* 2 9 0 7 6 2 0 0 2 2 0 1 0 0 1 0 3 *

QUARTERLY STATEMENT

As of September 30, 2002

of the Condition and Affairs of the

Medical Mutual of Ohio

NAIC Group Code..... 730, 730 (Current Period) (Prior Period) | NAIC Company Code..... 29076 | Employer's ID Number..... 34-0648820

Organized under the Laws of OHIO | State of Domicile or Port of Entry OHIO

Country of Domicile US

Incorporated..... March 30, 1934 | Commenced Business..... January 1, 1934

Statutory Home Office	2060 EAST NINTH STREET ….. CLEVELAND ..... OH ..... 44115-1355 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	2060 EAST NINTH STREET ….. CLEVELAND ..... OH ..... 44115-1355 *(Street and Number) (City or Town, State and Zip Code)*	216-687-7000 *(Area Code) (Telephone Number)*
Mail Address	2060 EAST NINTH STREET ….. CLEVELAND ..... OH ..... 44115-1355 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	2060 EAST NINTH STREET ….. CLEVELAND ..... OH ..... 44115-1355 *(Street and Number) (City or Town, State and Zip Code)*	216-687-7000 *(Area Code) (Telephone Number)*
Internet Website Address	WWW.MMOH.COM	
Statement Contact	MEG SOMMERS *(Name)*	216-687-7390 *(Area Code) (Telephone Number) (Extension)*
	Meg.Sommers.@mmoh.com *(E-Mail Address)*	216-687-1579 *(Fax Number)*
Policyowner Relations Contact	2060 EAST NINTH STREET ….. CLEVELAND ..... OH ..... 44115-1355 *(Street and Number) (City or Town, State and Zip Code)*	1-800-700-2583 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... KENT W CLAPP | Treasurer ..... VACANT | Secretary ..... VACANT

VICE PRESIDENTS

ERROL D BRICK EVP | JOHN S DORRELL, ESQ | LINDA L JOHNSON EVP | KENNETH SIDON EVP
SUSAN TYLER EVP

DIRECTORS OR TRUSTEES

PAUL BEDDIA | CHARLES BRYAN | KENT W CLAPP | SAMUEL H MILLER
JAMES PATTON | RALPH E SCHEY | GLENNA WATSON | DAVID YOUNG

State of........ OHIO
County of..... CUYAHOGA

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.

(Signature)	(Signature)	(Signature)
KENT W CLAPP	VACANT	
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	EVP & CFO

Subscribed and sworn to before me this

.............day of ...., 2002

....

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	276,178,531		276,178,531	172,665,449
2. Stocks:				
2.1 Preferred stocks			0	
2.2 Common stocks	31,168,457		31,168,457	29,249,044
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 $..........0 encumbrances)			0	
4.2 Properties held for the production of income (less $..........0 encumbrances)	4,260,579		4,260,579	4,460,538
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....119,591,887) and short-term investments ($..........0)	119,591,887		119,591,887	82,241,424
6. Other invested assets	75,655,080		75,655,080	50,655,374
7. Receivable for securities			0	
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	506,854,534	0	506,854,534	339,271,829
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	9,655,529	656,600	8,998,929	24,472,218
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)			0	
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 receivable under high deductible policies			0	
14. Reinsurance recoverables on loss and loss adjustment expense payments			0	
15. Federal and foreign income tax recoverable and interest thereon (including $.....6,900,000 net deferred tax asset)	8,100,000		8,100,000	7,314,412
16. Guaranty funds receivable or on deposit	1,350,000		1,350,000	1,350,000
17. Electronic data processing equipment and software	221,072	221,072	0	
18. Interest, dividends and real estate income due and accrued	4,650,804		4,650,804	13,027,100
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	2,808,132		2,808,132	21,852,315
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	1,524,519	1,524,519	0	
25. Aggregate write-ins for other than invested assets	35,285,735	5,260,698	30,025,037	21,682,191
26. Total assets excluding protected cell assets (Lines 9 through 25)	570,450,325	7,662,889	562,787,436	428,970,065
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	570,450,325	7,662,889	562,787,436	428,970,065

DETAILS OF WRITE-INS

	1	2	3	4
0801.			0	
0802.			0	
0803.			0	
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Note Receivable - Rose Building	11,777,015		11,777,015	12,009,487
2502. Reinsurance Recoverable	6,618,104		6,618,104	2,456,258
2503. Cash Surrender Value - Life Insurance	5,994,459		5,994,459	5,781,402
2598. Summary of remaining write-ins for Line 25 from overflow page	10,896,157	5,260,698	5,635,459	1,435,044
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	35,285,735	5,260,698	30,025,037	21,682,191

