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QUARTERLY STATEMENT

As of September 30, 2002

of the Condition and Affairs of the

CENTURY SURETY COMPANY

NAIC Group Code..... 959, 959 (Current Period) (Prior Period) NAIC Company Code..... 36951 Employer's ID Number..... 31-0936702

Organized under the Laws of OH State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated..... June 22, 1978 Commenced Business..... August 11, 1978

Statutory Home Office	2400 CORPORATE EXCHANGE DRIVE ….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	2400 CORPORATE EXCHANGE DRIVE ….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	614-895-2000 *(Area Code) (Telephone Number)*
Mail Address	P.O. BOX 163340 ….. COLUMBUS ..... OH ..... 43216-3340 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	2400 CORPORATE EXCHANGE DRIVE ….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	614-895-2000 *(Area Code) (Telephone Number)*
Internet Website Address	www.centurysurety.com	
Statement Contact	ERIN ELIZABETH ALWARD *(Name)*	614-895-2000 *(Area Code) (Telephone Number) (Extension)*
	ealward@centurysurety.com *(E-Mail Address)*	614-895-7036 *(Fax Number)*
Policyowner Relations Contact	2400 CORPORATE EXCHAGE DRIVE ….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	614-895-2000 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... ROSWELL PAINE ELLIS Treasurer ..... GLENN DAVID SOUTHWICK Secretary ..... JOHN ANTHONY MARAZZA

VICE PRESIDENTS

CHRISTOPHER JOHN TIMM	JOHN ANTHONY MARAZZA	CRAIG LANGJAHR STOUT	DANIEL JOSEPH CLARK
GREG DAVID EWALD	DAVID GERVERS	TIMOTHY CLAY ELLIS	TIMOTHY ALLAN GORDON
CHARLES DEL HAMM JR	STEVEN ROBERT YOUNG #		

DIRECTORS OR TRUSTEES

JOHN ANTHONY MARAZZA	ROSWELL PAINE ELLIS	EDWARD FARRELL FEIGHAN	CHRISTOPHER JOHN TIMM
CHARLES DEL HAMM JR			

State of........ OHIO
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.

(Signature)	(Signature)	(Signature)
ROSWELL PAINE ELLIS	JOHN ANTHONY MARAZZA	GLENN DAVID SOUTHWICK
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

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	73,392,057		73,392,057	58,172,280
2. Stocks:				
2.1 Preferred stocks	2,262,500		2,262,500	2,254,750
2.2 Common stocks	19,604,456		19,604,456	20,885,845
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)			0	
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....17,003,938) and short-term investments ($.....1,780,727)	18,784,665		18,784,665	16,867,307
6. Other invested assets			0	
7. Receivable for securities			0	
8. Aggregate write-ins for invested assets	1,391,375	1,391,375	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	115,435,053	1,391,375	114,043,678	98,180,182
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	1,399,662	1,194,467	205,195	(975,671)
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)			0	709,646
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	9,765,842		9,765,842	7,013,377
15. Federal and foreign income tax recoverable and interest thereon (including $.....4,284,172 net deferred tax asset)	4,408,172	2,057,123	2,351,049	1,019,630
16. Guaranty funds receivable or on deposit			0	
17. Electronic data processing equipment and software	340,598		340,598	375,652
18. Interest, dividends and real estate income due and accrued	833,870		833,870	577,839
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	986,518	986,518	0	16,642,683
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	202,854	202,854	0	
25. Aggregate write-ins for other than invested assets	859,525	859,525	0	196,026
26. Total assets excluding protected cell assets (Lines 9 through 25)	134,232,094	6,691,862	127,540,232	123,739,364
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	134,232,094	6,691,862	127,540,232	123,739,364

DETAILS OF WRITE-INS

0801. Note Receivable	1,391,375	1,391,375	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)	1,391,375	1,391,375	0	0
2501. Recoverable on Profit Commission and Rate Adjustments	829,483	829,483	0	134,705
2502. Miscellaneous Receivable	30,042	30,042	0	61,321
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	859,525	859,525	0	196,026

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....9,362,178)	33,647,679	33,452,728
2.	Reinsurance payable on paid losses and loss adjustment expenses	3,756,914	20,742,391
3.	Loss adjustment expenses	9,070,289	7,999,521
4.	Commissions payable, contingent commissions and other similar charges	4,188,861	679,790
5.	Other expenses (excluding taxes, licenses and fees)	1,928,940	1,626,671
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	84,696	138,541
7.	Federal and foreign income taxes (including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)		
8.	Borrowed money $..........0 and interest thereon $..........0		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....17,216,725 and including warranty reserves of $..........0)	26,313,513	15,175,652
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	5,528,851	7,210,093
13.	Funds held by company under reinsurance treaties	478,085	176,772
14.	Amounts withheld or retained by company for account of others	416,099	467,494
15.	Remittances and items not allocated		
16.	Provision for reinsurance	561,327	860,327
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	654,092	
20.	Payable for securities	2,152,978	
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	(689,785)	(932,521)
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	88,092,539	87,597,459
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	88,092,539	87,597,459
27.	Aggregate write-ins for special surplus funds	2,349,600	2,349,600
28.	Common capital stock	3,000,000	3,000,000
29.	Preferred capital stock		
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes		
32.	Gross paid in and contributed surplus	22,825,624	22,825,624
33.	Unassigned funds (surplus)	11,272,469	7,966,681
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)	39,447,693	36,141,905
36.	TOTALS	127,540,232	123,739,364

DETAILS OF WRITE-INS

2301.	Line 15 from 2000 Annual Statement		
2302.	Retroactive Reinsurance Reserves Ceded	(18,672,008)	(19,660,000)
2303.	Collateral Account	1,851,397	1,955,535
2398.	Summary of remaining write-ins for Line 23 from overflow page	16,130,826	16,771,944
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	(689,785)	(932,521)
2701.	Special Surplus from Retroactive Reinsurance	2,349,600	2,349,600
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)	2,349,600	2,349,600
3001.			
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)	0	0

