



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2002
OF THE CONDITION AND AFFAIRS OF THE

BCS Insurance Company

NAIC Group Code	0023 <small>(Current Period)</small>	0023 <small>(Prior Period)</small>	NAIC Company Code	38245	Employer's ID Number	36-6033921
Organized under the Laws of	Ohio					State of Domicile or Port of Entry
Country of Domicile	United States of America					
Incorporated	12/05/1950		Commenced Business	11/30/1952		
Statutory Home Office	6740 North High Street <small>(Street and Number)</small>			Worthington, OH 43085 <small>(City or Town, State and Zip Code)</small>		
Main Administrative Office	676 North St. Clair Street <small>(Street and Number)</small>					
	Chicago, IL 60611 <small>(City or Town, State and Zip Code)</small>		312-951-7700 <small>(Area Code) (Telephone Number) (Extension)</small>			
Mail Address	676 North St. Clair Street <small>(Street and Number or P.O. Box)</small>			Chicago, IL 60611 <small>(City or Town, State and Zip Code)</small>		
Primary Location of Books and Records	676 North St. Clair Street <small>(Street and Number)</small>					
	Chicago, IL 60611 <small>(City or Town, State and Zip Code)</small>		312-951-7700 <small>(Area Code) (Telephone Number)</small>			
Internet Website Address						
Statement Contact	Susan Ann Dickrell <small>(Name)</small>			312-951-7863 <small>(Area Code) (Telephone Number) (Extension)</small>		
	sdickrell@bcsins.com <small>(E-mail Address)</small>			312-951-7837 <small>(FAX Number)</small>		
Policyowner Relations Contact	676 North St. Clair Street <small>(Street and Number)</small>					
	Chicago, IL 60611 <small>(City or Town, State and Zip Code)</small>		312-951-7700 <small>(Area Code) (Telephone Number) (Extension)</small>			

OFFICERS

President	Edward John Baran	Executive Vice President	Daniel Patrick Ryan
Secretary	Wendell Howard Berg	Senior Vice President	David Paul Behnke
Treasurer	Dale Edward Palka		

VICE PRESIDENTS

David Paul Behnke	Wendell Howard Berg	William Frederick Cole #
Robert Jerry Krueger	Thomas Joseph Lynch	Harry Shaw Miller
Daniel Patrick Ryan	Gerald Matthew Wawrzaszek	

DIRECTORS OR TRUSTEES

Edward John Baran	Wendell Howard Berg	Robert Jerry Krueger
Harry Shaw Miller	Daniel Patrick Ryan	Gerald Matthew Wawrzaszek

State ofIllinois.....
County ofCook.....

} ss

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

Edward John Baran President	Daniel Patrick Ryan Executive Vice President	David Paul Behnke Senior Vice President
--------------------------------	---	--

Subscribed and sworn to before me this
05th day of November, 2002

Lisa Fath
Notary Public
April 24, 2006

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	137,522,729	0	137,522,729	124,473,548
2. Stocks:				
2.1 Preferred stocks	0	0		
2.2 Common stocks	2,511,332	0	2,511,332	17,722,752
3. Mortgage loans on real estate:				
3.1 First liens	0	0		
3.2 Other than first liens	0	0	0	
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0		
4.2 Properties held for the production of income (less \$ encumbrances)	0	0		
4.3 Properties held for sale (less \$ encumbrances)	0	0		
5. Cash (\$583,276 and short-term investments \$37,367,130)	37,950,406	0	37,950,406	4,765,641
6. Other invested assets	0	0		
7. Receivable for securities	0	0		
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	177,984,467		177,984,467	146,961,941
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	36,281,999	598,568	35,683,431	10,044,213
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	0	0		
10.3 Accrued retrospective premiums	0	0		
11. Funds held by or deposited with reinsured companies	0	0		
12. Bills receivable, taken for premiums	0	0		
13. Amounts billed and receivable under high deductible policies	0	0		
14. Reinsurance recoverables on loss and loss adjustment expense payments	18,766,469	3,024,284	15,742,185	11,736,946
15. Federal and foreign income tax recoverable and interest thereon (including \$3,442,518 net deferred tax asset).....	4,412,346	1,795,947	2,616,399	2,127,690
16. Guaranty funds receivable or on deposit.....	0	0		
17. Electronic data processing equipment and software.....	0	0		
18. Interest, dividends and real estate income due and accrued	1,218,313	0	1,218,313	1,483,102
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0		
20. Receivable from parent, subsidiaries and affiliates	264,997	0	264,997	5,966,465
21. Amounts due from /to protected cells	0	0		
22. Equities and deposits in pools and associations	0	0		
23. Amounts receivable relating to uninsured accident and health plans.....	0	0		
24. Other assets nonadmitted	0	0		
25. Aggregate write-ins for other than invested assets	4,795,282		4,795,282	3,321,484
26. Total assets excluding protected cell assets (Lines 9 through 25)	243,723,873	5,418,799	238,305,074	181,641,841
27. Protected cell assets	0	0		
28. TOTALS (Lines 26 and 27)	243,723,873	5,418,799	238,305,074	181,641,841
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501. State Income Tax and Premium Tax Recoverable.....	300,134		300,134	32,771
2502. Unapplied Claim Payments.....	4,423,394		4,423,394	0
2503. Funds Held by Others.....	0		0	3,218,958
2598. Summary of remaining write-ins for Line 25 from overflow page	71,754		71,754	69,755
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	4,795,282		4,795,282	3,321,484

