000	500,000	500,000	500,000	0	0	0	0	0	26,475		1PE
36217A-HM-5	GNMA P#187536	09/15/2002	PRINCIPAL RECEIPT		313	313	310	313	2	0	0	0	0	145		1
76116E-EN-6	Resolution Funding Corp	09/26/2002	Merrill Lynch		481,730	500,000	295,235	446,209	20,338	0	0	35,521	35,521	0		1PE
912810-DW-5	U S Treasury Bond	09/26/2002	Merrill Lynch		1,279,063	1,000,000	1,046,495	1,039,318	(1,277)	0	0	239,745	239,745	62,846		1PE
912810-EM-6	U S Treasury Bond	09/26/2002	Merrill Lynch		650,547	500,000	548,442	541,467	(745)	0	0	109,080	109,080	40,880		1PE
912827-5G-3	U S Treasury Note	09/26/2002	Merrill Lynch		564,460	500,000	481,100	485,730	1,266	0	0	78,730	78,730	24,137		1PE
912827-G5-5	U S Treasury Note	08/15/2002	Maturity		2,000,000	2,000,000	2,045,691	2,000,000	(3,982)	0	0	0	0	127,500		1PE
912827-V8-2	U S Treasury Note	09/26/2002	Merrill Lynch		2,099,500	1,900,000	1,880,717	1,892,278	1,593	0	0	207,222	207,222	96,762		1PE
912827-W8-1	U S Treasury Note	09/26/2002	Merrill Lynch		1,654,219	1,500,000	1,491,315	1,496,476	681	0	0	157,742	157,742	94,234		1PE
COUNTRY TOTAL - U.S.					9,729,831	8,900,313	8,791,031	8,901,791	17,415	0	0	828,040	828,040	511,104	XXX	XXX
0399999 - Bonds - U.S. Governments					9,729,831	8,900,313	8,791,031	8,901,791	17,415	0	0	828,040	828,040	511,104	XXX	XXX
STATES, TERRITORIES, POSSESSIONS - U.S.																
RHODE ISLAND																
762222-BX-4	Rhode Island	08/01/2002	CALLED @ 100.0000000		5,000	5,000	5,000	5,000	0	0	0	0	0	232		1PE
STATE TOTAL					5,000	5,000	5,000	5,000	0	0	0	0	0	232	XXX	XXX
COUNTRY TOTAL - U.S.					5,000	5,000	5,000	5,000	0	0	0	0	0	232	XXX	XXX
1799999 - Bonds - States, Territories and Possessions					5,000	5,000	5,000	5,000	0	0	0	0	0	232	XXX	XXX
6099997 - Bonds - Part 4					9,734,831	8,905,313	8,796,031	8,906,791	17,415	0	0	828,040	828,040	511,336	XXX	XXX
6099999 - Total - Bonds					9,734,831	8,905,313	8,796,031	8,906,791	17,415	0	0	828,040	828,040	511,336	XXX	XXX
6599999 - Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0	XXX
PUBLIC UTILITIES - U.S.																
65473P-10-5	NiSource, Inc	09/04/2002	Merrill Lynch	14,400.000	274,087		331,200	331,200	(864)	0	0	(57,113)	(57,113)		12,528	L
COUNTRY TOTAL - U.S.					274,087	XXX	331,200	331,200	(864)	0	0	(57,113)	(57,113)	XXX	12,528	XXX
6699999 - Common Stocks - Public Utilities					274,087	XXX	331,200	331,200	(864)	0	0	(57,113)	(57,113)	XXX	12,528	XXX
BANKS, TRUST AND INSURANCE COMPANIES - U.S.																
