



QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Ohio Indemnity Company

NAIC Group Code 0000 (Current Period) NAIC Company Code 26565 (Prior Period) Employer's ID Number 31-0620146

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

Country of Domicile US

Incorporated February 11, 1956 Commenced Business July 24, 1956

Statutory Home Office 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 (Street and Number, City or Town, State and Zip Code)

Main Administrative Office 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 (Street and Number, City or Town, State and Zip Code) 614-228-2800 (Area Code) (Telephone Number)

Mail Address 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 (Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 (Street and Number, City or Town, State and Zip Code) 614-228-2800 -104 (Area Code) (Telephone Number)

Internet Website Address www.OhioIndemnity.com

Statement Contact Sally Jane Cress (Name) 614-228-2800 -104 (Area Code) (Telephone Number) (Extension) SCRESS@OhioIndemnity.Com (E-Mail Address) 614-228-0239 (Fax Number)

Policyowner Relations Contact 250 East Broad Street, 10th Floor, Columbus, Ohio 43215 (Street and Number, City or Town, State and Zip Code) 614-228-2800 -105 (Area Code) (Telephone Number) (Extension)

OFFICERS

President John Scott Sokol
Secretary Sally Jane Cress
Treasurer Sally Jane Cress

VICE PRESIDENTS

Stephen John Toth Daniel John Stephan Laurie Bonnello Turner

DIRECTORS OR TRUSTEES

Simon Sokol William Scott Sheley Daniel Drury Harkins
John Scott Sokol Matthew Douglas Walter Sally Jane Cress
Saul Sokol #Kenton Robert Bowen

State of Ohio SS
County of Franklin

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 Scott Sokol President Sally Jane Cress Secretary Sally Jane Cress Treasurer

Subscribed and sworn to before me this 6th day of November, 2002

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	19,114,793		19,114,793	18,862,311
2. Stocks:				
2.1 Preferred stocks	957,601		957,601	486,750
2.2 Common stocks	5,301,787		5,301,787	5,490,923
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 (\$ 3,737,270) and short-term investments (\$ 16,322,712)	20,059,982		20,059,982	24,891,231
6. Other invested assets				
7. Receivable for securities	217,882		217,882	
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	45,652,045		45,652,045	49,731,215
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection	5,669,227	61,957	5,607,270	5,189,123
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premiums)				
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				32,027
15. Federal and foreign income tax recoverable and interest thereon (including \$ 858,350 net deferred tax asset)	858,350		858,350	384,819
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued	363,872		363,872	338,300
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	4,853,016		4,853,016	
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	7,039	4,103	2,936	309
26. Total assets excluding protected cell assets (Lines 9 through 25)	57,403,549	66,060	57,337,489	55,675,793
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	57,403,549	66,060	57,337,489	55,675,793
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)				
2501. Other Accounts Receivable	2,936		2,936	309
2502. Deposits	197	197		
2503. Deferred Expenses	3,906	3,906		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	7,039	4,103	2,936	309

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Ohio Indemnity Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 6,686,870)	6,083,000	4,566,353
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	213,000	216,227
4. Commissions payable, contingent commissions and other similar charges	1,562,126	1,361,424
5. Other expenses (excluding taxes, licenses and fees)	336,259	149,682
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	337,972	549,658
7. Federal and foreign income taxes, including \$ on realized capital gains (losses) (including \$ net deferred tax liability)		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 1,169,868 and including warranty reserves of \$)	16,888,377	15,318,073
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)		
13. Funds held by company under reinsurance treaties	1,393,944	1,001,520
14. Amounts withheld or retained by company for account of others	780,893	1,937,903
15. Remittances and items not allocated		
16. Provision for reinsurance		32,027
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		905,352
20. Payable for securities		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities	135	4,694
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	27,595,706	26,042,913
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	27,595,706	26,042,913
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	2,000,249	2,000,249
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	3,500,000	3,500,000
33. Unassigned funds (surplus)	24,241,534	24,132,631
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)	29,741,783	29,632,880
36. TOTALS	57,337,489	55,675,793
DETAILS OF WRITE-INS		
2301. Interest	135	4,694
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	135	4,694
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 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 through 3003 plus 3098) (Line 30 above)		