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE BCS Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$39,021,773)	53,419,410	39,687,426
2. Reinsurance payable on paid losses and loss adjustment expenses	0	
3. Loss adjustment expenses	745,956	971,924
4. Commissions payable, contingent commissions and other similar charges	1,500,126	
5. Other expenses (excluding taxes, licenses and fees)	595,150	526,950
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	898,042	619,765
7. Federal and foreign income taxes [including \$ on realized capital gains (losses)] (including \$ net deferred tax liability)	0	953,344
8. Borrowed money \$ and interest thereon \$	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$19,117,855 and including warranty reserves of \$)	14,148,365	17,756,547
10. Advance premium	0	
11. Dividends declared and unpaid:		
11.1 Stockholders	0	
11.2 Policyholders	0	
12. Ceded reinsurance premiums payable (net of ceding commissions)	37,099,491	6,971,415
13. Funds held by company under reinsurance treaties	1,416,559	
14. Amounts withheld or retained by company for account of others	1,252	1,252
15. Remittances and items not allocated	9,016,593	7,161,441
16. Provision for reinsurance	1,994,000	1,994,000
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	
18. Drafts outstanding	0	
19. Payable to parent, subsidiaries and affiliates	0	
20. Payable for securities	795,416	
21. Liability for amounts held under uninsured accident and health plans	0	
22. Capital notes \$and interest thereon \$	0	
23. Aggregate write-ins for liabilities	6,457,747	354,056
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	128,088,107	76,998,120
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	128,088,107	76,998,120
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	3,000,000	3,000,000
29. Preferred capital stock	0	
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	0	
32. Gross paid in and contributed surplus	36,484,581	32,699,581
33. Unassigned funds (surplus)	70,732,386	68,944,140
34. Less treasury stock, at cost		
34.1 shares common (value included in Line 28 \$)	0	
34.2 shares preferred (value included in Line 29 \$)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	110,216,967	104,643,721
36. TOTALS	238,305,074	181,641,841
DETAILS OF WRITE-INS		
2301. Reinsurance Program Arbitration Decision.....	5,731,769	0
2302. Allowance for Doubtful Accounts.....	725,978	354,056
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	6,457,747	354,056
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$137,967,253)	139,823,074	114,424,195	145,434,915
1.2 Assumed (written \$115,464,103)	117,359,868	28,668,226	65,667,295
1.3 Ceded (written \$130,260,566)	130,403,969	120,890,084	151,305,769
1.4 Net (written \$123,170,790)	126,778,973	22,202,337	59,796,441
DEDUCTIONS:			
2. Losses incurred (current accident year \$77,529,252):			
2.1 Direct	106,836,588	74,404,645	107,150,350
2.2 Assumed	68,158,805	15,367,639	42,127,428
2.3 Ceded	95,325,834	77,695,198	111,766,108
2.4 Net	79,669,559	12,077,086	37,511,670
3. Loss expenses incurred	963,494	1,072,366	1,265,423
4. Other underwriting expenses incurred	41,255,280	10,698,402	19,974,508
5. Aggregate write-ins for underwriting deductions		75,000	
6. Total underwriting deductions (Lines 2.4 thru 5)	121,888,333	23,922,854	58,751,601
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	4,890,640	(1,720,517)	1,044,840
INVESTMENT INCOME			
9. Net investment income earned	5,958,052	6,096,687	8,095,974
10. Net realized capital gains or (losses)	1,018,993	1,677,929	1,889,539
11. Net investment gain (loss) (Lines 9 + 10)	6,977,045	7,774,616	9,985,513
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)	0		
13. Finance and service charges not included in premiums	0		
14. Aggregate write-ins for miscellaneous income	(8,420,222)	(688,382)	(2,676,621)
15. Total other income (Lines 12 through 14)	(8,420,222)	(688,382)	(2,676,621)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	3,447,463	5,365,717	8,353,732
17. Dividends to policyholders	0		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	3,447,463	5,365,717	8,353,732
19. Federal and foreign income taxes incurred	1,553,347	1,867,158	3,084,510
20. Net income (Line 18 minus Line 19)(to Line 22)	1,894,116	3,498,559	5,269,222
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	104,643,721	100,802,814	100,802,815
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	1,894,116	3,498,559	5,269,222
23. Net unrealized capital gains or losses	41,733	(1,047,724)	(1,074,119)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	142,450		1,362,455
26. Change in nonadmitted assets	(290,053)	(2,758,128)	(3,038,862)
27. Change in provision for reinsurance	0		(1,498,000)
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells	0		
30. Cumulative effect of changes in accounting principles	0	1,885,994	1,412,079
31. Capital changes:			
31.1 Paid in	0		
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus	0		
32. Surplus adjustments:			
32.1 Paid in	3,785,000		
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders	0		(1,500,000)
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus		2,542,931	2,908,131
37. Change in surplus as regards policyholders (Lines 22 through 36)	5,573,246	4,121,632	3,840,906
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	110,216,967	104,924,446	104,643,721
DETAILS OF WRITE-INS			
0501. General Allowance for Doubtful Accounts.....		75,000	0
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)		75,000	
1401. Professional Fees Related to Reinsurance Matter.....	(2,312,531)	0	(1,207,677)
1402. Reinsurance Program Arbitration Decision.....	(5,731,769)	0	0
1403. Reinsurance Program Settlement.....	0	0	(1,223,237)
1498. Summary of remaining write-ins for Line 14 from overflow page	(375,922)	(688,382)	(245,707)
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(8,420,222)	(688,382)	(2,676,621)
3601. Elimination of Schedule P Penalty.....		2,542,931	2,542,930
3602. Deferred Taxes Related to Unrealized Loss.....		0	365,201
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)		2,542,931	2,908,131