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....172,642,000)	173,304,855	165,386,543
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses	5,780,839	5,729,640
4.	Commissions payable, contingent commissions and other similar charges	11,092,200	11,274,538
5.	Other expenses (excluding taxes, licenses and fees)	25,247,577	16,868,541
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	12,988,976	2,765,516
7.	Federal and foreign income taxes (including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)	4,130,000	
8.	Borrowed money $..........0 and interest thereon $..........0		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $...........0 and including warranty reserves of $..........0)		
10.	Advance premium	28,057,500	22,809,018
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	15,826,000	9,189,000
14.	Amounts withheld or retained by company for account of others	69,422	49,689
15.	Remittances and items not allocated	1,938,210	3,003,970
16.	Provision for reinsurance		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	9,625,311	2,798,800
20.	Payable for securities	2,009,560	
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	53,245,888	58,037,525
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	343,316,338	297,912,780
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	343,316,338	297,912,780
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock		
29.	Preferred capital stock		
30.	Aggregate write-ins for other than special surplus funds	6,900,000	13,140,000
31.	Surplus notes		
32.	Gross paid in and contributed surplus		
33.	Unassigned funds (surplus)	212,571,098	117,917,285
34.	Less treasury stock, at cost:		
	34.1 ....0.000 shares common (value included in Line 28 $..........0)		
	34.2 ....0.000 shares preferred (value included in Line 29 $..........0)		
35.	Surplus as regards policyholders (Lines 27 to 33, less 34)	219,471,098	131,057,285
36.	TOTALS	562,787,436	428,970,065

DETAILS OF WRITE-INS

2301.	Note Payable - Rose Building	11,777,015	12,009,487
2302.	Accrued Postemployment Benefits Other Than Pension	14,347,790	12,746,951
2303.	Unearned Revenue - Merck-Medco	4,375,000	5,312,500
2398.	Summary of remaining write-ins for Line 23 from overflow page	22,746,083	27,968,587
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	53,245,888	58,037,525
2701.			
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3001.	Surplus Gain From Reinsurance	6,900,000	13,140,000
3002.			
3003.			
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	6,900,000	13,140,000

STATEMENT OF INCOME

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....1,072,709,265)	1,072,709,265	1,001,439,249	1,353,453,399
1.2 Assumed (written $.....15,061,850)	15,061,850	3,545,664	6,006,653
1.3 Ceded (written $.....103,537,433)	103,537,433	99,427,824	131,829,914
1.4 Net (written $.....984,233,682)	984,233,682	905,557,089	1,227,630,138
DEDUCTIONS:			
2. Losses incurred (current accident year $.....796,111,000):			
2.1 Direct	861,815,023	866,109,872	1,160,944,021
2.2 Assumed	17,116,172	1,992,044	5,634,127
2.3 Ceded	103,045,086	98,544,814	130,754,658
2.4 Net	775,886,109	769,557,102	1,035,823,490
3. Loss expenses incurred	35,250,543	27,418,158	45,238,184
4. Other underwriting expenses incurred	117,315,724	119,912,086	152,243,604
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	928,452,376	916,887,346	1,233,305,278
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	55,781,306	(11,330,257)	(5,675,140)
INVESTMENT INCOME			
9. Net investment income earned	21,293,439	20,399,238	36,884,521
10. Net realized capital gains (losses)	(3,436,487)	(9,690,525)	(12,431,070)
11. Net investment gain (loss) (Lines 9 + 10)	17,856,952	10,708,713	24,453,451
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $..........0)			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	2,182,646	687,243	1,665,228
15. Total other income (Lines 12 through 14)	2,182,646	687,243	1,665,228
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	75,820,904	65,699	20,443,539
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	75,820,904	65,699	20,443,539
19. Federal and foreign income taxes incurred	2,830,235	(235,000)	305,000
20. Net income (Line 18 minus Line 19) (to Line 22)	72,990,669	300,699	20,138,539
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	131,057,285	117,917,696	117,917,696
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	72,990,669	300,699	20,138,539
23. Net unrealized capital gains or losses	33,380,083	(2,230,570)	4,553,139
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes	800,000		3,600,000
26. Change in nonadmitted assets	(361,706)	1,569,522	6,694,791
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles	(12,155,233)	(1,961,811)	(1,961,811)
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			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus	(6,240,000)	(4,347,000)	(19,885,069)
37. Change in surplus as regards policyholders (Lines 22 through 36)	88,413,813	(6,669,160)	13,139,589
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	219,471,098	111,248,536	131,057,285

DETAILS OF WRITE-INS

	1	2	3
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0
1401. Other (Expense) Income	2,182,646	687,243	1,665,228
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	2,182,646	687,243	1,665,228
3601. Surplus (Loss)Gain from Reinsurance Session	(6,240,000)	(2,647,000)	(5,002,000)
3602. Prior Period Pension Adjustment		(1,700,000)	(1,700,000)
3603. Surplus Adjustment Pension			(13,183,069)
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	(6,240,000)	(4,347,000)	(19,885,069)