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 $.....70,423,519)	53,946,094	36,085,500	49,526,803
1.2 Assumed (written $.....33,978,062)	35,917,712	17,881,719	35,821,532
1.3 Ceded (written $.....40,772,591)	37,372,677	21,670,778	40,951,885
1.4 Net (written $.....63,628,990)	52,491,129	32,296,441	44,396,450
DEDUCTIONS:			
2. Losses incurred (current accident year $.....13,314,318):			
2.1 Direct	16,191,824	14,935,526	18,303,739
2.2 Assumed	11,128,487	8,578,649	55,816,005
2.3 Ceded	13,630,647	11,969,131	56,801,481
2.4 Net	13,689,664	11,545,044	17,318,263
3. Loss expenses incurred	8,230,382	5,102,154	7,258,985
4. Other underwriting expenses incurred	34,284,195	16,069,216	22,384,882
5. Aggregate write-ins for underwriting deductions	(224,000)	0	280,000
6. Total underwriting deductions (Lines 2 through 5)	55,980,241	32,716,414	47,242,130
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(3,489,112)	(419,973)	(2,845,680)
INVESTMENT INCOME			
9. Net investment income earned	5,108,072	1,969,468	2,740,641
10. Net realized capital gains (losses)	2,580,346	59,501	6,811
11. Net investment gain (loss) (Lines 9 + 10)	7,688,418	2,028,969	2,747,452
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....488,395)	(488,395)	(64,679)	(67,514)
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	(325,650)	88,861	3,191,482
15. Total other income (Lines 12 through 14)	(814,045)	24,182	3,123,968
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	3,385,261	1,633,178	3,025,740
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	3,385,261	1,633,178	3,025,740
19. Federal and foreign income taxes incurred	1,177,500	697,000	1,296,500
20. Net income (Line 18 minus Line 19) (to Line 22)	2,207,761	936,178	1,729,240
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	36,141,905	29,510,965	29,510,965
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	2,207,761	936,178	1,729,240
23. Net unrealized capital gains or losses	1,213,861	(381,551)	1,609,419
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes	857,172	520,000	3,247,000
26. Change in nonadmitted assets	177,994	(643,176)	(5,189,731)
27. Change in provision for reinsurance	299,000		(532,988)
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		1,768,000	1,768,000
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		5,000,000	5,000,000
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders	(1,450,000)	(750,000)	(1,000,000)
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	3,305,788	6,449,451	6,630,940
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	39,447,693	35,960,416	36,141,905

DETAILS OF WRITE-INS

	1	2	3
0501. Premium Deficiency Reserve	(224,000)		280,000
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)	(224,000)	0	280,000
1401. Service Fee Income			2,760
1402. Miscellaneous Income	77,975	88,861	116,101
1403. Reinsurance Charged Off	(403,625)		(487,379)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	3,560,000
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(325,650)	88,861	3,191,482
3601. Lines 23 and 29 from 2000 Annual Statement			
3602. Transfer of St James General Agency			
3603. Reverse of Paid in Capital			
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)	0	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	62,280,470	52,067,589
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	40,392,269	5,570,243
3.	Underwriting expenses paid	30,526,700	20,972,329
4.	Other underwriting income (expenses)	224,000	(280,000)
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(8,414,499)	25,245,017
6.	Net investment income	5,010,592	3,033,488
7.	Other income (expenses):		
7.1	Agents' balances charged off	(488,395)	(67,514)
7.2	Net funds held under reinsurance treaties	301,313	176,772
7.3	Net amount withheld or retained for account of others	(51,395)	(232,588)
7.4	Aggregate write-ins for miscellaneous items	(325,650)	1,914,321
7.5	Total other income (Lines 7.1 to 7.4)	(564,127)	1,790,991
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered	(1,668,870)	(1,009,630)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(5,636,904)	29,059,866
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
11.1	Bonds	15,747,784	18,235,114
11.2	Stocks	5,000,000	1,892,272
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		(48)
11.7	Miscellaneous proceeds		1,391,375
11.8	Total investment proceeds (Lines 11.1 to 11.7)	20,747,784	21,518,713
12.	Cost of investments acquired (long-term only):		
12.1	Bonds	31,058,265	28,683,488
12.2	Stocks		
12.3	Mortgage loans		
12.4	Real estate		
12.5	Other invested assets		
12.6	Miscellaneous applications	(2,152,978)	
12.7	Total investments acquired (Lines 12.1 to 12.6)	28,905,287	28,683,488
13.	Net cash from investments (Line 11.8 minus Line 12.7)	(8,157,503)	(7,164,775)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
14.1	Surplus notes, capital and surplus paid in		5,000,000
14.2	Capital notes $..........0 less amounts repaid $..........0		
14.3	Net transfers from affiliates	18,217,867	
14.4	Borrowed funds received		
14.5	Other cash provided	23,113	
14.6	Total (Lines 14.1 to 14.5)	18,240,980	5,000,000
15.	Cash applied:		
15.1	Dividends to stockholders paid	1,450,000	1,000,000
15.2	Net transfers to affiliates	986,518	19,473,931
15.3	Borrowed funds repaid		
15.4	Other applications	92,697	179,656
15.5	Total (Lines 15.1 to 15.4)	2,529,215	20,653,587
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	15,711,765	(15,653,587)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	1,917,358	6,241,504
18.	Cash and short-term investments:		
18.1	Beginning of year	16,867,307	10,625,803
18.2	End of period (Line 17 plus Line 18.1)	18,784,665	16,867,307

DETAILS OF WRITE-INS

07.401	Miscellaneous Items		81,045
07.402	Recoverable on Profit Commission and Rate Adjustments		(125,828)
07.403	Furniture and Equipment		26,521
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	(325,650)	1,932,583
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	(325,650)	1,914,321

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Century Surety Company (Company) have been prepared on the basis of accounting practices prescribed or permitted by The Ohio Department of Insurance (Department).