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	127,650,072	64,395,524
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	71,132,276	44,038,554
3. Underwriting expenses paid	39,467,377	19,579,785
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	17,050,419	777,185
6. Net investment income	6,504,230	8,396,303
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties	1,416,559	
7.3 Net amount withheld or retained for account of others	0	(60)
7.4 Aggregate write-ins for miscellaneous items	(8,420,222)	(2,676,621)
7.5 Total other income (Lines 7.1 to 7.4)	(7,003,663)	(2,676,681)
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(3,476,519)	(2,430,896)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	13,074,467	4,065,911
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	45,643,559	98,815,851
11.2 Stocks	16,438,408	4,399,600
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	62,081,967	103,215,451
12. Cost of investments acquired (long-term only):		
12.1 Bonds	58,169,633	103,731,014
12.2 Stocks	911,678	4,702,753
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications	(795,416)	
12.7 Total investments acquired (Lines 12.1 to 12.6)	58,285,895	108,433,767
13. Net Cash from investments (Line 11.8 minus Line 12.7)	3,796,072	(5,218,316)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	3,785,000	
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates	5,701,468	
14.4 Borrowed funds received		
14.5 Other cash provided	10,187,544	10,112,299
14.6 Total (Lines 14.1 to 14.5)	19,674,012	10,112,299
15. Cash applied:		
15.1 Dividends to stockholders paid	0	1,500,000
15.2 Net transfers to affiliates		5,132,269
15.3 Borrowed funds repaid		
15.4 Other applications	3,359,786	4,748,925
15.5 Total (Lines 15.1 to 15.4)	3,359,786	11,381,194
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	16,314,226	(1,268,895)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	33,184,765	(2,421,300)
18. Cash and short-term investments:		
18.1 Beginning of year	4,765,643	7,186,943
18.2 End of year (Line 17 plus Line 18.1)	37,950,408	4,765,643
DETAILS OF WRITE-INS		
07.401 Professional Fees Related to Reinsurance Matter	(2,312,531)	(1,207,677)
07.402 Reinsurance Program Arbitration Decision	(5,731,769)	0
07.403 Reinsurance Program Settlement		(1,223,237)
07.498 Summary of remaining write-ins for Line 7.4 from overflow page	(375,922)	(245,707)
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	(8,420,222)	(2,676,621)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

a. Accounting Practices

The accompanying financial statements of the Company have been prepared on the basis of accounting procedures prescribed or permitted by the Ohio 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* subject to any deviations prescribed or permitted by the Ohio Insurance Department.

b. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues, and expenses.

2. Accounting Changes and Corrections of Errors

a. Accounting Changes Other than Codification and Correction of Errors

Not Applicable

b. Accounting Changes as a Result of Codification

Disclosure can be found in full in the latest annual statutory statement.