STATEMENT OF INCOME

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 33,357,372)	31,529,392	22,446,634	31,917,758
1.2 Assumed (written \$ 314,269)	303,556	93,649	173,004
1.3 Ceded (written \$ 619,165)	350,779	158,705	254,438
1.4 Net (written \$ 33,052,476)	31,482,169	22,381,578	31,836,324
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 20,836,725):			
2.1 Direct	19,987,419	13,315,509	19,069,164
2.2 Assumed	372,758	56,190	103,803
2.3 Ceded	143,374	132,814	151,076
2.4 Net	20,216,803	13,238,885	19,021,891
3. Loss expenses incurred	706,161	1,043,288	1,330,291
4. Other underwriting expenses incurred	9,499,018	8,422,051	10,188,960
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	30,421,982	22,704,224	30,541,142
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,060,187	(322,646)	1,295,182
INVESTMENT INCOME			
9. Net investment income earned	1,032,189	1,171,602	1,432,578
10. Net realized capital gains (losses)	(408,809)	407,434	24,745
11. Net investment gain (loss) (Lines 9 plus 10)	623,380	1,579,036	1,457,323
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			
14. Aggregate write-ins for miscellaneous income	663,668	727,214	910,402
15. Total other income (Lines 12 through 14)	663,668	727,214	910,402
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	2,347,235	1,983,604	3,662,907
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	2,347,235	1,983,604	3,662,907
19. Federal and foreign income taxes incurred	845,513	635,030	1,095,293
20. Net income (Line 18 minus Line 19) (to Line 22)	1,501,722	1,348,574	2,567,614
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	29,632,879	27,831,133	27,831,133
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,501,722	1,348,574	2,567,614
23. Net unrealized capital gains or losses	(545,135)	(1,011,746)	(290,836)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	473,531	731,530	453,987
26. Change in nonadmitted assets	(63,241)	(41,285)	(2,025)
27. Change in provision for reinsurance	32,026	(43,230)	(32,027)
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		(69,168)	(69,168)
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders	(1,290,000)	(630,000)	(630,000)
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus		195,799	(195,799)
37. Change in surplus as regards policyholders (Lines 22 through 36)	108,903	480,474	1,801,746
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	29,741,782	28,311,607	29,632,879
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401. Settlement of Prior Year Fund Reserve	638,692	671,306	846,446
1402. Miscellaneous Income	40,335	66,271	73,222
1403. Interest Expense	(15,359)	(10,363)	(9,266)
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	663,668	727,214	910,402
3601. Extraordinary amount of taxes for prior year		195,799	(195,799)
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. TOTALS (Lines 3601 through 3603 plus 3698) (Line 36 above)		195,799	(195,799)

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	30,675,327	41,010,954
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	17,418,517	19,746,926
3. Underwriting expenses paid	9,323,426	9,412,978
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	3,933,384	11,851,050
6. Net investment income	1,092,404	1,486,606
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties	392,424	1,001,520
7.3 Net amount withheld or retained for account of others	(1,157,010)	(131,794)
7.4 Aggregate write-ins for miscellaneous items	659,110	910,402
7.5 Total other income (Lines 7.1 to 7.4)	(105,476)	1,780,128
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(845,513)	(1,095,293)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	4,074,799	14,022,491
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	5,799,838	8,523,151
11.2 Stocks	14,428,156	13,376,788
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	3,548	2,204
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	20,231,542	21,902,143
12. Cost of investments acquired (long-term only):		
12.1 Bonds	6,402,456	8,364,508
12.2 Stocks	15,403,016	14,762,161
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications	217,882	100,000
12.7 Total investments acquired (Lines 12.1 to 12.6)	22,023,354	23,226,669
13. Net cash from investments (Line 11.8 minus Line 12.7)	(1,791,812)	(1,324,526)
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 \$		937,470
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		1,409
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)		938,879
15. Cash applied:		
15.1 Dividends to stockholders paid	1,290,000	630,000
15.2 Net transfers to affiliates	5,758,368	
15.3 Borrowed funds repaid		
15.4 Other applications	65,868	
15.5 Total (Lines 15.1 to 15.4)	7,114,236	630,000
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(7,114,236)	308,879
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(4,831,249)	13,006,844
18. Cash and short-term investments:		
18.1 Beginning of year	24,891,231	11,884,387
18.2 End of period (Line 17 plus Line 18.1)	20,059,982	24,891,231
DETAILS OF WRITE-INS		
7.401 Miscellaneous Income	35,777	73,222
7.402 Settlement of Prior Year Fund Reserve	638,692	846,446
7.403 Miscellaneous Interest Income (Expense)	(15,359)	(9,266)
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above)	659,110	910,402

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Ohio Indemnity Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, version effective March 1, 2002, has been adopted as a component of prescribed or permitted practices by 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, as of the date of the financial statements and revenue and expenses for the period then ended. It also requires estimates in the 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 and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata and rule of 78ths methods for direct business and are based on reports received from ceding companies for reinsurance.

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.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method.
- (3) Redeemable preferred stocks are stated at amortized cost.
- (4) Common stocks and non-redeemable preferred stocks are stated at market values based upon prices prescribed by the NAIC.
- (5) Realized gains and losses on disposal of investments are determined by the specific identification method and are included in investment income.
- (6) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, 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 are continually reviewed and any adjustments are reflected in the period determined.

5. Investments

On September 30, 2002 the Company authorized one of its servicing banks to increase the benchmark for investment sweep service on two operating accounts to preclude asset concentrations. The bank failed to execute the Company's instructions. This resulted in a \$9,662,350 and \$3,672,486 short-term investment of which both exceed the permissible asset concentration amount. The Company notified the Ohio Department of Insurance and provided a letter from the bank describing its failure to execute the Company's orders. Following a review, the Ohio Department of Insurance determined it would not fault the Company at September 30, 2002 for concentration of assets.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax asset at June 30 are as follows:

	September <u>2002</u>	Fiscal Year <u>2001</u>
(1) Total of all deferred tax assets (admitted and nonadmitted)	\$ 909,235	\$ 625,162
(2) Total of all deferred tax liabilities	\$ 50,884	\$ 240,343
(3) Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	\$ 0	\$ 0
(4) Increase (decrease) in deferred tax assets nonadmitted	\$ 0	\$ 0

B. Deferred tax liabilities are not recognized for the following amounts:

- (1) Not applicable.
- (2) As of September 30, 2002, the Company had no investments in foreign subsidiaries.