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	1,004,584,945	1,222,873,484
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	803,167,140	1,109,619,256
3.	Underwriting expenses paid	115,382,238	147,816,607
4.	Other underwriting income (expenses)		
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	86,035,567	(34,562,379)
6.	Net investment income	30,916,675	33,957,064
7.	Other income (expenses):		
	7.1 Agents' balances charged off		
	7.2 Net funds held under reinsurance treaties	6,637,000	9,189,000
	7.3 Net amount withheld or retained for account of others	19,733	(279,069)
	7.4 Aggregate write-ins for miscellaneous items	2,182,646	1,665,228
	7.5 Total other income (Lines 7.1 to 7.4)	8,839,379	10,575,159
8.	Dividends to policyholders on direct business, less $...............0 dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered	834,177	(450,000)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	126,625,798	9,519,844
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	57,646,848	78,943,501
	11.2 Stocks	7,344,900	14,412,919
	11.3 Mortgage loans		
	11.4 Real estate		
	11.5 Other invested assets		30,442
	11.6 Net gains or (losses) on cash and short-term investments		36,249
	11.7 Miscellaneous proceeds		2,885,942
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	64,991,748	96,309,053
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	162,465,500	107,893,350
	12.2 Stocks	5,513,987	7,298,135
	12.3 Mortgage loans		
	12.4 Real estate	37,992	72,020
	12.5 Other invested assets		
	12.6 Miscellaneous applications		
	12.7 Total investments acquired (Lines 12.1 to 12.6)	168,017,479	115,263,505
13.	Net cash from investments (Line 11.8 minus Line 12.7)	(103,025,731)	(18,954,452)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in		
	14.2 Capital notes $..........0 less amounts repaid $..........0		
	14.3 Net transfers from affiliates	25,870,694	
	14.4 Borrowed funds received		
	14.5 Other cash provided	4,525,287	6,627,985
	14.6 Total (Lines 14.1 to 14.5)	30,395,981	6,627,985
15.	Cash applied:		
	15.1 Dividends to stockholders paid		
	15.2 Net transfers to affiliates		36,185,086
	15.3 Borrowed funds repaid		
	15.4 Other applications	16,645,585	10,723,712
	15.5 Total (Lines 15.1 to 15.4)	16,645,585	46,908,798
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	13,750,396	(40,280,813)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	37,350,463	(49,715,421)
18.	Cash and short-term investments:		
	18.1 Beginning of year	82,241,424	131,956,845
	18.2 End of period (Line 17 plus Line 18.1)	119,591,887	82,241,424

DETAILS OF WRITE-INS

07.401	Other Income	2,182,646	1,665,228
07.402			
07.403			
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	2,182,646	1,665,228

NOTES TO FINANCIAL STATEMENTS

2a. Accounting Changes and Corrections of Errors
During 2002, the Company changed its method of accounting for premium taxes. The Company's wholly-owned HMO subsidiary, Medical Health Insuring Corporation of Ohio, also adopted a similar accounting policy.

Under the new policy, premium taxes are now accrued in the period in which premiums on which they are based are earned, rather than in the period for which the tax is levied. As a result of this change, the Company recorded a charge to surplus of $12,155,233 in 2002, which was reported as a cumulative effect of a change in accounting principle on Page 4, line 30.

12a. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans
A reduction in surplus may be required at December 31, 2002 as a result of the poor performance of the assets in the Company's frozen pension plan, which has caused the present value of participants' accumulated benefits to exceed the market value of plan assets (net of liabilities) based on current interest rates and fair market values as of the end of September. Any such shortfall which exists as of year end (which is the pension plan's measurement date) would have to be recorded as a liability resulting in a direct charge to surplus.

17c. Wash Sales
The Company executed no wash sales during the first three quarters of 2002.

22c. Reinsurance Assumed and Ceded
Effective August 1, 2000, the Company entered into a coinsurance treaty with Hannover Life Reassurance Company of America ("Hannover"), a life and health insurer domiciled in Florida. Under the terms of the treaty, Hannover agreed to assume 55% of the risk of certain group subscribers in force during 2000, until such time as all policies in this block of business lapse, or until the business would otherwise be recaptured. In accordance with the terms of the agreement, the Company is permitted to recapture the business ceded with 90 days notice.

On August 28, 2002, the Company notified Hannover of its intent to recapture this business effective December 1, 2002.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

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

1.2 If yes, explain:.................... The Company changed its method of accounting for premium taxes - See Note 2a.

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

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

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

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

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

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

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

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

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

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. ....12/31/2000.....................

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. ....12/31/2000.....................

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). ....08/15/2001.....................

7.4 By what department or departments?................................. Ohio Department of Insurance

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

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

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 [X] No [ ]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$0	$0
13.22 Preferred Stock	$0	$0
13.23 Common Stock	$16,396,569	$23,967,689
13.24 Short-Term Investments	$0	$0
13.25 Mortgages, Loans or Real Estate	$0	$0
13.26 All Other	$50,655,374	$75,655,080
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$67,051,943	$99,622,769
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	$0	$0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	$0	$0

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

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]
If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
FIFTH THIRD BANK	38 FOUNTAIN SQUARE PLAZA, CINCINNATI, OH 45263

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 [X] No [ ]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
NATIONAL CITY BANK	FIFTH THIRD BANK	02/05/2002	SIMPLIFY REPORTING

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
6790	FIFTH THIRD BANK	1404 E. 9TH ST. CLEV., OH 44114
0	NATIONAL CITY BANK	1900 E. 9TH ST. CLEV., OH 44114
41795	LOOMIS SAYLES & COMPANY	227 W. MONROE ST. CHICAGO, IL 60606

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 [ ] N/A [X]
   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 [X] No [ ]