3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

5. Investments

Disclosure can be found in full in the latest annual statutory statement.

6. Joint Ventures, Partnerships and Limited Liability Companies

a. Detail for Those Greater than 10 % of Admitted Assets

Not Applicable

b. Writedowns for Impairments

Not Applicable

7. Investment Income

a. Accrued Investment Income

Disclosure can be found in full in the latest annual statutory statement.

b. Amounts Nonadmitted

Not Applicable

8. Derivative Instruments

a. Disclosure can be found in full in the latest annual statutory statement.

9. Income Taxes

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

	September 30, 2002	December 31, 2001
Total Gross Deferred Tax Assets	3,837,930	4,009,794
Total Deferred Tax Liabilities	<u>395,412</u>	<u>709,726</u>
Net Deferred Tax Asset	3,442,518	3,300,068
Deferred Tax Asset Nonadmitted	<u>1,795,947</u>	<u>1,172,378</u>
Net Admitted Deferred Tax Asset	1,646,571	2,127,690

b. Unrecognized DTLs

All DTLs are recognized for amounts described in SSAP No. 10.

c. Current Year Income Taxes Incurred Consist of the Following:

	September 30, 2002
Current year expense	<u>1,553,347</u>
Current year income taxes incurred	1,553,347

d. Consolidated Federal Income Tax Return

The Company's federal income tax return is consolidated with BCSI Holdings, Inc. (BCSIH). The method of allocation between companies is subject to written agreement, approved by the Board of Directors. Intercompany tax balances are settled annually in the third quarter. Allocation is based upon separate return calculation with credit for net losses being obtained when utilized.

NOTES TO FINANCIAL STATEMENTS

10.

Information Concerning Parent, Subsidiaries, and Affiliates

a. Nature of Relationships

Disclosure can be found in full in the latest annual statutory statement.

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

During the third quarter of 2002 the Company recorded \$3,785,000 in additional paid in capital from its parent BCSI Holdings, Inc. (BCSIH) as a result of BCSIH's guarantee of a reinsurance program arbitration matter. The Company recorded \$5,731,769 in expense during the third quarter of 2002 to account for the reinsurance program arbitration decision. This expense, net of the applicable income tax benefit, is the amount of the capital contribution received from BCSIH. The Company received the capital contribution in the form of cash.

c. Change in Terms of Intercompany Arrangements

None

d. Amounts Due to or from Related Parties

At September 30, 2002, the Company reported \$ 264,997 due from affiliates .

e. Guarantees or Contingencies for Related Parties

None

f. Management Service Contracts, Cost Sharing Arrangements

Disclosure can be found in full in the latest annual statutory statement.
11.

Debt

a. Capital Notes

Not Applicable

b. All Other Debt

Not Applicable
12.

Retirement Plans, Deferred Compensation, Postemployment Benefits & Compensated Absences & Other Postretirement Benefit Plans

a. Defined Benefit Plan

Disclosure can be found in full in the latest annual statutory statement.

b. Defined Contribution Plans

Disclosure can be found in full in the latest annual statutory statement.

c. Multiemployer Plans

None

d. Consolidated/ Holding Company Plans

Disclosure can be found in full in the latest annual statutory statement.

e. Postretirement Benefits and Compensated Absences

Disclosure can be found in full in the latest annual statutory statement.
13.

Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

a. Outstanding Shares

Disclosure can be found in full in the latest annual statutory statement.

b. Dividend Rate of Preferred Stock

Not Applicable

c. d. and e Dividend Restrictions

Disclosure can be found in full in the latest annual statutory statement.

f. Mutual Surplus Advances

Not Applicable

g. Company Stock Held for Special Purposes

Not Applicable

h. Changes in Special Surplus Funds

Not Applicable

i. Surplus Notes & Quasi Reorganizations

Not Applicable

NOTES TO FINANCIAL STATEMENTS

14. Contingencies
- a. Contingent Commitments
- None
15. Leases
- None
16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk
- a. Financial Instruments with Off-Balance Sheet Risk
- None
- b. Financial Instruments With Concentrations of Credit Risk
- None
17. Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities
- a. Transfer of Receivables Reported as Sales
- Not Applicable
- b. Transfer and Servicing of Financial Assets
- Not Applicable
- c. Wash Sales
- None
18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans
- a. Administrative Services Only (ASO) Plans
- None
- b. Administrative Services Contract (ASC) Plans
- None
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators
- Disclosure can be found in full in the latest annual statutory statement.
20. Other Items
- The Company owns 6.77 % of the common stock of Plans' Liability Insurance Company. This is a slight change from the prior year because of additional stock issued to a new corporate shareholder of Plans' Liability Insurance Company.
21. Events Subsequent
- a. None
22. Reinsurance
- a. Unsecured Reinsurance Recoverables
- Disclosure can be found in full in the latest annual statutory statement.
- b. Reinsurance Recoverables in Dispute
- None
- c. Reinsurance Assumed and Ceded
- Disclosure can be found in full in the latest annual statutory statement.
- d. Uncollectible Reinsurance
- None
- e. Commutation of Ceded Reinsurance
- None
23. Retrospectively Rated Contracts and Contracts Subject to Redetermination
- None
24. Changes in Incurred Losses and Loss Adjustment Expenses
- Not Applicable
25. Intercompany Pooling Arrangements
- Not Applicable

NOTES TO FINANCIAL STATEMENTS

26.