The State of Ohio requires insurance companies domiciled in the State of Ohio to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* , version effective January 1, 2001 (NAIC SAP), which has been adopted as a component of prescribed or permitted practices by the State of Ohio. The State has adopted no prescribed accounting practices that differ from those found in NAIC SAP. However, the Commissioner of Insurance has the right to permit practices that deviate from prescribed practices.

Note 9 - Income Taxes

A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs)

Description	Amount
Gross deferred tax assets	$ 4,227,664
Gross deferred tax liabilities	(56,508)
Net deferred tax asset	4,284,172
Nonadmitted deferred tax assets	2,057,123
Admitted deferred tax asset	2,227,049
Increase in nonadmitted deferred tax assets	$ 17,123

B. Unrecognized DTLs

Not applicable.

C. Current Tax and Change in Deferred Tax

Current income taxes incurred consists of the following major components:

Description	2002	2001
Current income tax expense (benefit)	$ 1,177,500	$ 1,296,500
Prior year underaccrual (overaccrual)	-	-
Current income taxes incurred	$ 1,177,500	$ 1,296,500

The main components of the 2002 deferred tax amounts were as follows:

DTAs	Statutory	Tax	Difference	Tax Effect
Unpaid losses and LAE (including salvage and subrogation)	$ 42,328,935	$ 35,287,332	$ 7,041,602	$ 2,394,145
Unearned premiums	26,313,513	21,050,810	5,262,703	1,789,319
Other				44,200
Gross DTAs				$ 4,227,664
Nonadmitted DTAs				$ 2,057,123

DTLs	Statutory	Tax	Difference	Tax Effect
Unrealized capital loss	$ 166,201	$ -	$ 166,201	$(56,508)
Other				-
Gross DTLs				$(56,508)

DTAs Resulting from Book/Tax Differences in	September 30, 2002	December 31, 2001	Change
Unpaid losses and LAE (including salvage and subrogation)	$ 2,394,145	$ 2,355,000	$ 39,145
Unearned premiums	1,789,319	1,032,000	757,319
Other	44,200	75,000	(30,800)
Gross DTAs	$ 4,227,664	$ 3,462,000	$ 765,664
Nonadmitted DTAs	$ 2,057,123	$ 2,040,000	$ 17,123

NOTES TO FINANCIAL STATEMENTS

DTLs Resulting from Book/Tax Differences in	September 30, 2002	December 31, 2001	Change
Unrealized capital gains (losses)	$ (56,508)	$ 35,000	$ (91,508)
Gross DTLs	$ (56,508)	$ 35,000	$ (91,508)

The change in gross DTAs of $765,664 and gross DTLs of $(91,508) is the change in net deferred income taxes of $857,172 before consideration of nonadmitted DTAs.

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant book to tax adjustments were as follows:

Description	Amount	Tax Effect at 34%
Income before taxes	$ 3,385,261	$ 1,151,500
Tax over book reserves (including salvage and subrogation)	114,892	39,000
Unearned premiums	2,227,572	757,000
Tax exempt interest, net of proration	(3,800)	(1,000)
Dividends received deduction, net of proration	(65,917)	(22,000)
Basis difference in subsidiary stocks sold	589,529	200,000
Travel and entertainment	92,294	31,000
Dividend from subsidiary	(2,877,249)	(978,000)
Taxable income	$ 3,462,582	$ 1,177,500

E. Operating Loss and Tax Carryforwards

1. Not applicable.

2. The following is income tax expense for 2002 and 2001 that is available for recoupment in the event of future net losses:

Year	Amount
2002	$ 1,177,500
2001	1,296,500

Note 10 - Information Concerning Parent, Subsidiaries

A. Nature of Relationships

The Company is a wholly owned subsidiary of ProFinance Holdings Corporation (Parent), a privately owned company incorporated in Ohio.

B. Detail of Transactions Greater than 1/2% of Admitted Assets

1. The Company paid $1,450,000 in dividends to Parent in 2002.

2. The Company received $1,445,000 in ordinary cash dividends, $832,249 in extraordinary cash dividends and $18,000 in stock dividends from Evergreen National Indemnity Company (a subsidiary) in 2002.

3. The Company received $600,000 in ordinary cash dividend from Continental Heritage Insurance Company (a subsidiary) in 2002.

4. The Company paid ProComp Care (a subsidiary of Parent) managed care fees of $519,650 in 2002.

5. In 2002, the Company paid Evergreen UNI (affiliated through a current officer of the Company) commissions through an agency agreement of $431,718.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

C. Wash Sales

The Company did not have any wash sales during the current year.

Note 21 - Events Subsequent

In April of 2002, the Company sold a minority interest of Evergreen National Indemnity Company (previously a wholly owned subsidiary) to an investor of the Company's parent.

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? 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). ....03/14/2002.....................

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	$...............20,661,290	$............................19,295,471
13.24 Short-Term Investments	$..............................0	$..0
13.25 Mortgages, Loans or Real Estate	$..............................0	$..0
13.26 All Other	$..............................0	$..0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$...............20,661,290	$............................19,295,471
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
US Bank	425 Walnut Street, Cincinnati, OH 45202

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

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

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
SEC File # 801-22445	General Re / New England Asset Management	76 Batterson Park Road, Farmington, CT 06032
SEC File #801-10733	Manning & Napier Advisors, Inc.	1100 Chase Square, Rochester, NY 14604

GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [X] N/A [ ]
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:
Gerling Global's facultative umbrella program for casualty business was canceled effective 6/1/02.
Treaty has been placed with other companies.