3.2 If yes, give full and complete information thereto:
See page 6, footnote 22c.

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

4.2 If yes, complete the following schedule:

1	2	3	Total Discount				Discount Taken During Period			
			4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
						0				0
Total	XXX	XXX	0	0	0	0	0	0	0	0

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	4,460,538	4,348,887	4,280,704	4,665,229
2. Increase (decrease) by adjustment	(111,651)	(68,183)	(58,117)	(276,711)
3. Cost of acquired				
4. Cost of additions to and permanent improvements			37,992	72,020
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	4,348,887	4,280,704	4,260,579	4,460,538
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	4,348,887	4,280,704	4,260,579	4,460,538
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	4,348,887	4,280,704	4,260,579	4,460,538

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	0	0	0	
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	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	0	0	0	0

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	50,655,374	50,768,016	62,382,418	47,235,153
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment	112,642	11,614,402	13,272,662	3,450,663
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				30,442
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	50,768,016	62,382,418	75,655,080	50,655,374
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	50,768,016	62,382,418	75,655,080	50,655,374
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	50,768,016	62,382,418	75,655,080	50,655,374

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	233,313,716	43,999,954	20,675,403	640,365	212,829,758	233,313,716	257,278,632	282,681,043
2. Class 2	17,969,308	274,792	1,374,265	(1,520,727)	8,176,172	17,969,308	15,349,109	8,825,350
3. Class 3	2,147,646		186,058	245,559	2,386,941	2,147,646	2,207,148	4,690,457
4. Class 4	1,635,331		557,356	130,668	2,765,616	1,635,331	1,208,643	2,949,959
5. Class 5								205,000
6. Class 6	135,000				202,500	135,000	135,000	262,500
7. Total Bonds	255,201,001	44,274,746	22,793,082	(504,135)	226,360,987	255,201,001	276,178,532	299,614,309
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	255,201,001	44,274,746	22,793,082	(504,135)	226,360,987	255,201,001	276,178,532	299,614,309

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

NONE

	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		XXX			

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	127,462,368	0	0	124,564,369
2. Cost of short-term investments acquired				58,865,169
3. Increase (decrease) by adjustment	(127,462,368)			
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				36,249
6. Consideration received on disposal of short-term investments				56,003,419
7. Book/adjusted carrying value, current period	0	0	0	127,462,368
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	0	0	0	127,462,368
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	0	0	0	127,462,368
12. Income collected during period				5,406,698
13. Income earned during period				4,869,869

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. F
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: 2 Current Year to Date	Direct Premiums Written: 3 Prior Year to Date	Direct Losses Paid (Deducting Salvage): 4 Current Year to Date	Direct Losses Paid (Deducting Salvage): 5 Prior Year to Date	Direct Losses Unpaid: 6 Current Year to Date	Direct Losses Unpaid: 7 Prior Year to Date
1.	Alabama AL	NO						
2.	Alaska AK	NO						
3.	Arizona AZ	NO						
4.	Arkansas AR	NO						
5.	California CA	NO						
6.	Colorado CO	NO						
7.	Connecticut CT	NO						
8.	Delaware DE	NO						
9.	District of Columbia DC	NO						
10.	Florida FL	NO						
11.	Georgia GA	NO						
12.	Hawaii HI	NO						
13.	Idaho ID	NO						
14.	Illinois IL	NO						
15.	Indiana IN	YES						
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	1,072,709,265	1,012,849,377	857,469,711	899,983,603	190,060,855	178,747,482
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	NO						
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.	US Virgin Islands VI	NO						
56.	Canada CN	NO						
57.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58.	Totals	(a) 2	1,072,709,265	1,012,849,377	857,469,711	899,983,603	190,060,855	178,747,482

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7
5701.		XXX						
5702.		XXX						
5703.		XXX						
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0
5799.	Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	0	0	0	0	0	0