Structured Settlements

Not Applicable
27.

High Deductibles

Not Applicable
28.

Discounting of Liabilities for Unpaid Losses and Loss Adjustment Expenses

a. Tabular Discounts

None

b. Non-Tabular Discounts

None

c. Changes in Discount Assumptions

Not Applicable
29.

Asbestos/ Environmental Reserves

None
30.

Subscriber Savings Accounts

None
31.

Financial Guaranty Insurance Exposures

None

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES
GENERAL

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

1.2 If yes, explain:
.....

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

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

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

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

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

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

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

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

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

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1998

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. 12/31/1998

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). 08/09/2000

7.4 By what department or departments?
Ohio.....

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

8.2 If yes, give full information:
.....

GENERAL INTERROGATORIES

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

INVESTMENT

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

9.2 If yes, explain:
.....

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

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

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

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	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$2,511,332	\$2,511,332
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$2,511,332	\$2,511,332
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

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

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []

If no, attach a description with this statement.

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

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

1 Name of Custodian(s)	2 Custodian Address
Northern Trust Company.....	Chicago, Illinois.....

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
The Northern Trust Company.....	Asset Allocation & Management Company, LLP.....	30 North LaSalle Street, 35th Floor Chicago, IL 60602
The Northern Trust Company.....	Wellington Management Company, LLP.....	75 State Street Boston, Massachusetts 02109

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 [] NA [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 [] No [X]
3.2 If yes, give full and complete information thereto.
.....

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

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL										

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	NONE			
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

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	NONE			
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	NONE			
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE BCS Insurance Company

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	140,800,295	385,374,088	357,869,900	266,709	124,867,608	140,800,295	168,571,192	124,225,255
2. Class 2	6,456,909	835,215	928,191	(333,926)	4,630,741	6,456,909	6,030,007	4,633,935
3. Class 3	269,272			19,478	374,000	269,272	288,750	380,000
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	147,526,476	386,209,303	358,798,091	(47,739)	129,872,349	147,526,476	174,889,949	129,239,190
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	147,526,476	386,209,303	358,798,091	(47,739)	129,872,349	147,526,476	174,889,949	129,239,190

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	37,367,130	XXX	37,367,130	62,712	0

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned				
	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	4,765,641	3,841,733	10,577,804	7,184,962
2. Cost of short-term investments acquired	1,865,899	15,069,604	372,414,983	13,467,176
3. Increase (decrease) by adjustment			0	
4. Increase (decrease) by foreign exchange adjustment			0	
5. Total profit (loss) on disposal of short-term investments			0	
6. Consideration received on disposal of short-term investments	2,789,807	8,333,533	345,625,657	15,886,497
7. Book/adjusted carrying value, current period	3,841,733	10,577,804	37,367,130	4,765,641
8. Total valuation allowance			0	
9. Subtotal (Lines 7 plus 8)	3,841,733	10,577,804	37,367,130	4,765,641
10. Total nonadmitted amounts			0	
11. Statement value (Lines 9 minus 10)	3,841,733	10,577,804	37,367,130	4,765,641
12. Income collected during period	33,229	43,291	62,712	503,134
13. Income earned during period	28,332	58,340	59,735	466,135