C. The components of incurred income tax expense and the change in DTA's and DTL's are as follows:

	September <u>2002</u>	Fiscal Year <u>2001</u>
(1) Current income tax expense	\$ 845,513	\$ 1,095,293
Change in DTA's	\$ 284,073	\$ 353,592
Change in DTL's	\$ (189,458)	\$ 100,395
(2) Net change in deferred taxes (Page 4, Line 24)	\$ 473,531	\$ 453,987
(3) Deferred income taxes include a benefit of \$0 from net operating losses.		

D. The Company's income tax expenses and change in DTA/DTL differs from the amount obtained by applying the federal statutory rate of 34% to Net Gain from Operations After Dividends to Policyholders for the following reasons:

	September <u>2002</u>	Fiscal Year <u>2001</u>
(1) Expected federal income tax expense	\$ 798,060	\$ 1,245,389
(2) Equity tax (mutual life companies only)	\$ 0	\$ 0
(3) Tax-exempt income	\$ (250,054)	\$ (324,093)
(4) Foreign taxes	\$ 0	\$ 0
(5) Other amounts	\$ 297,507	\$ 173,997
(6) Total incurred income tax expense (Page 4, Line 18)	\$ 845,513	\$ 1,095,293

E. (1) As of September 30, the Company had operating loss carry forwards that will expire as follows:

2003 (earliest year)	\$ 0
2004	\$ 0
2005	\$ 0

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2002	\$ 845,513
2001	\$ 1,110,592
2000	\$ 1,441,539

F. (1) The Company's federal Income Tax return is consolidated with the following entities:

Bancinsurance Corporation, American Legal Publishing Corporation, Paul Boardway and Associates, Inc., BIC Management, Inc. and Ultimate Services Agency, LLP.

- (2) The method of allocation among the companies is subject to written agreement, approved by the Board of Directors whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates

On September 30, 2002, the Company authorized one of its servicing banks to transfer funds from an account of Bancinsurance Corporation, its parent, to its operating account to eliminate the receivable from parent. The Company's account was delayed due to a bank operational error until October 2, 2002 in the amount of \$5,100,000. The Company notified the Ohio Department of Insurance and provided a letter from the bank describing the delayed transaction. As the bank did not execute the Company's orders in a timely manner, the Ohio Department granted permission to admit as an asset \$4,853,016 in receivable from parent at September 30, 2002.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities:

A. None

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements?

Yes () No (X)
- 1.2

If yes, explain:
- 2.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes () No (X)
- 2.2

If yes, has the report been filed with the domiciliary state?

Yes () No ()
- 3.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes () No (X)
- 3.2

If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.
4.

Have there been any substantial changes in the organizational chart since the prior quarter end?

If yes, attach an organizational chart.

Yes () No (X)
- 5.1

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

Yes () No (X)
- 5.2

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

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

6.

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

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

If yes, attach an explanation.
- 7.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/1996
- 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.

12/31/1996
- 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).

06/20/1997
- 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

GENERAL INTERROGATORIES (continued)

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

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes () No (X)

9.2 If yes, explain
.....
.....
.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes () No (X)

10.2 If yes, give full and complete information relating thereto:
.....
.....
.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$

12. Amount of real estate and mortgages held in short-term investments: \$

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes () 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	\$	\$

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
Fifth Third Bank	38 Fountain Square, Cincinnati, Ohio 45263
Meeder Asset Management, Inc.	6000 Memorial Drive, Dublin, Ohio 43017
Huntington National Bank	7 Easton Oval, Columbus, Ohio 43219

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 brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

¹ Central Registration Depository	² Name(s)	³ Address
105794	Meeder Asset Management, Inc.	6000 Memorial Drive, Dublin, Ohio 43017
108271	Sit Fixed Income Advisors II, LLC	90 S. seventh Ave., Minneapolis, Mn. 55402
.....

GENERAL INTERROGATORIES - Line 15.1 (continued)

<div>1</div> <div>Name of Custodian(s)</div>	<div>2</div> <div>Custodian Address</div>
Agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook	
ABN AMRO 161 N.Clark Street, Chicago, IL. 60601-2468	
15.1 Agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook	

GENERAL INTERROGATORIES - Line 15.2 (continued)

<div>1</div> <div>Name(s)</div>	<div>2</div> <div>Location(s)</div>	<div>3</div> <div>Complete Explanation(s)</div>
---------------------------------	-------------------------------------	---

GENERAL INTERROGATORIES - Line 15.4 (continued)

<div>1</div> <div>Old Custodian</div>	<div>2</div> <div>New Custodian</div>	<div>3</div> <div>Date of Change</div>	<div>4</div> <div>Reason</div>
---------------------------------------	---------------------------------------	--	--------------------------------

GENERAL INTERROGATORIES - Line 15.5 (continued)

<div>1</div> <div>Central Registration Depository</div>	<div>2</div> <div>Name(s)</div>	<div>3</div> <div>Address</div>
---	---------------------------------	---------------------------------

GENERAL INTERROGATORIES
(continued)

PART 2
PROPERTY AND CASUALTY INTERROGATORIES

1.

If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?
If yes, attach an explanation.

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

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

Yes () No (X)
- 3.1

Have any of the reporting entity's primary reinsurance contracts been cancelled?