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

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

PART 1 – ORGANIZATIONAL CHART

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			0.0	
2. Allied lines			0.0	
3. Farmowners multiple peril			0.0	
4. Homeowners multiple peril			0.0	
5. Commercial multiple peril			0.0	
6. Mortgage guaranty			0.0	
8. Ocean marine			0.0	
9. Inland marine			0.0	
10. Financial guaranty			0.0	
11.1. Medical malpractice-occurrence			0.0	
11.2. Medical malpractice-claims made			0.0	
12. Earthquake			0.0	
13. Group accident and health	1,004,586,265	812,747,771	80.9	86.7
14. Credit accident and health			0.0	
15. Other accident and health	68,123,000	49,067,252	72.0	82.1
16. Workers' compensation			0.0	
17.1 Other liability-occurrence			0.0	
17.2 Other liability-claims made			0.0	
18.1 Products liability-occurrence			0.0	
18.2 Products liability-claims made			0.0	
19.1, 19.2 Private passenger auto liability			0.0	
19.3, 19.4 Commercial auto liability			0.0	
21. Auto physical damage			0.0	
22. Aircraft (all perils)			0.0	
23. Fidelity			0.0	
24. Surety			0.0	
26. Burglary and theft			0.0	
27. Boiler and machinery			0.0	
28. Credit			0.0	
29. International			0.0	
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	0	0	0.0	0.0
34. Totals	1,072,709,265	861,815,023	80.3	86.5
DETAILS OF WRITE-INS				
3301.			0.0	
3302.			0.0	
3303.			0.0	
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire			
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1. Medical malpractice-occurrence			
11.2. Medical malpractice-claims made			
12. Earthquake			
13. Group accident and health	339,025,460	1,004,586,265	958,365,443
14. Credit accident and health			
15. Other accident and health	23,561,000	68,123,000	54,483,934
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			
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
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	0	0	0
34. Totals	362,586,460	1,072,709,265	1,012,849,377
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserves Developed (Savings)/Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior		(1,840)	(1,840)		(956)	(956)			(1,152)	(1,152)	0	(268)	(268)
2. 2000		390	390		(147)	(147)			(898)	(898)	0	(1,435)	(1,435)
3. Subtotals 2000 + Prior	0	(1,450)	(1,450)	0	(1,103)	(1,103)	0	0	(2,050)	(2,050)	0	(1,703)	(1,703)
4. 2001		172,566	172,566		151,331	151,331			2,714	2,714	0	(18,521)	(18,521)
5. Subtotals 2001 + Prior	0	171,116	171,116	0	150,228	150,228	0	0	664	664	0	(20,224)	(20,224)
6. 2002	XXX	XXX	XXX	XXX	652,939	652,939	XXX		178,423	178,423	XXX	XXX	XXX
7. Totals	0	171,116	171,116	0	803,167	803,167	0	0	179,087	179,087	0	(20,224)	(20,224)
8. Prior Year-End's Surplus As Regards Policyholders	131,057												

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. 0.0 %	2. (11.8)%	3. (11.8)%

Col. 13, Line 7 Line 8
4. (15.4)%

(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

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.

	RESPONSE
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 CODE:

* 2 9 0 7 6 2 0 0 2 4 9 0 0 0 0 0 3 *

* 2 9 0 7 6 2 0 0 2 4 5 0 0 0 0 0 3 *

Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Statement Date			4
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
2504. Provider Receivables	4,711,521	2,011,521	2,700,000	
2505. Other Accounts Receivable	3,060,381	456,834	2,603,547	1,103,131
2506. Prepaid Assets	2,477,480	2,477,480	0	
2507. Other Assets	646,775	314,863	331,912	331,913
2597. Summary of remaining write-ins for Line 25 from Assets	10,896,157	5,260,698	5,635,459	1,435,044

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31, Prior Year
2304. Other Liabilities	7,823,226	5,307,499
2305. Pension Liability	8,492,948	16,395,372
2306. Unclaimed Funds	5,079,909	4,915,716
2307. Guaranty Fund Liability	1,350,000	1,350,000
2397. Summary of remaining write-ins for Line 23 from Liabilities	22,746,083	27,968,587