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

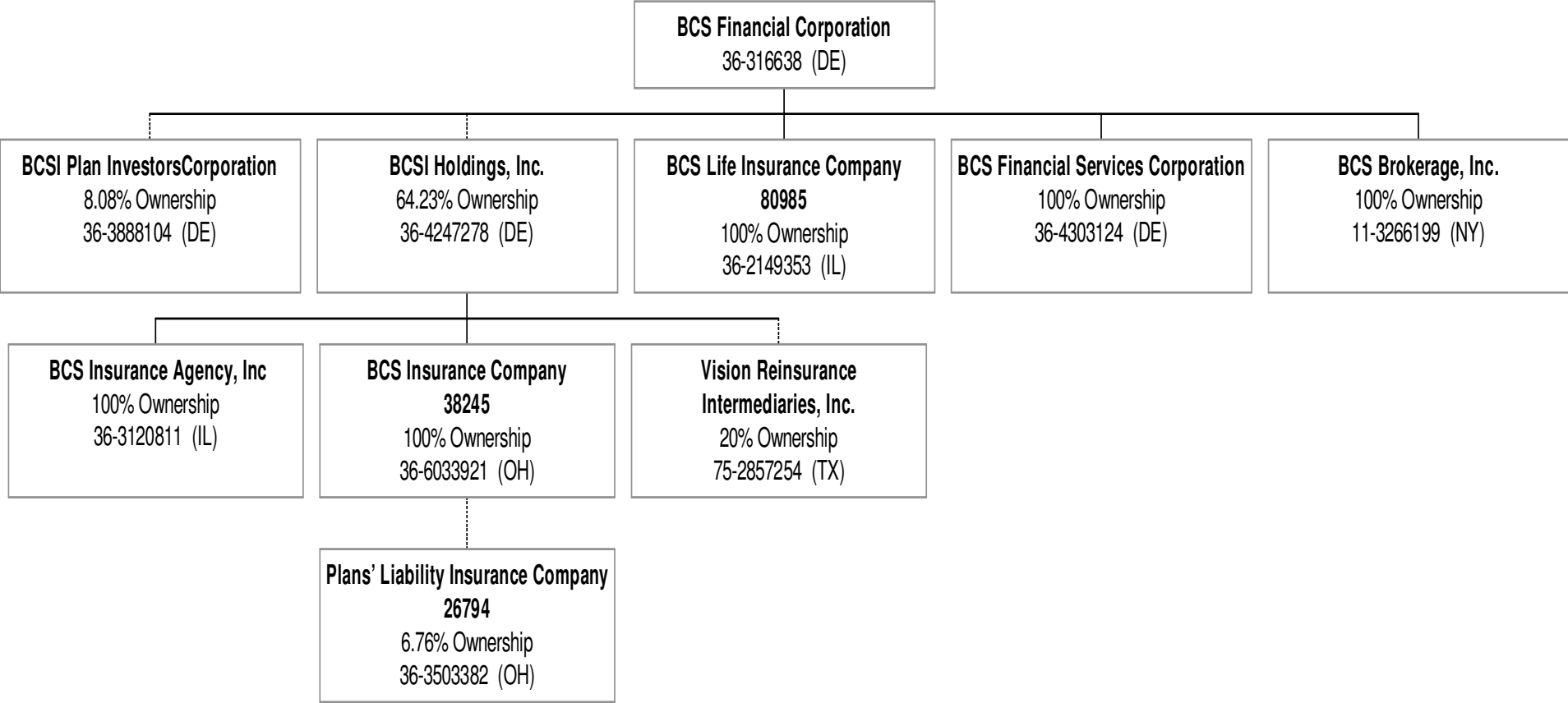
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories								
		1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
			2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
States, etc.								
1. Alabama	AL	Yes	1,240,979	1,271,731	493,418	792,378	3,751,493	2,589,049
2. Alaska	AK	Yes	47,856	11,727	37,455	44,897	28,138	150,194
3. Arizona	AZ	Yes	2,024,085	1,493,343	2,446,569	2,521,297	1,517,524	787,331
4. Arkansas	AR	Yes	1,412,565	1,447,410	369,697	281,543	663,240	603,304
5. California	CA	Yes	17,925,781	12,794,138	9,051,884	10,270,818	12,763,230	9,065,875
6. Colorado	CO	Yes	3,478,047	3,272,253	3,094,520	5,884,852	3,793,722	4,497,574
7. Connecticut	CT	Yes	791,714	808,163	804,277	942,687	1,031,454	833,700
8. Delaware	DE	Yes	95,938	166,672	93,569	334,949	152,250	236,456
9. District of Columbia	DC	Yes	431,965	172,891	191,807	1,314,090	1,467,502	1,196,626
10. Florida	FL	Yes	7,879,361	10,994,581	6,363,587	6,656,806	5,989,349	5,354,338
11. Georgia	GA	Yes	4,069,423	765,172	858,436	2,615,499	2,670,993	822,979
12. Hawaii	HI	Yes	810,181	624,700	151,890	176,252	742,426	565,511
13. Idaho	ID	Yes	612,691	637,517	648,696	357,337	674,318	432,508
14. Illinois	IL	Yes	4,098,167	2,541,710	3,917,522	3,408,947	2,896,603	3,718,492
15. Indiana	IN	Yes	1,632,500	1,443,725	1,342,732	1,766,062	1,306,347	527,255
16. Iowa	IA	Yes	1,488,353	1,035,937	516,117	1,300,789	799,544	403,208
17. Kansas	KS	Yes	657,685	598,273	163,813	855,331	330,099	235,612
18. Kentucky	KY	Yes	99,261	188,297	118,718	238,330	69,333	72,391
19. Louisiana	LA	Yes	977,363	1,083,966	701,416	3,211,086	1,716,359	1,296,715
20. Maine	ME	Yes	213,365	271,817	99,932	86,423	162,906	855,299
21. Maryland	MD	Yes	5,920,069	5,667,042	2,031,877	1,239,177	5,017,836	3,262,980
22. Massachusetts	MA	Yes	2,479,952	1,810,102	914,213	853,477	1,687,371	1,449,734
23. Michigan	MI	Yes	2,389,972	2,477,937	3,635,818	1,336,984	1,925,662	1,731,747
24. Minnesota	MN	Yes	1,445,888	1,486,366	1,108,184	1,507,058	734,369	1,330,602
25. Mississippi	MS	Yes	1,270,347	704,136	496,839	175,585	941,748	1,259,745
26. Missouri	MO	Yes	1,834,941	1,993,618	1,490,004	750,717	949,360	661,313
27. Montana	MT	Yes	1,517,934	1,284,887	2,733,012	889,506	1,027,943	420,081