Yes () No (X)
- 3.2

If yes, give full and complete information thereto
.....
.....
.....
- 4.1

Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero?

Yes () No (X)
- 4.2

If yes, complete the Discount Schedule.

Page 10

Schedule A, Verification
NONE

Schedule B, Verification
NONE

Schedule BA, Verification
NONE

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
BONDS								
1. Class 1	20,929,017	4,731,111	4,690,933	(476,358)	21,857,338	20,929,017	20,492,837	20,896,071
2. Class 2	157,965	259,375		(938)	158,101	157,965	416,401	158,233
3. Class 3			24,497	299,268	136,250		274,771	
4. Class 4					93,000			93,000
5. Class 5	229,250		93,000	(106,250)		229,250	30,000	332,222
6. Class 6								
7. Total Bonds	21,316,232	4,990,486	4,808,430	(284,278)	22,244,689	21,316,232	21,214,009	21,479,526
PREFERRED STOCK								
8. Class 1	425,250			(169,650)	482,600	425,250	255,600	249,000
9. Class 2	427,750			(26,750)	143,250	427,750	401,000	141,750
10. Class 3				301,000			301,000	
11. Class 4	96,000			(96,000)	96,000	96,000		96,000
12. Class 5								
13. Class 6								
14. Total Preferred Stock	949,000			8,600	721,850	949,000	957,600	486,750
15. Total Bonds and Preferred Stock	22,265,232	4,990,486	4,808,430	(275,678)	22,966,539	22,265,232	22,171,609	21,966,276

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

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

SCHEDULE DA - PART 2 - VERIFICATION

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period	5,377,937	5,672,905	5,804,362	6,016,343
2. Cost of short-term investments acquired	30,623,625	29,661,569	45,570,722	76,896,492
3. Increase (decrease) by adjustment	268	3,635	522	2,204
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments	1,622	718		
6. Consideration received on disposal of short-term investments	30,330,547	29,534,465	35,052,894	77,537,102
7. Book / adjusted carrying value, current period	5,672,905	5,804,362	16,322,712	5,377,937
8. Total valuation allowance				
9. Subtotal (Line 7 plus Line 8)	5,672,905	5,804,362	16,322,712	5,377,937
10. Total nonadmitted amounts				
11. Statement value (Line 9 minus Line 10)	5,672,905	5,804,362	16,322,712	5,377,937
12. Income collected during period	30,636	25,197	31,991	183,925
13. Income earned during period	30,636	25,197	31,991	172,142

Page 13

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

Page 14

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

Page 15

Schedule F - Ceded Reinsurance
NONE

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	Yes	51,671	55,322	19,969	10,606	1,714	1,307
2. Alaska	AK	No	21,550	19,601				
3. Arizona	AZ	Yes		114				3
4. Arkansas	AR	Yes	1,829	(14,692)		29,348		
5. California	CA	Yes	2,520,731	2,707,475	293,176	87,062	291,932	249,654
6. Colorado	CO	Yes	97,813	88,375	11,919	11,970	20,235	3,513
7. Connecticut	CT	Yes	2,502,716	2,521,598	1,838,134	834,541	546,874	183,970
8. Delaware	DE	Yes	7,850	5,234	5,950	21,449	939	1,590
9. District of Columbia	DC	Yes						
10. Florida	FL	Yes	131,760	75,462	117,113	19,106	20,544	92,066
11. Georgia	GA	Yes	39,129	26,715	3,102		3,421	
12. Hawaii	HI	No	52,928	46,114	57,796		3,796	1,094
13. Idaho	ID	Yes	21,624	34,705	11,048	582	1,867	824
14. Illinois	IL	Yes	532,365	460,022	96,293	201,040	116,706	51,970
15. Indiana	IN	Yes	280,160	320,649	140,546	266,189	35,547	13,502
16. Iowa	IA	Yes	16,298	15,478	8,585	1,648	1,666	291
17. Kansas	KS	Yes	20,405	10,010	9,726		1,402	
18. Kentucky	KY	Yes	781,725	865,135	320,070	204,042	158,373	106,821
19. Louisiana	LA	Yes	4,663					
20. Maine	ME	Yes	751,618	536,017	343,282	382,866	160,084	182,215
21. Maryland	MD	Yes	257,943	193,220	72,633	90,073	29,264	7,683
22. Massachusetts	MA	Yes	1,101,655	2,544,939	881,479	1,475,619	400,287	545,464
23. Michigan	MI	Yes	65,952	51,236	53,802	23,403	11,295	5,967
24. Minnesota	MN	Yes	38,683	29,576	12,268	20,484	3,208	17,511
25. Mississippi	MS	Yes	1,483	640				13
26. Missouri	MO	Yes	1,669	1,591	5,072		1,192	637
27. Montana	MT	Yes	16,671	23,565	11,492		1,299	559
28. Nebraska	NE	Yes	5,539	1,930			448	20
29. Nevada	NV	Yes	11,554		4,675		932	
30. New Hampshire	NH	Yes	(679,345)	1,209,011	144,187	206,276	70,962	130,753
31. New Jersey	NJ	Yes	2,275,014	2,908,774	2,256,940	2,034,440	311,734	313,312
32. New Mexico	NM	Yes	190,991	237,373	91,667	85,709	29,962	11,789
33. New York	NY	Yes	5,439,391	4,589,355	1,804,191	956,792	1,147,457	998,606
34. North Carolina	NC	Yes	2,590	6,938		(1,374)		3,120
35. North Dakota	ND	Yes		733				17
36. Ohio	OH	Yes	13,655,630	10,990,410	8,111,804	5,360,292	2,625,374	975,131
37. Oklahoma	OK	Yes	7,684	30,897		68,781	46	44,325
38. Oregon	OR	Yes	33,143	31,191	12,275		18,000	18,000
39. Pennsylvania	PA	Yes	(256,363)	914,923	24,409	119,976	6,389	21,985
40. Rhode Island	RI	Yes	2,297,517	903,098	929,501	120,385	279,530	46,896
41. South Carolina	SC	Yes	8,356	836			250	20
42. South Dakota	SD	Yes						
43. Tennessee	TN	Yes	62,562	(104,488)	37,885	73,723	22,270	45,005
44. Texas	TX	No	327,525	247,113	144,875	130,695	33,926	99,816
45. Utah	UT	Yes						
46. Vermont	VT	Yes	102,611	73,240	42,480	119,089	23,796	25,616
47. Virginia	VA	Yes	236,097	136,792	68,021	14,514	56,324	12,471
48. Washington	WA	Yes	65,230	101,933	27,441	121,912	4,797	2,418
49. West Virginia	WV	Yes	91,054	37,656	50,834		5,598	316
50. Wisconsin	WI	Yes	33,704	27,079	10,685	3,547	1,652	10,071
51. Wyoming	WY	Yes	126,000				3,440	
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 Alien	OT	X X X						
58. Totals	(a)	48	33,357,375	32,962,895	18,075,325	13,094,785	6,454,533	4,226,341
DETAILS OF WRITE-INS								
5701.		X X X						
5702.		X X X						
5703.		X X X						
5798. Summary of remaining write-ins for Line 57 from overflow page		X X X						
5799. TOTALS (Lines 5701 through 5703 plus Line 5798)(Line 57 above)		X X X						