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

Sch. BA-Part 1
NONE

Sch. 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)
Bonds - U.S. Government								
3133MA-WX-3	FED HOME LOAN BANK	08/27/2002	5th 3rd		1,188,782	1,040,000	2,723	1PE
31359M-NP-4	FED NATL MTG ASSN	09/26/2002	5th 3rd		1,041,070	1,000,000	8,028	1PE
31359M-NY-5	FED NATL MTG ASSN	08/12/2002	5th 3rd		999,260	1,000,000		1PE
31359M-KE-2	FED NATL MTG ASSN	07/01/2002	5th 3rd		3,079,500	3,000,000	75,167	1
3133MQ-UV-4	FEDERAL HOME LN BKS	08/21/2002	5th 3rd		1,995,660	2,000,000	1,458	1PE
3134A1-GX-2	FEDERAL HOME LN MTG	08/27/2002	5th 3rd		2,268,110	2,045,000	27,267	1PE
312925-6S-4	FEDERAL HOME LN MTG CORP	09/30/2002	5th 3rd		1,000,000	1,000,000		1PE
312925-4V-9	FEDERAL HOME LN MTG CORP	09/30/2002	5th 3rd		1,009,560	1,000,000		1PE
3133MN-S6-9	FEDERAL HOME LOAN BANK	07/22/2002	5th 3rd		2,050,920	2,000,000	15,583	1
3133MM-LK-7	FEDERAL HOME LOAN BANK	09/05/2002	5th 3rd		5,234,000	5,000,000	15,191	1PE
3136F2-FY-9	FEDERAL NAT'L MORT ASSN	08/28/2002	5th 3rd		1,000,000	1,000,000		1PE
31359M-LC-5	FEDERAL NATL MTG ASSN	09/17/2002	5th 3rd		2,549,850	2,500,000	47,188	1PE
0399999.	Total - Bonds - U.S. Government				23,416,712	22,585,000	192,604	XXX
Bonds - Public Utilities								
United States								
637432-CQ-6	NATIONAL RURAL UTILITIES	09/23/2002	5th 3rd		1,006,130	1,000,000	21,833	1
	United States				1,006,130	1,000,000	21,833	XXX
3899999.	Total - Bonds - Public Utilities				1,006,130	1,000,000	21,833	XXX
Bonds - Industrial and Miscellaneous								
United States								
020002-AM-3	ALLSTATE CORP	08/27/2002	5th 3rd		1,040,910	1,000,000	13,288	1
025816-AM-1	AMERICAN EXPRESS	07/29/2002	5th 3rd		1,203,818	1,100,000	18,696	1PE
097014-AE-4	BOEING CAPITAL CORP	09/24/2002	5th 3rd		1,304,354	1,243,000	25,751	1PE
110122-AF-5	BRISTOL MYERS SQUIBB	09/11/2002	5th 3rd		2,067,880	2,000,000	43,542	1
141781-AL-8	CARGILL INC	08/13/2002	5th 3rd		2,147,200	2,000,000	36,111	1PE
125577-AM-8	CIT GROUP INC	08/22/2002	5th 3rd		102,387	100,000	361	1
172967-BK-6	CITIGROUP INC	07/25/2002	5th 3rd		203,440	200,000	4,000	1PE
20825U-AA-2	CONOCO FUNDING CO	08/23/2002	5th 3rd		198,983	190,000	3,826	1
22237L-MQ-2	COUNTRYWIDE HOME LNS INC	09/05/2002	5th 3rd		1,566,540	1,500,000	26,484	1PE
244217-BH-7	DEERE JOHN CAP CORP	08/22/2002	5th 3rd		449,051	450,000	94	1
294510-AB-8	EQUITABLE IOWA COS	08/06/2002	5th 3rd		2,238,880	2,000,000	82,167	1PE
36962G-YZ-1	GENERAL ELEC CAP CORP	07/25/2002	5th 3rd		205,554	200,000	1,472	1
459200-AW-1	IBM CORP	08/01/2002	5th 3rd		256,068	250,000	4,232	1
532449-AA-3	LILLY DEL MAR INC	07/03/2002	5th 3rd		1,609,200	1,500,000	50,804	1PE
5525V0-AE-6	M & I MARSHALL & ILSLEY	08/19/2002	5th 3rd		548,312	550,000		1PE
58013M-DT-8	MCDONALDS CORP MEDIUM	08/13/2002	5th 3rd		1,997,300	2,000,000		1PE
58550H-AA-2	MELLON BK N A PITTSBURGH	08/27/2002	5th 3rd		2,273,120	2,000,000	43,021	1PE
620076-AS-8	MOTOROLA INC	09/26/2002	5th 3rd		99,250	100,000	1,106	2
893830-AJ-8	TRANSOCEAN SEDCO FOREX	08/21/2002	5th 3rd		175,542	160,000	4,046	2
929903-AA-0	WACHOVIA CORPORATION	08/22/2002	5th 3rd		104,116	100,000	1,595	1
	United States				19,791,905	18,643,000	360,595	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				19,791,905	18,643,000	360,595	XXX
6099997.	Total - Bonds - Part 3				44,214,746	42,228,000	575,033	XXX
6099999.	Total - Bonds				44,214,746	42,228,000	575,033	XXX
Common Stocks - Banks, Trust and Insurance Companies								
United States								
416515-10-4	HARTFORD FINANCIAL	09/25/2002	5th 3rd	1,000.000	42,180			L
	United States				42,180	XXX	0	XXX
6799999.	Total - Common Stocks - Banks, Trust & Ins. Cos				42,180	XXX	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
073325-10-2	BEA SYSTEMS INC COM	09/30/2002	5th 3rd	7,500.000	38,850			L
110122-10-8	BRISTOL MYERS SQUIBB CO	08/01/2002	5th 3rd	1,500.000	34,230			L

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)
127209-30-2	CADBURY SCHWEPPES	08/29/2002	5th 3rd	1,000.000	29,267			L
149123-10-1	CATERPILLAR INC COM	09/25/2002	5th 3rd	2,500.000	101,755			L
156772-10-5	CERES	09/30/2002	5th 3rd	480,009.000	926,417			L
20825C-10-4	CONOCOPHILLIPS	09/25/2002	5th 3rd	1,902.000	47,455			L
254687-10-6	DISNEY WALT COMPANY	09/25/2002	5th 3rd	2,500.000	38,225			L
268648-10-2	EMC CORP MASSACHUSETTS	09/30/2002	5th 3rd	15,205.000	69,487			L
428236-10-3	HEWLETT PACKARD	09/25/2002	5th 3rd	1,000.000	12,370			L
444859-10-2	HUMANA INC COM	08/12/2002	5th 3rd	3,500.000	45,220			L
458140-10-0	INTEL CORPORATION	09/25/2002	5th 3rd	4,500.000	72,899			L
462218-10-8	IONICS INC COM	08/22/2002	5th 3rd	2,000.000	40,824			L
580135-10-1	MCDONALDS CORP COM	09/25/2002	5th 3rd	6,000.000	126,830			L
58551A-10-8	MELLON FINL CORP	09/30/2002	5th 3rd	3,100.000	80,383			L
780257-80-4	ROYAL DUTCH PETE CO N Y	09/25/2002	5th 3rd	2,000.000	84,493			L
806857-10-8	SCHLUMBERGER LTD COM	09/25/2002	5th 3rd	500.000	19,015			L
833034-10-1	SNAP ON INC COM	09/18/2002	5th 3rd	2,000.000	46,338			L
866810-10-4	SUN MICROSYSTEMS	09/30/2002	5th 3rd	16,155.000	41,841			L
868536-10-3	SUPERVALU INC	09/25/2002	5th 3rd	2,000.000	32,900			L
884315-10-2	THOMAS & BETTS CORP COM	08/12/2002	5th 3rd	2,000.000	29,778			L
892335-10-0	TOYS R US INC COM	09/25/2002	5th 3rd	7,500.000	95,155			L
G90078-10-9	TRANSOCEAN SEDCO FOREX	09/25/2002	5th 3rd	2,000.000	42,740			L
963320-10-6	WHIRLPOOL CORP COM	09/25/2002	5th 3rd	2,000.000	104,264			L
974280-10-9	WINN DIXIE STORES INC	09/25/2002	5th 3rd	4,000.000	57,320			L
	United States				2,218,056	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				2,218,056	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				2,260,236	XXX	0	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				72,970	XXX		XXX
7099999.	Total - Common Stocks				2,333,206	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				2,333,206	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				46,547,952	XXX	575,033	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 Quarte