28. Nebraska	NE	Yes	1,929,301	1,050,777	1,489,592	1,349,129	981,713	463,455
29. Nevada	NV	Yes	664,865	390,560	456,324	460,913	559,237	319,089
30. New Hampshire	NH	Yes	170,851	123,273	128,526	161,736	97,762	120,908
31. New Jersey	NJ	Yes	5,756,504	5,064,934	2,436,568	3,012,290	7,731,542	4,258,729
32. New Mexico	NM	Yes	277,867	817,110	180,722	503,015	961,023	513,015
33. New York	NY	Yes	9,759,172	8,482,167	5,349,333	4,807,572	5,467,385	3,169,560
34. North Carolina	NC	Yes	2,294,235	1,615,459	929,961	3,862,510	1,188,904	1,241,669
35. North Dakota	ND	Yes	341,756	728,711	16,186	15,697	795,216	431,201
36. Ohio	OH	Yes	3,418,069	3,617,187	1,725,870	1,260,473	2,542,662	2,511,368
37. Oklahoma	OK	Yes	1,765,729	1,172,534	1,382,598	929,557	1,242,788	396,543
38. Oregon	OR	Yes	2,257,030	1,951,140	1,109,085	1,210,946	1,923,539	1,481,972
39. Pennsylvania	PA	Yes	8,448,520	3,475,834	2,274,407	2,323,446	6,766,429	2,254,522
40. Rhode Island	RI	Yes	10,262,802	1,906,384	2,017,930	842,751	5,733,904	1,120,375
41. South Carolina	SC	Yes	2,399,067	1,524,545	3,857,961	782,079	1,342,693	960,033
42. South Dakota	SD	Yes	112,914	229,964	35,454	338,695	82,798	95,888
43. Tennessee	TN	Yes	687,326	1,052,128	364,546	875,668	2,960,327	329,085
44. Texas	TX	Yes	7,259,090	5,965,786	3,603,965	5,218,438	5,656,226	3,703,248
45. Utah	UT	Yes	2,047,397	1,354,267	2,017,899	716,852	1,143,479	433,802
46. Vermont	VT	Yes	1,111,071	515,116	483,474	51,965	470,509	228,007
47. Virginia	VA	Yes	1,707,979	1,734,265	779,523	957,395	1,084,716	769,176
48. Washington	WA	Yes	1,983,269	2,082,519	1,743,760	2,068,989	1,277,755	1,168,023
49. West Virginia	WV	Yes	373,239	367,523	37,731	146,417	331,280	222,584
50. Wisconsin	WI	Yes	3,310,794	2,712,513	1,566,253	4,452,273	2,785,770	2,065,178
51. Wyoming	WY	Yes	2,722,123	960,343	2,013,901	378,953	1,611,663	466,302
52. American Samoa	AS	No					0	
53. Guam	GU	No						
54. Puerto Rico	PR	Yes	59,899	55,050		8,301	154,336	163,112
55. U.S. Virgin Islands	VI	No						
56. Canada	CN	No						
57. Aggregate Other Aliens	OT	XXX						
58. Totals	(a) 52		137,967,252	105,998,200	79,877,571	86,548,937	109,704,775	73,247,463
DETAILS OF WRITE-INS								
5701.		XXX						
5702.		XXX						
5703.		XXX						
5798.	Summary of remaining write-ins for Line 57 from overflow page.	XXX						
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX						