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	0	0	0	
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	0	0	0	0
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	0	0	0	0
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	0	0	0	0

NONE

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	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

NONE

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	0	0	0	
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	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 long-term invested assets at end of current period	0	0	0	0

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 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	69,706,635	17,837,473	13,370,298	(839,195)	60,519,714	69,706,635	73,334,615	57,030,885
2. Class 2	2,775,314	512,860	2,292,026	759,021	2,798,644	2,775,314	1,755,169	2,741,364
3. Class 3	96,334			(13,334)		96,334	83,000	
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	72,578,283	18,350,333	15,662,324	(93,508)	63,318,358	72,578,283	75,172,784	59,772,249
PREFERRED STOCK								
8. Class 1	2,274,510			(12,010)	2,244,680	2,274,510	2,262,500	2,254,750
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	2,274,510	0	0	(12,010)	2,244,680	2,274,510	2,262,500	2,254,750
15. Total Bonds and Preferred Stock	74,852,793	18,350,333	15,662,324	(105,518)	65,563,038	74,852,793	77,435,284	62,026,999

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals	1,780,727	XXX	1,782,815	10,752	

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	1,599,969	1,515,379	1,197,854	899,854
2. Cost of short-term investments acquired	2,039,915	4,052,982	8,036,136	37,870,250
3. Increase (decrease) by adjustment	1,967	(309)	(3,455)	
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	2,126,472	4,370,198	7,449,808	37,170,135
7. Book/adjusted carrying value, current period	1,515,379	1,197,854	1,780,727	1,599,969
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,515,379	1,197,854	1,780,727	1,599,969
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,515,379	1,197,854	1,780,727	1,599,969
12. Income collected during period	9,661	9,758	10,752	52,050
13. Income earned during period	8,845	12,855	16,024	53,705

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
U.S. Insurers				
39675..................	23-2153760.........	PMA CAPITAL INSURANCE COMPANY..	PENNSYLVANIA..	..........YES.........

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

		1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
	States, Etc.	Is Insurer Licensed? (Yes or No)	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	S/L	695,570	594,257	718,265	611,770	1,704,528	2,502,641
2.	Alaska AK	S/L	373,719	248,970	184,513	4,926	226,623	165,848
3.	Arizona AZ	YES	32,524	261,938	12,235	51,730	148,220	242,381
4.	Arkansas AR	S/L	105,376	162,708	115,748	718,472	303,130	903,912
5.	California CA	S/L	15,364,168	10,473,115	3,800,504	2,685,745	11,092,129	9,890,094
6.	Colorado CO	S/L	681,784	2,132,887	135,006	18,763	720,596	544,761
7.	Connecticut CT	S/L	139,429	199,909	8,637	2,398	200,254	233,813
8.	Delaware DE	S/L	30,953	70,644		43,453	21,323	32,004
9.	District of Columbia DC	S/L	68,842	29,142	375		91,680	157,342
10.	Florida FL	S/L	13,021,891	4,142,399	2,064,146	3,500,092	2,724,790	1,684,997
11.	Georgia GA	S/L	904,028	652,462	38,373	179,866	830,671	786,461
12.	Hawaii HI	S/L	107,806	186,551	1,000	71,875	162,443	122,613
13.	Idaho ID	S/L	26,961	32,434	81,572	54,000	654,542	1,121,906
14.	Illinois IL	S/L	2,059,508	1,190,627	237,557	22,584	1,099,918	927,481
15.	Indiana IN	YES	2,877,063	6,037,027	2,291,579	2,405,677	4,121,105	5,385,008
16.	Iowa IA	S/L	58,771	12,904			112,377	139,071
17.	Kansas KS	S/L	211,587	141,887	43,441	8,699	197,000	105,231
18.	Kentucky KY	S/L	1,542,173	789,106	183,525	181,073	837,420	716,224
19.	Louisiana LA	S/L	2,291,343	935,019	161,197	68,470	1,170,601	882,499
20.	Maine ME	YES						
21.	Maryland MD	S/L	338,429	276,200	200,110	38,371	381,944	689,240
22.	Massachusetts MA	NO						
23.	Michigan MI	S/L	1,909,685	1,081,541	247,142	348,739	497,830	373,747
24.	Minnesota MN	S/L	162,982	151,378	31,000	148,500	373,867	182,562
25.	Mississippi MS	S/L	229,379	244,427	53,399	301,151	761,740	776,152
26.	Missouri MO	S/L	2,841,936	1,309,903	312,781	206,858	1,106,998	938,157
27.	Montana MT	S/L	1,624	11,484			46,755	53,550
28.	Nebraska NE	S/L	40,774	28,674	3,838		75,854	82,149
29.	Nevada NV	S/L	413,558	770,741	645,138	48,115	374,371	607,080
30.	New Hampshire NH	NO						
31.	New Jersey NJ	S/L	38,724	398,774	240,847	22,631	474,253	113,001
32.	New Mexico NM	NO						
33.	New York NY	NO					4,160	1,906
34.	North Carolina NC	S/L	257,028	76,148			196,597	184,031
35.	North Dakota ND	S/L	77,021	14,300			4,770	8,478
36.	Ohio OH	YES	3,644,279	2,718,898	1,171,715	398,904	3,594,172	3,779,053
37.	Oklahoma OK	S/L	381,712	89,146	6,692	(2,250)	93,407	55,640
38.	Oregon OR	S/L	124,961	603,160	107,795	69,866	297,402	304,545
39.	Pennsylvania PA	S/L	1,151,249	505,195	78,609	537,002	1,440,446	2,022,113
40.	Rhode Island RI	NO					491	603
41.	South Carolina SC	S/L	454,578	274,682	72,930	26,654	150,236	117,843
42.	South Dakota SD	S/L		12			6,648	7,848
43.	Tennessee TN	S/L	477,046	236,071	(41,241)	21,303	392,707	364,443
44.	Texas TX	S/L	14,873,824	2,052,743	1,445,369	477,414	4,506,257	2,843,693
45.	Utah UT	S/L	26,554	40,529		1,594	70,238	43,158
46.	Vermont VT	S/L	157,129	3,182	(383)	7,419	24,633	10,149
47.	Virginia VA	S/L	103,676	167,150	28,486	12,521	572,708	747,533
48.	Washington WA	S/L	919,450	1,165,586	24,369	63,653	667,701	803,754
49.	West Virginia WV	YES	175,565	97,641	208,039	47,201	254,520	588,078
50.	Wisconsin WI	YES	765,699	647,354	36,461	6,368	727,501	592,028
51.	Wyoming WY	S/L	263,161	72,993	1,093		105,736	54,057
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) 6	70,423,519	41,331,898	14,951,862	13,411,607	43,623,292	42,888,878