1 CUSIP Identification	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 Designation (a)
Bonds - U.S. Government																
3133ML-MB-8	FED HOME LOAN BANK DTD	08/28/2002	5th 3rd		1,000,000	1,000,000	1,001,850	1,001,850	(296)			(1,554)	(1,554)	21,000		1PE
3133MK-GJ-0	FEDERAL HOME LN BK	09/10/2002	5th 3rd		5,185,400	5,000,000	4,977,300	4,977,677	4,983			202,740	202,740	147,465		1PE
3133MJ-4M-9	FEDERAL HOME LN BK DEB DTD	07/25/2002	MATURITY		1,575,000	1,575,000	1,572,047	1,572,189	2,811				0	49,376		1PE
3133MA-BA-6	FEDERAL HOME LN BKS	09/17/2002	5th 3rd		2,100,000	2,000,000	2,070,220	2,050,432	(18,673)			68,241	68,241	107,313		1PE
3133MB-Y8-4	FEDERAL HOME LN BKS CONS BD DTD.	07/01/2002	5th 3rd		3,153,450	3,000,000	3,140,970	3,111,458	(33,492)			75,485	75,485	181,615		1PE
3133ML-GU-3	FEDERAL HOME LOAN BANK	08/22/2002	5th 3rd		1,975,000	1,975,000	1,978,614	1,978,614	(312)			(3,302)	(3,302)	51,844		1PE
31359M-EX-7	FEDERAL NATL MTG ASSN	07/22/2002	5th 3rd		2,152,680	2,000,000	2,097,420	2,081,739	(16,592)			87,534	87,534	122,056		1PE
31364C-4T-2	FEDERAL NATL MTG ASSN MED TR	08/14/2002	MATURITY		2,000,000	2,000,000	2,037,900	2,015,104	(15,104)				0	128,800		1PE
0399999.	Total - Bonds - U.S. Government				19,141,530	18,550,000	18,876,321	18,789,063	(76,677)	0	0	429,143	429,143	809,468	0	XXX
Bonds - Public Utilities																
United States																
597519-AA-5	MIDLAND FDG CORP	07/23/2002	MATURITY		74,266	74,265	81,201	75,350	(1,085)			1	1	7,672		2
694032-AL-7	PACIFIC BELL NT	07/01/2002	MATURITY		100,000	100,000	104,311	100,509	(509)				0	7,250		1PE
	United States				174,266	174,265	185,512	175,860	(1,595)	0	0	1	1	14,922	0	XXX
3899999.	Total - Bonds - Public Utilities				174,266	174,265	185,512	175,860	(1,595)	0	0	1	1	14,922	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
06423A-AD-5	BANK ONE CORP	09/19/2002	5th 3rd		224,572	200,000	216,226	216,226	(818)			9,164	9,164	8,899		1PE
06423A-AC-7	BANK ONE CORP NT	08/01/2002	MATURITY		800,000	800,000	783,398	795,789	4,211				0	51,200		1PE
125569-DP-5	CIT GROUP HOLDINGS INC NT D	08/01/2002	MATURITY		1,000,000	1,000,000	978,800	994,670	5,330				0	63,750		2
264399-DW-3	DUKE ENERGY CORP	07/15/2002	5th 3rd		493,535	500,000	492,440	492,440	168			927	927	15,885		1PE
345397-RS-4	FORD MTR CO	09/10/2002	MATURITY		300,000	300,000	303,123	300,469	(469)				0	19,650		2
66938F-JE-5	NORWEST MTN	09/15/2002	MATURITY		355,000	355,000	359,544	355,790	(790)				0	22,631		1PE
844436-AT-2	SOUTHLAND CORP	08/21/2002	5th 3rd		181,913	200,000	167,400	181,796	4,262			(4,145)	(4,145)	6,146		3
911363-AG-4	UNITED RENTAL COMP GUAR	07/01/2002	5th 3rd		95,250	100,000	93,000	93,353	327			1,570	1,570	8,993		4
91154R-AC-7	USAIR 1993-A PASS THRU	07/24/2002	5th 3rd		290,000	500,000	461,250	320,000	143,676			(173,676)	(173,676)	47,264		4
	United States				3,740,270	3,955,000	3,855,181	3,750,533	155,897	0	0	(166,161)	(166,161)	244,419	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				3,740,270	3,955,000	3,855,181	3,750,533	155,897	0	0	(166,161)	(166,161)	244,419	0	XXX
6099997.	Total - Bonds - Part 4				23,056,065	22,679,265	22,917,015	22,715,456	77,625	0	0	262,984	262,984	1,068,808	0	XXX
6099999.	Total - Bonds				23,056,065	22,679,265	22,917,015	22,715,456	77,625	0	0	262,984	262,984	1,068,808	0	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
00184A-10-5	AOL TIME WARNER	07/25/2002	5th 3rd	2,846.000	26,837		41,865	41,865				(15,028)	(15,028)			L
073325-10-2	BEA SYSTEMS INC COM	09/30/2002	5th 3rd	7,500.000	38,850		92,177	92,177				(53,327)	(53,327)			L
101137-10-7	BOSTON SCIENTIFIC CORP	08/01/2002	5th 3rd	2,500.000	70,698		54,825	54,825				15,873	15,873			L
156772-10-5	CERES	09/30/2002	5th 3rd	480,009.000	926,417		1,771,233	1,771,233				(844,816)	(844,816)			L
268648-10-2	EMC CORP MASSACHUSETTS	09/30/2002	5th 3rd	7,705.000	35,212		75,446	82,468	(7,022)			(40,234)	(40,234)			L
58551A-10-8	MELLON FINL CORP	09/30/2002	5th 3rd	3,100.000	80,383		116,186	116,186				(35,803)	(35,803)		744	L
866810-10-4	SUN MICROSYSTEMS	09/30/2002	5th 3rd	11,155.000	28,891		55,887	55,887				(26,996)	(26,996)			L
885215-73-1	THORNBURG VALUE FUND A	09/20/2002	5th 3rd	44,803.055	978,650		1,107,083	1,107,083				(128,433)	(128,433)			L
98157D-30-4	WORLDCOM INC-MCI GRP COM	08/15/2002	5th 3rd	3,000.000	735		5,040	5,040				(4,305)	(4,305)			L
98157D-10-6	WORLDCOM INC	08/15/2002	5th 3rd	4,528.000	602		3,758	3,758				(3,156)	(3,156)			L
	United States				2,187,275	XXX	3,323,501	3,330,523	(7,022)	0	0	(1,136,226)	(1,136,226)	0	744	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				2,187,275	XXX	3,323,501	3,330,523	(7,022)	0	0	(1,136,226)	(1,136,226)	0	744	XXX
7099997.	Total - Common Stocks - Part 4				2,187,275	XXX	3,323,501	3,330,523	(7,022)	0	0	(1,136,226)	(1,136,226)	0	744	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				47,230	XXX	72,970	72,970				(25,740)	(25,740)			XXX
7099999.	Total - Common Stocks				2,234,505	XXX	3,396,471	3,403,493	(7,022)	0	0	(1,161,966)	(1,161,966)	0	744	XXX
7199999.	Total - Preferred and Common Stocks				2,234,505	XXX	3,396,471	3,403,493	(7,022)	0	0	(1,161,966)	(1,161,966)	0	744	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				25,290,570	XXX	26,313,485	26,118,949	70,603	0	0	(898,982)	(898,982)	1,068,808	744	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 Quarte