172967-10-1	Citigroup Inc	09/03/2002	VARIOUS	11,150.000	383,661		515,415	515,415	(72,390)	0	0	(131,754)	(131,754)		5,798	L
632525-40-8	Natl Austraila Bk	09/23/2002	Merrill Lynch	850.000	78,373		64,783	64,783	(4,492)	0	0	13,590	13,590		1,695	L
693475-10-5	PNC Financial Services	07/19/2002	Merrill Lynch	10,000.000	379,989		5,299	5,299	(556,701)	0	0	374,690	374,690		14,400	L
89420G-10-9	Travelers Property Casualty Corp	08/29/2002	CASH IN LIEU - FRAC'L SHR	0.460	7		9	9	0	0	0	(3)	(3)		0	L
89420G-40-6	Travelers Property Casualty Corp	08/29/2002	CASH IN LIEU - FRAC'L SHR	0.470	7		10	10	0	0	0	(2)	(2)		0	LZ
COUNTRY TOTAL - U.S.					842,037	XXX	585,516	585,516	(633,584)	0	0	256,521	256,521	XXX	21,893	XXX
6799999 - Common Stocks - Banks, Trust and Insurance Companies					842,037	XXX	585,516	585,516	(633,584)	0	0	256,521	256,521	XXX	21,893	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.																
00209A-10-6	AT&T Wirless Service	07/10/2002	Merrill Lynch	11,134.000	58,229		366,049	366,049	206,054	0	0	(307,820)	(307,820)		0	L
090597-10-5	Biogen Inc	07/10/2002	Merrill Lynch	3,200.000	115,904		306,200	306,200	122,680	0	0	(190,296)	(190,296)		0	L
111320-10-7	Broadcom Corp Calif	07/10/2002	Merrill Lynch	6,200.000	104,907		354,675	354,675	101,281	0	0	(249,768)	(249,768)		0	L
125670-10-9	CMA Money Fund	09/30/2002	Merrill Lynch	1,488,353.000	1,488,353		1,488,353	1,488,353	0	0	0	0	0		580	L
133131-10-2	Camden Property Trust	08/05/2002	Merrill Lynch	13,300.000	446,079		356,709	356,709	(131,401)	0	0	89,371	89,371		25,004	L
14149Y-10-8	Cardinal Health Inc	07/02/2002	Merrill Lynch	24,750.000	1,269,018		1,005,445	1,005,445	(586,461)	0	0	263,573	263,573		1,746	L
195872-10-6	Colonial Properties Tr	08/05/2002	Merrill Lynch	11,600.000	390,908		359,924	359,924	(1,416)	0	0	30,984	30,984		22,968	L
264411-50-5	Duke-Weeks Realty	08/05/2002	Merrill Lynch	22,000.000	533,713		467,161	467,161	(68,099)	0	0	66,551	66,551		19,800	L
291011-10-4	Emerson Electric	07/19/2002	Merrill Lynch	7,700.000	378,855		555,552	555,552	115,882	0	0	(176,697)	(176,697)		5,968	L
30231G-10-2	Exxon Mobil Corp	07/10/2002	Merrill Lynch	24,000.000	922,988		41,724	41,724	(901,476)	0	0	881,265	881,265		11,040	L
370442-83-2	Genl Motors Cl H	07/19/2002	Merrill Lynch	40,500.000	405,644		720,915	720,915	95,190	0	0	(315,271)	(315,271)		0	L
404280-40-6	HSBC Hldgs "New"	09/13/2002	Merrill Lynch	500.000	27,054		26,117	26,117	(3,738)	0	0	937	937		806	L
438516-10-6	Honeywell Int'l Inc	09/13/2002	Merrill Lynch	16,150.000	380,321		606,648	606,648	25,920	0	0	(226,326)	(226,326)		6,403	L
501044-10-1	Kroger Co	09/17/2002	Merrill Lynch	12,300.000	195,195		273,393	273,393	0	0	0	(78,198)	(78,198)		0	L
501556-20-3	Kyocera Corp	09/24/2002	Merrill Lynch	633.000	41,458		40,172	40,172	(2,069)	0	0	1,287	1,287		158	L
532457-10-8	Lilly (Eli)	07/19/2002	Merrill Lynch	4,600.000	216,193		12,953	12,953	(348,331)	0	0	203,241	203,241		2,852	L
580031-20-1	McData Corp	07/10/2002	Merrill Lynch	1,494.000	13,955		34,128	34,128	(2,475)	0	0	(20,173)	(20,173)		0	L