DETAILS OF WRITE-INS

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

NONE

PART 1 - LOSS EXPERIENCE

	Current Year to Date			4
Lines of Business	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire	8,118,458	228,623	2.8	25.5
2. Allied lines	1,763,976	1,614,133	91.5	86.3
3. Farmowners multiple peril			0.0	
4. Homeowners multiple peril			0.0	
5. Commercial multiple peril	15,817,193	6,037,822	38.2	64.0
6. Mortgage guaranty			0.0	
8. Ocean marine			0.0	
9. Inland marine	2,473,375	917,690	37.1	27.3
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			0.0	
14. Credit accident and health			0.0	
15. Other accident and health			0.0	
16. Workers' compensation	1,795,116	353,068	19.7	67.7
17.1 Other liability-occurrence	22,350,728	7,886,170	35.3	32.3
17.2 Other liability-claims made	738,416	(539,036)	(73.0)	(1,787.5)
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	108,263	167,276	154.5	169.7
21. Auto physical damage	25,347	(48,742)	(192.3)	102.4
22. Aircraft (all perils)			0.0	
23. Fidelity			0.0	
24. Surety	755,222	(425,180)	(56.3)	5.5
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	53,946,094	16,191,824	30.0	41.4
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	5,221,369	12,698,591	3,941,372
2. Allied lines	1,199,817	2,877,765	805,461
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril	9,047,225	22,447,500	8,191,699
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	1,108,501	2,944,246	1,867,288
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	49,932	91,457	4,322,616
17.1. Other liability-occurrence	9,361,323	27,481,938	21,218,582
17.2. Other liability-claims made	257,516	1,251,754	15,081
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	1,138	(33,554)	366,645
21. Auto physical damage	(138)	(14,694)	114,948
22. Aircraft (all perils)			
23. Fidelity			
24. Surety	518,976	678,516	488,206
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	26,765,659	70,423,519	41,331,898
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	12,093	5,868	17,961	7,766	351	8,117	8,325	2,678	4,302	15,305	3,998	1,463	5,461
2. 2000	5,090	3,318	8,408	2,853	145	2,998	3,643	559	2,661	6,863	1,406	47	1,453
3. Subtotals 2000 + Prior	17,183	9,186	26,369	10,619	496	11,115	11,968	3,237	6,963	22,168	5,404	1,510	6,914
4. 2001	4,298	10,785	15,083	4,447	412	4,859	2,686	844	5,250	8,780	2,835	(4,279)	(1,444)
5. Subtotals 2001 + Prior	21,481	19,971	41,452	15,066	908	15,974	14,654	4,081	12,213	30,948	8,239	(2,769)	5,470
6. 2002	XXX	XXX	XXX	XXX	4,682	4,682	XXX	4,511	7,259	11,770	XXX	XXX	XXX
7. Totals	21,481	19,971	41,452	15,066	5,590	20,656	14,654	8,592	19,472	42,718	8,239	(2,769)	5,470
8. Prior Year-End's Surplus As Regards Policyholders	36,142										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. 38.4 %	2. (13.9)%	3. 13.2 %
													Col. 13, Line 7 Line 8
													4. 15.1 %

(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:

* 3 6 9 5 1 2 0 0 2 4 9 0 0 0 0 0 3 *

* 3 6 9 5 1 2 0 0 2 4 5 0 0 0 0 0 3 *

Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31, Prior Year
2304. Unclaimed Funds	30,444	189,944
2305. Premium Deficiency Reserve	56,000	280,000
2306. Funds held by Company Under Retroactive Reinsurance Treaty	16,044,382	16,302,000
2397. Summary of remaining write-ins for Line 23 from Liabilities	16,130,826	16,771,944

Additional Write-ins for Statement of Income:

	1 Current Year to Date	2 Previous Year to Date	3 Prior Year Ended December 31
1404. Retroactive Reinsurance Gain			3,560,000
1497. Summary of remaining write-ins for Line 14 from Statement of Income	0	0	3,560,000

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Prepaid Expenses		23,846
07.405 Miscellaneous Income	77,975	3,678,861
07.406 Reinsurance Charged Off	(403,625)	(487,379)
07.407 Retroactive Reinsurance Reserves Ceded		(19,660,000)
07.408 Funds held by Company under Retroactive Reinsurance Treaty		16,302,000
07.409 Premium Deficiency Reserve		280,000
07.410 Collateral Account		1,795,255
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow	(325,650)	1,932,583