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	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 Designation (a)

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. 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
		Amount of	Amount of	5	6	7	
	Rate	Interest	Interest Accrued				
	of	Received During	at Current				
Depository	Interest	Current Quarter	Statement Date	First Month	Second Month	Third Month	*
Open Depositories							
NATIONAL CITY BANK CLEVELAND, OHIO				67,096	125,861	162,204	
FIFTH THIRD BANK CLEVELAND, OHIO				116,668,154	106,468,837	119,850,495	
NATIONAL CITY BANK ASHLAND, OHIO				(57,575,057)	(62,418,217)	(59,282,664)	
DREYFUS CASH MANAGEMENT FUND	1.570	179,770	40,030	31,704,000	32,698,000	30,938,000	
EVERGREEN MONEY MARKET FUND	1.600	49,171	15,000	11,990,489	13,420,826	14,912,518	
FIFTH THIRD U.S. TREASURY MONEY MARKET F	1.630	558,333	11,704	13,678,534	13,899,158	6,596,311	
FIRST MERIT BANK	1.420	1,645	500	517,604	518,155	518,681	
ARMADA MONEY MARKET FUND	1.450	16,767	5,500	4,422,044	4,835,590	5,696,342	
SHORE BANK 5/01/2003	2.550	585	420	100,000	100,000	100,000	
STATE BANK DUE 10/27/2002	3.500	643		100,000	100,000	100,000	
0199999. Total Open Depositories	XXX	806,914	73,154	121,672,863	109,748,210	119,591,887	XXX
0399999. Total Cash on Deposit	XXX	806,914	73,154	121,672,863	109,748,210	119,591,887	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	1,500	950		XXX
0599999. Total Cash	XXX	806,914	73,154	121,674,363	109,749,160	119,591,887	XXX

Overflow Page for Write-Ins

Overflow Page for Write-Ins