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

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	5,596,251	2,656,197	47.5	65.3
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				
19.3, 19.4 Commercial auto liability				
21. Auto physical damage	2,061	6,867	333.2	
22. Aircraft (all perils)				
23. Fidelity				
24. Surety	1,492,290	104,663	7.0	15.9
26. Burglary and theft				
27. Boiler and machinery				
28. Credit	61,476	60,431	98.3	
29. International				
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	24,377,314	17,159,262	70.4	60.5
34. TOTALS	31,529,392	19,987,420	63.4	59.3
DETAILS OF WRITE-INS				
3301. Collateral Protection	21,931,884	16,261,312	74.1	69.4
3302. Excess of Loss	1,805,278	171,390	9.5	5.5
3303. GAP	597,887	694,861	116.2	44.0
3398. Summary of remaining write-ins for Line 33 from overflow page	42,265	31,699	75.0	82.0
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	24,377,314	17,159,262	70.4	60.5

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	2,448,850	5,975,958	8,231,658
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			
19.3, 19.4 Commercial auto liability			
21. Auto physical damage	7,195	17,076	
22. Aircraft (all perils)			
23. Fidelity			
24. Surety	269,620	1,766,476	1,502,211
26. Burglary and theft			
27. Boiler and machinery			
28. Credit	35,952	78,496	
29. International			
30. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business	10,156,068	25,519,365	23,229,027
34. TOTALS	12,917,685	33,357,371	32,962,896
DETAILS OF WRITE-INS			
3301. Collateral Protection	9,440,304	21,261,191	19,434,197
3302. Excess of Loss	10,142	2,443,768	2,511,097
3303. GAP	706,775	1,817,100	1,289,039
3398. Summary of remaining write-ins for Line 33 from overflow page	(1,153)	(2,694)	(5,306)
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33)	10,156,068	25,519,365	23,229,027

PART 3 (000 Omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Prior Year- End Known Case Loss and LAE Reserves	Prior Year- End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves(a) (Cols. 1 plus 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 plus 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves(b) (Cols. 7 plus 8 plus 9)	Prior Year- End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 plus 7 minus Col. 1)	Prior-Year- End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 plus 8 plus 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency(c) (Cols. 11 plus 12)
1. 1999 + Prior	3	(9)	(6)		25	25			(2)	(2)	(3)	32	29
2. 2000	10	(77)	(67)		39	39			(17)	(17)	(10)	99	89
3. Subtotals 2000 + prior	13	(86)	(73)		64	64			(19)	(19)	(13)	131	118
4. 2001	2,339	2,517	4,856	935	3,738	4,673		5	(590)	(585)	(1,404)	636	(768)
5. Subtotals 2001 + prior	2,352	2,431	4,783	935	3,802	4,737		5	(609)	(604)	(1,417)	767	(650)
6. 2002	X X X	X X X	X X X	X X X	14,673	14,673	X X X	1,684	5,216	6,900	X X X	X X X	X X X
7. Totals	2,352	2,431	4,783	935	18,475	19,410		1,689	4,607	6,296	(1,417)	767	(650)
8. Prior Year- End's Surplus As Regards Policy- holders	29,632,880										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. (60.2)%	2. 31.6 %	3. (13.6)%
													Col. 13 , Line 7 Line 8
													4. %.

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, Your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

RESPONSES

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC with this statement?

No

EXPLANATION:

.....