654624-10-5	Nippon Tel & Tel	08/23/2002	Merrill Lynch	3,100.000	63,646		194,326	194,326	144,106	0	0	(130,681)	(130,681)		324	L
654902-20-4	Nokia Corp	07/10/2002	Merrill Lynch	7,600.000	106,492		362,781	362,781	176,353	0	0	(256,289)	(256,289)		1,798	L
666807-10-2	Northrop Grumman Corp	09/12/2002	Merrill Lynch	2,200.000	282,371		268,430	268,430	0	0	0	13,941	13,941		880	L
66987V-10-9	Novartis	08/06/2002	Merrill Lynch	1,270.000	49,166		49,963	49,963	3,608	0	0	(797)	(797)		681	L
717081-10-3	Pfizer, Inc	07/10/2002	Merrill Lynch	17,400.000	536,894		12,222	12,222	(681,168)	0	0	524,672	524,672		4,524	L
71713U-10-2	Pharmacia Corp	08/01/2002	Merrill Lynch	6,300.000	279,403		281,862	281,862	0	0	0	(2,459)	(2,459)		851	L
826170-10-2	Siebel Sys Inc	07/10/2002	Merrill Lynch	2,200.000	27,347		179,300	179,300	117,744	0	0	(151,953)	(151,953)		0	L

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 Identi-fication	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)
904784-70-9	Unilever NV "New"	07/24/2002	Merrill Lynch	663.000	33,742		43,288	43,288	5,093	0	0	(9,546)	(9,546)		639	L
92851S-20-4	Vivendi Universal	07/03/2002	Merrill Lynch	1,945.000	27,675		145,950	145,950	43,694	0	0	(118,275)	(118,275)		1,681	L
92857W-10-0	Vodafone Grp Plc Spn	07/10/2002	Merrill Lynch	7,900.000	108,466		358,956	358,956	156,084	0	0	(250,490)	(250,490)		1,896	L
COUNTRY TOTAL - U.S.					8,503,976	XXX	8,913,195	8,913,195	(1,412,947)	0	0	(409,218)	(409,218)	XXX	110,597	XXX
6899999 - Common Stocks - Industrial and Miscellaneous					8,503,976	XXX	8,913,195	8,913,195	(1,412,947)	0	0	(409,218)	(409,218)	XXX	110,597	XXX
7099997 - Common Stocks - Part 4					9,620,100	XXX	9,829,911	9,829,911	(2,047,395)	0	0	(209,810)	(209,810)	XXX	145,018	XXX
7099998 - Common Stocks - Part 5					4,205,055	XXX	4,257,188	4,257,188	0	0	0	(52,133)	(52,133)	XXX	2,188	XXX
7099999 - Total - Common Stocks					13,825,155	XXX	14,087,099	14,087,099	(2,047,395)	0	0	(261,944)	(261,944)	XXX	147,206	XXX
7199999 - Total - Preferred and Common Stocks					13,825,155	XXX	14,087,099	14,087,099	(2,047,395)	0	0	(261,944)	(261,944)	XXX	147,206	XXX
7299999 Totals					23,559,986	XXX	22,883,129	22,993,889	(2,029,980)	0	0	566,097	566,097	511,336	147,206	XXX

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
					5	6	7	
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Bank One	Wooster, Ohio				2,646,713	3,471,686	4,808,474	
Merrill Lynch	Columbus, Ohio				69,546	139,827	1,009,548	
The Savings Bank & Trust Company	Orrville, Ohio	3.470	875	228	100,000	100,000	100,000	
Wayne Savings & Loan Company	Wooster, Ohio	4.250	1,071	408	100,000	100,000	100,000	
0199998 Deposits in ..... depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories		XXX						XXX
0199999 Totals - Open Depositories		XXX	1,946	636	2,916,259	3,811,513	6,018,022	XXX
0399999 Total Cash on Deposit		XXX	1,946	636	2,916,259	3,811,513	6,018,022	XXX
0499999 Cash in Company's Office		XXX	XXX	XXX	0	0	0	XXX
0599999 Total Cash		XXX	1,946	636	2,916,259	3,811,513	6,018,022	XXX