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								
3133ME-HL-8	FEDERAL HOME LOAN BANK 4.875 04/16/2004	09/30/2002	MERRILL LYNCH		1,046,680	1,000,000	22,344	1PE
31359M-EM-1	FEDERAL NATIONAL MORTGA 5.125 02/13/2004	07/09/2002	DEUTSCHE BANK		1,037,940	1,000,000	20,642	1PE
31359M-ES-8	FEDERAL NATIONAL MORTGA 5.625 05/14/2004	09/30/2002	MORGAN STANLEY & CO.		1,060,195	1,000,000	21,250	1PE
0399999.	Total - Bonds - U.S. Government				3,144,815	3,000,000	64,236	XXX
Bonds - Special Revenue and Special Assessment								
United States								
3133TP-3V-9	FEDERAL HOME LN MTG COR 2.223 06/15/2004	09/09/2002	PAINE WEBBER		455,443	454,661	743	1PE
313920-6Q-8	FNR 2001-44 FB 2.113 07/25/2027	08/23/2002	LEHMAN BROTHERS		495,068	494,913	87	1PE
31392K-YZ-3	FEDERAL HOME LN MTG COR 2.373 05/15/2003	09/09/2002	PAINE WEBBER		390,594	390,106	682	1PE
31392U-NL-4	FHLMC 2503 VB 5.500 09/01/2014	08/27/2002	MCDONALD INVESTMENTS		494,375	500,000	2,215	1PE
38373W-XS-2	GNMA 2002-31 FE 2.323 04/16/2028	08/23/2002	CREDIT SUISSE FIRST BOSTON		315,420	315,075	239	1PE
BCC087-3I-4	FEDERAL NATIONAL MTG AS 3.655 06/01/2007	09/20/2002	MERRILL LYNCH		500,410	500,000	1,472	1PE
	U.S.				2,651,310	2,654,755	5,438	XXX
	United States				2,651,310	2,654,755	5,438	XXX
3199999.	Total - Bonds - Special Revenue & Special Assessments				2,651,310	2,654,755	5,438	XXX
Bonds - Public Utilities								
United States								
209111-CV-3	CONS EDISON CO OF NY 6.450 12/01/2007	08/23/2002	MERRILL LYNCH		551,110	500,000	7,794	1PE
373334-FF-3	GEORGIA POWER COMPANY 6.200 02/01/2006	08/29/2002	BONDS DIRECT / JEFFRIES		293,076	275,000	1,563	1PE
693627-AH-4	PSI ENERGY INC 8.000 07/15/2009	09/19/2002	MORGAN STANLEY & CO.		580,940	500,000	7,667	1PE
737679-CH-1	POTOMAC ELECTRIC POWER 6.250 10/15/2007	07/29/2002	PIPER JAFFRAY		321,042	300,000	5,521	1PE
875127-AU-6	TAMPA ELECTRIC CO 6.375 08/15/2012	09/05/2002	CREDIT SUISSE FIRST BOSTON		512,860	500,000	1,240	2PE
927804-CE-2	VIRGINIA ELECTRIC & POW 7.625 07/01/2007	07/25/2002	CREDIT SUISSE FIRST BOSTON		451,828	400,000	2,457	1PE
	United States				2,710,856	2,475,000	26,242	XXX
3899999.	Total - Bonds - Public Utilities				2,710,856	2,475,000	26,242	XXX
Bonds - Industrial and Miscellaneous								
United States								
291011-AH-7	EMERSON ELECTRIC COMPAN 5.850 03/15/2009	08/29/2002	PARIBAS CORPORATION		317,319	300,000	8,239	1PE
29439P-AB-0	EQCC TRUST 02 1 2A 2.113 03/25/2008	08/27/2002	MERRILL LYNCH		503,869	503,869	118	1
36962G-XS-8	GENERAL ELECTRIC CAPITA 5.875 02/15/2012	09/13/2002	DIRECT		188,078	180,000	823	1PE
59159U-AW-8	METRIS MASTER TRUST 200 2.040 01/20/2004	07/25/2002	FIRST UNION CAPITAL MARKETS CORP.		497,949	500,000	229	1PE
66987X-BW-4	NOVASTAR HE LN 2002-3 2.610 07/25/2010	09/03/2002	FIRST UNION CAPITAL MARKETS CORP.		300,000	300,000		1PE
	United States				1,807,215	1,783,869	9,409	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				1,807,215	1,783,869	9,409	XXX
6099997.	Total - Bonds - Part 3				10,314,196	9,913,624	105,325	XXX
6099999.	Total - Bonds				10,314,196	9,913,624	105,325	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				10,314,196	XXX	105,325	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)
Bonds - U.S. Government																
31359M-EM-1..	FEDERAL NATIONAL MORTGA 5.125 02/13/200	07/18/2002	DEUTSCHE BANK		520,003	500,000	515,538	515,538	(1,352)			5,818	5,818	10,891		1PE
36201E-QU-7...	GOVERNMENT NATL MTG ASS 6.000 04/01/203	09/01/2002	PAYDOWN		3,399	3,399	3,378	3,378					0	34		1
36201J-D4-8....	GOVERNMENT NATL MTG ASS 8.500 05/01/203	09/01/2002	PAYDOWN		78,002	78,002	83,389	83,389	(331)				0	1,576		1
36202C-2W-2..	GOVERNMENT NATL MTG ASS 6.000 05/01/202	09/01/2002	PAYDOWN		45,423	45,423	45,139	45,385	37				0	1,821		1
36202C-4N-0...	GOVERNMENT NATL MTG ASS 6.000 08/01/202	09/01/2002	PAYDOWN		43,108	43,108	42,839	43,078	30				0	1,734		1
36202C-5D-1...	GOVERNMENT NATL MTG ASS 6.500 09/01/202	09/01/2002	PAYDOWN		57,754	57,754	58,512	57,898	(144)				0	2,534		1
36207K-AH-3...	GOVERNMENT NATL MTG ASS 6.500 08/01/202	09/01/2002	PAYDOWN		33,440	33,440	34,025	33,536	(96)				0	1,443		1
36209A-YY-0...	GOVERNMENT NATL MTG ASS 6.000 12/01/202	09/01/2002	PAYDOWN		798	798	806	799	(1)				0	32		1
36211W-KC-1..	GOVERNMENT NATL MTG ASS 8.500 02/01/203	09/01/2002	PAYDOWN		118,671	118,671	126,459	123,867	(5,196)				0	7,562		1
36213E-YD-2...	GOVERNMENT NATL MTG ASS 6.000 10/01/203	09/01/2002	PAYDOWN		6,727	6,727	6,671	6,671	1				0	94		1
36213V-FF-0...	GOVERNMENT NATL MTG ASS 6.000 01/01/203	09/01/2002	PAYDOWN		604	604	596	596					0	9		1
0399999.	Total - Bonds - U.S. Government				907,929	887,926	917,352	914,135	(7,052)	0	0	5,818	5,818	27,730	0	XXX
Bonds - Special Revenue and Special Assessment																
Louisiana																
88880P-AA-2...	TOBACCO SETTLEMENT AUTH 6.360 05/15/202	05/15/2002	SINKING FUND REDEMPTION		800	800	800	800					0	27		1PE
	Louisiana				800	800	800	800	0	0	0	0	0	27	0	XXX
United States																
31292G-XF-8...	FEDERAL HOME LN MTG COR 7.000 11/01/2028	09/01/2002	PAYDOWN		86,674	86,674	88,272	86,992	(318)				0	4,148		1
31293A-ZL-5....	FEDERAL HOME LN MTG COR 7.000 09/01/2028	09/01/2002	PAYDOWN		81,405	81,405	82,906	81,721	(316)				0	3,917		1
3133TL-DG-0...	FEDERAL HOME LN MTG COR 6.000 06/01/2008	09/01/2002	PAYDOWN		33,809	33,809	34,274	33,936	(126)				0	1,350		1PE
3133TP-3V-9...	FEDERAL HOME LN MTG COR 2.223 06/15/2004	09/15/2002	PAYDOWN		37,965	37,965	38,031	38,031					0	69		1PE
3133TT-MK-4..	FEDERAL HOME LN MTG COR 5.750 07/01/2008	09/01/2002	PAYDOWN		27,851	27,851	27,990	27,953	(102)				0	1,086		1PE
31373U-KJ-5...	FEDERAL NATIONAL MTG AS 7.000 01/01/2011	09/01/2002	PAYDOWN		12,103	12,103	12,269	12,143	(40)				0	568		1
31377D-L6-6....	FEDERAL NATIONAL MTG AS 7.000 12/01/2010	09/01/2002	PAYDOWN		24,002	24,002	24,486	24,099	(97)				0	1,070		1
31380R-4S-1...	FEDERAL NATIONAL MTG AS 6.500 11/01/2028	09/01/2002	PAYDOWN		46,328	46,328	46,603	46,361	(34)				0	2,220		1
31380T-RA-1...	FEDERAL NATIONAL MTG AS 6.500 11/01/2028	09/01/2002	PAYDOWN		68,153	68,153	68,685	68,215	(63)				0	3,037		1
31380Y-3J-7....	FEDERAL NATIONAL MTG AS 6.500 12/01/2028	09/01/2002	PAYDOWN		53,972	53,972	54,393	54,019	(48)				0	2,319		1
31381B-4S-5....	FEDERAL NATIONAL MTG AS 6.500 12/01/2028	09/01/2002	PAYDOWN		49,732	49,732	50,120	49,776	(45)				0	2,208		1
31389A-4Z-3....	FEDERAL NATIONAL MTG AS 6.000 12/01/2031	09/01/2002	PAYDOWN		14,765	14,765	14,599	14,755	10				0	648		1
313920-6Q-8....	FNR 2001-44 FB 2.113 07/25/2027	09/25/2002	PAYDOWN		16,950	16,950	16,956	16,956					0	30		1PE
31392K-YZ-3...	FEDERAL HOME LN MTG COR 2.373 05/15/200	09/15/2002	PAYDOWN		3,813	3,813	3,818	3,818					0	7		1PE
38373W-XS-2..	GNMA 2002-31 FE 2.323 04/16/2028	09/16/2002	PAYDOWN		10,471	10,471	10,482	10,482					0	20		1PE
	U.S.				567,993	567,993	573,884	569,257	(1,179)	0	0	0	0	22,697	0	XXX
	United States				568,793	568,793	574,684	570,057	(1,179)	0	0	0	0	22,724	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				568,793	568,793	574,684	570,057	(1,179)	0	0	0	0	22,724	0	XXX
Bonds - Public Utilities																
United States																
91311Q-AA-3...	UNITED UTILITES PLC 6.450 04/01/2008	08/22/2002	JP MORGAN SECURITIES INC.		799,598	750,000	773,273	767,099	(1,510)			34,009	34,009	43,806		2PE
	United States				799,598	750,000	773,273	767,099	(1,510)	0	0	34,009	34,009	43,806	0	XXX
3899999.	Total - Bonds - Public Utilities				799,598	750,000	773,273	767,099	(1,510)	0	0	34,009	34,009	43,806	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
02582J-AC-4...	AMERICAN EXPRESS CR ACC 6.400 09/15/200	09/15/2002	PAYDOWN		1,000,000	1,000,000	1,034,375	1,006,803	(6,803)				0	48,000		1PE
12669C-HH-6..	COUNTRYWIDE HOME LOANS 6.250 03/01/201	09/01/2002	PAYDOWN		58,717	58,717	58,020	58,635	82				0	2,561		1PE
12669C-NJ-5...	COUNTRYWIDE HOME LOANS 6.250 12/01/203	09/01/2002	PAYDOWN		1,376	1,376	1,323	1,323	2				0	50		1PE
16162T-UA-2...	CHASE MTG FINANCE CORP 8.000 04/01/2030	09/01/2002	VARIOUS		1,176	1,176	1,240	1,181	(5)				0	71		1PE
20046F-AA-8...	COMM 01 J2 A1 5.447 01/01/2011	09/24/2002	VARIOUS		497,016	477,592	478,783	478,783	(209)			18,443	18,443	21,242		1
25468P-BJ-4....	DISNEY (THE WALT) COMPA 7.300 02/08/2005	07/18/2002	BANK OF AMERICA		268,243	250,000	265,818	265,818	(1,241)			3,666	3,666	8,162		2PE
263534-AZ-2....	DU PONT (EI) DE NEMOURS 6.750 10/15/2002	08/08/2002	CREDIT SUISSE FIRST BOSTON		252,163	250,000	259,240	252,257	(1,759)			1,665	1,665	13,969		1PE
291701-CS-7....	EMPIRE FUNDING HOME LN 7.430 09/01/2009	09/01/2002	PAYDOWN		78,174	78,174	78,136	78,164	10				0	3,921		1