BARCODE:

2. Document Identifier 490:



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

No

EXPLANATION:

.....

BARCODE:

3. Document Identifier 450:



STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Ohio Indemnity Company

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 18, Part 1 Loss Experience

Lines of Business	Current Year to Date			4
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
AGGREGATED AT Line 33, Other Lines of Business				
Mechanical Breakdown	42,265	31,699	75.0	82.0
3398 Line 33, Other Lines of Business	42,265	31,699	75.0	82.0

OVERFLOW WRITE-INS FOR Page 18, Part 2 Direct Premiums Written

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
AGGREGATED AT Line 33, Other Lines of Business			
Mechanical Breakdown	(1,153)	(2,694)	(5,306)
3398 Line 33, Other Lines of Business	(1,153)	(2,694)	(5,306)

Page E01

Sch. A, Pt. 2, Real Estate Acquired
NONE

Sch. A, Pt. 3, Real Estate Sold
NONE

Page E02

Schedule B, Part 1, Mortgage Loans Acquired
NONE

Schedule B, Part 2, Mortgage Loans Sold
NONE

Page E03

Sch. BA, Pt. 1, Other Long-Term Invested Assets Acquired
NONE

Sch. BA, Pt. 2, Other Long-Term Invested Assets Sold
NONE

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
SPECIAL REVENUE AND ASSESSMENTS - U.S.								
ILLINOIS								
45200K-A3-2	ILLINOIS HEALTH FACS AUTH REV	09/24/2002	SIT INVESTMENTS		127,500	125,000	2,750	1PE
45200K-JA-7	ILLINOIS HEALTH FACS AUTH REV	08/06/2002	SIT INVESTMENTS		259,375	250,000	4,253	2PE
773835-AN-3	ROCKPORT IND POLLUTION CTL REV	08/28/2002	SIT INVESTMENTS		257,500	250,000	106	1PE
	STATE TOTAL				644,375	625,000	7,109	
INDIANA								
454797-RR-4	INDIANA HEALTH FAC FIN	09/25/2002	SIT INVESTMENTS		257,250	250,000	3,708	1PE
	STATE TOTAL				257,250	250,000	3,708	
MAINE								
830802-AK-0	SKOWHEGEN ME POLLTN CTL	09/24/2002	SIT INVESTMENTS		212,500	200,000	4,786	1PE
	STATE TOTAL				212,500	200,000	4,786	
OHIO								
067185-EY-0	BARBERTON OHIO G.O.	09/09/2002	SIT INVESTMENTS		176,750	175,000	3,537	1PE
512632-CL-2	LAKEWOOD OHIO HOSP. IMPT REV	09/17/2002	SIT INVESTMENTS		431,800	425,000	2,479	1PE
677519-CR-9	OHIO ST. MENTAL HEALTH CAP	08/06/2002	HUNTINGTON NATIONAL BANK		200,000	200,000	260	1PE
	STATE TOTAL				808,550	800,000	6,276	
WISCONSIN								
056559-AK-3	BADGER WIS TABACCO ASSET	08/29/2002	SIT INVESTMENTS		490,270	500,000	8,507	1PE
	STATE TOTAL				490,270	500,000	8,507	
	COUNTRY TOTAL - U.S.							
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				2,412,945	2,375,000	30,386	
6099997	Subtotal - Bonds - Part 3				2,412,945	2,375,000	30,386	
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				478,325	500,000		
6099999	Subtotal - Bonds				2,891,270	2,875,000	30,386	
Common Stock - Public Utilities								
PUBLIC UTILITIES - U.S.								
025537-10-1	AMERICAN ELECTRIC POWER, INC.	07/26/2002	MCDONALD & COMPANY	8,000.000	216,153			L
	COUNTRY TOTAL - U.S.				216,153			
6699999	Subtotal - Common Stock - Public Utilities				216,153			
Common Stock - Industrial and Miscellaneous								
INDUSTRIAL & MISCELLANEOUS - U.S.								
037389-10-3	AON	08/09/2002	MCDONALD & COMPANY	3,000.000	44,250			L
125581-10-8	CIT GROUP INC.	07/10/2002	MCDONALD & COMPANY	5,000.000	115,361			L
14149Y-10-8	CARDINAL HEALTH, INC.	07/02/2002	MCDONALD & COMPANY	5,000.000	260,750			L
277461-10-9	EASTMAN KODAK CO.	07/24/2002	MCDONALD & COMPANY	4,000.000	108,376			L
339370-50-4	FLEX FUND MONEY MARKET	09/30/2002	R. MEEDER & ASSOC.	8,206.240	8,206			L
45769V-20-6	INRANGE TECHNOLOGIES GRP	07/29/2002	MCDONALD & COMPANY	10,000.000	30,600			L
63563H-10-9	NATIONAL DENTEX CORP.	09/24/2002	THOMPSON DAVIS & CO.	7,500.000	146,000			L
679580-10-0	OLD DOMINION FGHT LINES, INC.	08/29/2002	TUCKER ANTHONY	5,000.000	78,200			L
718154-10-7	PHILIP MORRIS COS INC	07/23/2002	MCDONALD & COMPANY	2,000.000	85,440			L
92240M-10-8	VECTOR GROUP LTD	09/18/2002	MCDONALD & COMPANY	3,300.000	45,180			L
69032C-10-9	TRENWICK GROUP	08/08/2002	PRUDENTIAL SEC (CA)	10,000.000	46,179			L