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)
29439P-AB-0	EQCC TRUST 02 1 2A 2.113 03/25/2008	09/25/2002	PAYDOWN		23,206	23,206	23,206	23,206					0	41		1
304376-AB-2	FAIRFIELD FDG CORP III 5.300 03/15/2005	09/15/2002	PAYDOWN		37,519	37,519	37,519	37,519					0	1,332		1PE
36170M-AC-3	GGP MALL PROP TR 01 A A 5.007 11/15/2006	09/15/2002	PAYDOWN		841	841	841	841					0	27		1PE
370442-AQ-8	GENERAL MOTORS ACCEPTAN 7.000 06/15/20(	08/21/2002	MERRILL LYNCH		255,858	250,000	260,305	253,920	(1,721)			3,658	3,658	12,201		1PE
370442-AX-3	GENERAL MOTORS ACCEPTAN 6.250 05/01/20(	08/21/2002	MERRILL LYNCH		1,025,560	1,000,000	1,021,100	1,012,547	(2,273)			15,286	15,286	51,215		2PE
441812-GB-4	HOUSEHOLD FINANCE CORPO 5.875 09/25/200	08/21/2002	MERRILL LYNCH		764,310	750,000	754,680	752,337	(525)			12,498	12,498	40,513		1PE
44182D-HY-8	HOUSING SECS INC 93 H H 7.219 10/01/2006	09/01/2002	PAYDOWN		59,300	59,300	60,764	60,764	(517)				0	2,564		1PE
466157-AC-8	JG WENTWORTH REC V LLC 6.395 05/15/2014	09/15/2002	PAYDOWN		8,926	8,926	8,971	8,971	(2)				0	256		1PE
59549R-AC-8	MID-STATE X CL M1 6.280 07/15/2026	09/15/2002	PAYDOWN		7,174	7,174	7,171	7,163	11				0	292		1PE
637432-CE-3	NATIONAL RURAL UTILITIE 5.000 10/01/2002	08/12/2002	MESIROW FINANCIAL INC		249,688	250,000	246,025	249,070	763			(146)	(146)	10,833		1PE
66937R-EU-9	NORWEST ASSET SECS CORP 6.000 02/01/201	09/01/2002	PAYDOWN		56,931	56,931	56,789	56,903	27				0	2,317		1PE
74434U-EC-4	PRUDENTIAL HOME MTG SEC 6.200 05/01/2024	09/01/2002	PAYDOWN		1,590	1,590	1,566	1,588	2				0	66		1PE
74436J-DK-0	PRU SECS SECURED FING C 7.175 02/01/2022	09/01/2002	PAYDOWN		26,835	26,835	27,665	27,037	(203)				0	1,303		1PE
76110F-TG-8	RESIDENTIAL ACCR LOANS 6.750 05/01/2028	09/01/2002	VARIOUS		2,002	2,002	2,031	2,005	(3)				0	91		1PE
76110V-BM-9	RESIDENTIAL FDG MTG SEC 7.170 07/01/2008	09/01/2002	PAYDOWN		64,126	64,126	64,100	64,008	118				0	3,068		1PE
76111J-BC-7	RESIDENTIAL FDG MTG SEC 6.750 08/01/2031	09/01/2002	PAYDOWN		1,189	1,189	1,203	1,190	(1)				0	53		1PE
78387G-AD-5	SBC COMMUNICATIONS INC 6.250 03/15/2011	08/21/2002	JP MORGAN SECURITIES INC.		518,735	500,000	510,590	510,428	(553)			8,860	8,860	29,601		1PE
81240Q-GT-3	SEARS ROEBUCK ACCEPTANC 6.560 11/20/20(	08/27/2002	MESIROW FINANCIAL INC		259,058	250,000	255,370	252,401	(815)			7,471	7,471	12,983		2PE
86358R-EA-1	STRUCTURED ASSET SECS C 3.375 12/01/2025	09/01/2002	PAYDOWN		4,282	4,282	3,439	3,439	19				0	41		1PE
92344G-AL-0	VERIZON GLOBAL FDG CORP 7.250 12/01/2010	08/21/2002	BEAR STEARNS		498,910	500,000	539,470	538,844	(2,195)			(37,740)	(37,740)	26,684		1PE
	United States				6,022,905	5,910,956	6,059,740	6,007,145	(17,791)	0	0	33,661	33,661	293,457	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				6,022,905	5,910,956	6,059,740	6,007,145	(17,791)	0	0	33,661	33,661	293,457	0	XXX
6099997.	Total - Bonds - Part 4				8,299,225	8,117,675	8,325,049	8,258,436	(27,532)	0	0	73,488	73,488	387,717	0	XXX
6099999.	Total - Bonds				8,299,225	8,117,675	8,325,049	8,258,436	(27,532)	0	0	73,488	73,488	387,717	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				8,299,225	XXX	8,325,049	8,258,436	(27,532)	0	0	73,488	73,488	387,717	0	XXX

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

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
		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5 First Month	6 Second Month	7 Third Month	*
Depository								
Open Depositories								
Delaware County Bank & Trust Co.	41 N. Sandusky Street	2.750		18,459	1,350,000	1,350,000	1,350,000	
	Delaware, OH 43015							
Eaton National Bank & Trust Co.	110 West Main Street	2.750		18,459	1,350,000	1,350,000	1,350,000	
	Eaton, OH 45320							
First Bank Richmond	20 North 9th Street	2.750	23,012	11,188	1,687,500	1,687,500	1,687,500	
	Richmond, IN 47374							
Firstar	Location 0999	1.410	10,976		628,758	3,423,548	3,206,019	
	Cincinnati, OH 45264-0999							
Independence Bank	4401 Rockside	2.750		1,092	1,000,000	1,000,000	1,000,000	
	Independence OH 44131							
Ohio Heritage Bank	200 Main Street	2.750		8,888	650,000	650,000	650,000	
	Coshocton, OH 43812							
Ohio Valley Bank Company	420 Third Avenue	2.750		23,074	1,687,500	1,687,500	1,687,500	
	Gallipolis, OH 45631							
United States Treasury Bills		1.541					1,498,973	
United States Treasury Bills		1.667					4,573,096	
United States Treasury Bills		1.671				2,498,724		
Received During Quarter on Disposed Holdings			38,036					
0199999. Total Open Depositories		XXX	72,024	81,160	8,353,758	13,647,272	17,003,088	XXX
0399999. Total Cash on Deposit		XXX	72,024	81,160	8,353,758	13,647,272	17,003,088	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	700	700	850	XXX
0599999. Total Cash		XXX	72,024	81,160	8,354,458	13,647,972	17,003,938	XXX

Overflow Page for Write-Ins

Overflow Page for Write-Ins