(continues)

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Common Stock - Industrial and Miscellaneous (continued)								
	COUNTRY TOTAL - U.S.				968,542			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				968,542			
7099997	Subtotal - Common Stock - Part 3				1,184,695			
7099998	Summary Item - Common Stock Acquired and fully Disposed of this quarter				4,206,097			
7099999	Subtotal - Common Stock				5,390,792			
7199999	Subtotal - Preferred and Common Stock				5,390,792			
7299999	TOTALS				8,282,062		30,386	

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - U.S. Governments																
US GOVERNMENT OBLIGATIONS - U.S.																
31359M-CN-1	FEDERAL NATIONAL MTG ASSN DEBS	07/30/2002	CALLED @ 100.0000000		200,000	200,000.00	206,844	200,000	(1,022)					13,500		1
	COUNTRY TOTAL - U.S.				200,000	200,000.00	206,844	200,000	(1,022)					13,500		
0399999	Subtotal - Bonds - U.S. Governments				200,000	200,000.00	206,844	200,000	(1,022)					13,500		
Bonds - States, Territories and Possessions																
STATES, TERRITORIES, POSSESSIONS - U.S.																
NEW YORK																
649885-4F-4	NEW YORK ST MTG AGCY	08/15/2002	CALLED @ 100.0000000		30,000	30,000.00	30,000	30,000						2,234		1PE
	STATE TOTAL				30,000	30,000.00	30,000	30,000						2,234		
OHIO																
677517-4M-3	OHIO ST RFDG INFRASTRUCTURE GO	09/01/2002	MATURITY		500,000	500,000.00	513,525	500,000	(2,868)					26,500		1PE
	STATE TOTAL				500,000	500,000.00	513,525	500,000	(2,868)					26,500		
	COUNTRY TOTAL - U.S.															
1799999	Subtotal - Bonds - States, Territories and Possessions				530,000	530,000.00	543,525	530,000	(2,868)					28,734		
Bonds - Political Subdivisions of States, Territories and Possessions																
POLITICAL SUBDIVISIONS - U.S.																
IDAHO																
451296-VR-5	IDAHO HSG AGY SF MTG SUB	07/02/2002	CALLED @ 100.0000000		25,000	25,000.00	25,813	25,452	(39)			(452)	(452)	2,135		1PE
	STATE TOTAL				25,000	25,000.00	25,813	25,452	(39)			(452)	(452)	2,135		
MASSACHUSETTS																
57563R-AL-3	MASSACHUSETTS EDUCATION	07/02/2002	CALLED @ 100.0000000		20,000	20,000.00	20,875	20,576	(34)			(576)	(576)	1,665		1PE
57585J-8U-8	MASSACHUSETTS ST HEALTH & EDL FACS	09/05/2002	SIT INVESTMENTS		534,500	500,000.00	536,435	533,607	(1,710)			893	893	38,729		1PE
	STATE TOTAL				554,500	520,000.00	557,310	554,183	(1,744)			317	317	40,394		
TENNESSEE																
880458-A8-7	TENNESSEE HSG DEV AGY	07/02/2002	CALLED @ 100.0000000		20,000	20,000.00	19,600	19,646	5			354	354	1,250		1PE
	STATE TOTAL				20,000	20,000.00	19,600	19,646	5			354	354	1,250		
	COUNTRY TOTAL - U.S.															
2499999	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions				599,500	565,000.00	602,723	599,281	(1,778)			219	219	43,779		
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
SPECIAL REVENUE AND ASSESSMENTS - U.S.																
CALIFORNIA																
130330-BC-6	CALIFORNIA HSG FIN AGY REV	08/01/2002	CALLED @ 100.0000000		5,000	5,000.00	5,214	5,110	(20)			(110)	(110)	424		1PE
13033E-HR-7	CALIFORNIA HSG FIN AGY REV	08/01/2002	CALLED @ 100.0000000		245,000	245,000.00	258,475	254,930	(1,080)			(9,930)	(9,930)	16,088		1PE
	STATE TOTAL				250,000	250,000.00	263,689	260,040	(1,100)			(10,040)	(10,040)	16,512		
FLORIDA																
19464H-CU-3	COLLIER COUNTY FLA HSG FIN	08/15/2002	CALLED @ 100.0000000		5,000	5,000.00	5,000	5,000						127		1PE
42841R-AD-7	HILEAH FLA HSG AUTH REV	09/01/2002	CALLED @ 100.0000000		10,000	10,000.00	10,265	10,250	(15)			(250)	(250)	290		1PE
	STATE TOTAL				15,000	15,000.00	15,265	15,250	(15)			(250)	(250)	417		
IDAHO																
45129T-JK-4	IDAHO HSG & FIN ASSN	07/02/2002	CALLED @ 100.0000000		15,000	15,000.00	15,112	15,080	(5)			(80)	(80)	1,560		1PE
	STATE TOTAL				15,000	15,000.00	15,112	15,080	(5)			(80)	(80)	1,560		
INDIANA																
455052-Z7-8	INDIANA ST HSG FIN AUTH	07/02/2002	CALLED @ 100.0000000		5,000	5,000.00	5,000	5,000						450		1PE
	STATE TOTAL				5,000	5,000.00	5,000	5,000						450		
MASSACHUSETTS																
575633-CX-8 (continues)	MASSACHUSETTS ED LN AUTH EDUCATION	07/03/2002	CALLED @ 100.0000000		10,000	10,000.00	10,224	10,042	(42)			(42)	(42)	863		1PE
(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues																

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions (continued)																
57563R-AJ-8	MASSACHUSETTS EDL FING	07/02/2002	CALLED @ 100.0000000		10,000	10,000.00	10,577	10,377	(33)			(377)	(377)	936		1PE
57583F-LZ-2	MASSACHUSETTS ST DEV FIN AGY	09/27/2002	SIT INVESTMENTS		216,250	200,000.00	212,750	211,335	(814)			4,915	4,915	14,132		1PE
	STATE TOTAL				236,250	220,000.00	233,551	231,754	(889)			4,496	4,496	15,931		
	MINNESOTA															
60415H-XF-7	MINN ST HSG AGY FIN	08/30/2002	CALLED @ 100.0000000		15,000	15,000.00	15,581	15,307	(65)			(307)	(307)	1,988		1PE
	STATE TOTAL				15,000	15,000.00	15,581	15,307	(65)			(307)	(307)	1,988		
	RHODE ISLAND															
888809-AA-8	TABACCO SETTLEMENT FING RI	08/20/2002	SIT INVESTMENTS		249,375	250,000.00	247,053	247,063	11			2,312	2,312	2,208		1PE
	STATE TOTAL				249,375	250,000.00	247,053	247,063	11			2,312	2,312	2,208		
	TEXAS															
414158-PW-9	HARRIS CNTY TX HSG FIN CORP	07/02/2002	CALLED @ 100.0000000		25,000	25,000.00	24,414	24,497	29			503	503	1,931		3
	STATE TOTAL				25,000	25,000.00	24,414	24,497	29			503	503	1,931		
	COUNTRY TOTAL - U.S.															
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				810,625	795,000.00	819,665	813,991	(2,034)			(3,366)	(3,366)	40,997		
Bonds - Industrial and Miscellaneous																
	INDUSTRIAL & MISCELLANEOUS - U.S.															
109473-AC-2	BRIGHTPOINT, INC.	09/26/2002	TUCKER ANTHONY		99,000	300,000.00	93,000	93,000				6,000	6,000			5
	COUNTRY TOTAL - U.S.				99,000	300,000.00	93,000	93,000				6,000	6,000			
4599999	Subtotal - Bonds - Industrial and Miscellaneous				99,000	300,000.00	93,000	93,000				6,000	6,000			
6099997	Subtotal - Bonds - Part 4				2,239,125	2,390,000.00	2,265,757	2,236,272	(7,702)			2,853	2,853	127,010		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				486,500	500,000.00	478,325	478,364	39			8,136	8,136	2,500		
6099999	Subtotal - Bonds				2,725,625	2,890,000.00	2,744,082	2,714,636	(7,663)			10,989	10,989	129,510		
Common Stock - Industrial and Miscellaneous																
	INDUSTRIAL & MISCELLANEOUS - U.S.															
339370-50-4	FLEX FUND MONEY MARKET	07/31/2002	R. MEEDER & ASSOC.	3,913.500	3,914		3,914	3,914							1,120	L
	COUNTRY TOTAL - U.S.				3,914		3,914	3,914							1,120	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				3,914		3,914	3,914							1,120	
7099997	Subtotal - Common Stock - Part 4				3,914		3,914	3,914							1,120	
7099998	Summary Item - Common Stock Acquired and fully Disposed this quarter				4,206,097		4,206,097	4,206,097							5,506	
7099999	Subtotal - Common Stock				4,210,011		4,210,011	4,210,011							6,626	
7199999	Subtotal - Preferred and Common Stock				4,210,011		4,210,011	4,210,011							6,626	
7299999	TOTALS				6,935,636		6,954,093	6,924,647	(7,663)			10,989	10,989	129,510	6,626	

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Schedule DB, Part A, Section 1
NONE

Schedule DB, Part B, Section 1
NONE

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Schedule DB, Part C, Section 1
NONE

Schedule DB, Part D, Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5	6	7	*
Name	Location and Supplemental Information				First Month	Second Month	Third Month	
Open Depositories								
Fifth Third Bank	Cincinnati, Ohio							
Fifth Third Bank	Columbus, Ohio				(348,955)	(135,585)	(463,371)	
Fifth Third Bank	Columbus, Ohio				1,313,181	1,281,937	1,393,944	
F.N.B. Southwestern	Cincinnati, Ohio				139,445	158,078	155,868	
Huntington National Bank	Columbus, Ohio				969,843	960,269	1,421,622	
Provident Bank	Cincinnati, Ohio				238,784	240,561	224,997	
Second National Bank	Warren, Ohio				331,069	347,344	357,486	
US Bank	St. Paul, Minnesota				213,829	306,809	324,489	
0199998	Deposits in 7 depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories		4,982	2,081	282,841	267,358	321,931	
0199999	TOTAL - Open Depositories		4,982	2,081	3,140,037	3,426,771	3,736,966	
0399999	TOTAL Cash on Deposit		4,982	2,081	3,140,037	3,426,771	3,736,966	
0499999	Cash in Company's Office				304	304	304	
0599999	TOTALS		4,982	2,081	3,140,341	3,427,075	3,737,270	