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

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



PART 1 - LOSS EXPERIENCE

Lines of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire				
2.	Allied Lines				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril				
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	6,632,708	1,615,970	24.4	27.6
10.	Financial guaranty				
11.1	Medical malpractice - occurrence	0	0	0.0	
11.2	Medical malpractice - claims-made	1,175,481	158,562	13.5	22.3
12.	Earthquake				
13.	Group accident and health	94,878,801	87,437,630	92.2	74.9
14.	Credit accident and health				
15.	Other accident and health				
16.	Workers' compensation				
17.1	Other liability - occurrence	14,561,910	11,998,460	82.4	66.3
17.2	Other liability - claims-made	22,234,056	5,161,408	23.2	34.7
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	79,878	217,882	272.8	299.2
22.	Aircraft (all perils)				
23.	Fidelity	242,194	176,101	72.7	90.0
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business	18,046	70,575	391.1	138.7
34.	Totals	139,823,074	106,836,588	76.4	65.0
DETAILS OF WRITE-INS					
3301.	Service Contracts/Extended Warranties	18,046	70,575	391.1	138.7
3302.				
3303.				
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	18,046	70,575	391.1	138.7

PART 2 - DIRECT PREMIUMS WRITTEN

		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire			
2.	Allied Lines			
3.	Farmowners multiple peril			
4.	Homeowners multiple peril			
5.	Commercial multiple peril			
6.	Mortgage guaranty			
8.	Ocean marine			
9.	Inland marine	2,120,016	6,632,708	6,647,973
10.	Financial guaranty			
11.1	Medical malpractice - occurrence			
11.2	Medical malpractice - claims-made	1,565,717	1,565,717	1,863,554
12.	Earthquake			
13.	Group accident and health	32,381,548	93,402,898	70,586,231
14.	Credit accident and health			
15.	Other accident and health			
16.	Workers' compensation			
17.1	Other liability - occurrence	1,775,926	8,247,607	6,461,356
17.2	Other liability - claims-made	6,912,438	27,944,521	20,078,904
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	(565)	(3,063)	(5,297)
22.	Aircraft (all perils)			
23.	Fidelity	(8,657)	179,393	375,045
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	(38)	(2,529)	(9,566)
34.	Totals	44,746,385	137,967,252	105,998,200
DETAILS OF WRITE-INS				
3301.	Service Contracts/Extended Warranties	(38)	(2,529)	(9,566)
3302.			
3303.			
3398.	Summary of remaining write-ins for Line 33 from overflow page			
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	(38)	(2,529)	(9,566)

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE BCS Insurance Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	1,894	2,760	4,654	938	0	938	921	0	2,838	3,759	(35)	78	43
2. 2000	4,434	2,201	6,635	1,513	0	1,513	2,060	0	1,777	3,837	(861)	(424)	(1,285)
3. Subtotals 2000 + Prior	6,328	4,961	11,289	2,451		2,451	2,981		4,615	7,596	(896)	(346)	(1,242)
4. 2001	3,236	26,134	29,370	25,388	0	25,388	2,230	0	5,016	7,246	24,382	(21,118)	3,264
5. Subtotals 2001 + Prior	9,564	31,095	40,659	27,839		27,839	5,211		9,631	14,842	23,486	(21,464)	2,022
6. 2002	XXX	XXX	XXX	XXX	39,288	39,288	XXX	2,229	37,094	39,323	XXX	XXX	XXX
7. Totals	9,564	31,095	40,659	27,839	39,288	67,127	5,211	2,229	46,725	54,165	23,486	(21,464)	2,022
8. Prior Year-End's Surplus As Regards Policyholders	104,644										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. 245.6	2. (69.0)	3. 5.0
											Col. 13, Line 7 As a % of Col. 1 Line 8		
											4. 1.9		

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1.

Will the SVO Compliance Certification be filed with this statement?

.....Yes.....
2.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?

.....No.....
3.

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

.....Yes.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



STATEMENT AS OF SEPTEMBER 30, 2002 OF THE BCS Insurance Company

OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.
*ASSETS

2504. Miscellaneous Accounts Receivable.....	71,754		71,754	69,755
2597. Summary of remaining write-ins for Line 25 from Page 02	71,754		71,754	69,755

PQ004 Additional Aggregate Lines for Page 04 Line 14.
*UNINEX

1404. Allowance for Doubtful Accounts.....	(375,922)	0	(354,056)
1405. Miscellaneous Income.....	0	(688,245)	112,240
1406. Write-Offs.....	0	0	(3,891)
1407. Interest Expense.....		(137)	0
1497. Summary of remaining write-ins for Line 14 from Page 04	(375,922)	(688,382)	(245,707)

PQ005 Additional Aggregate Lines for Page 05 Line 07.4.
*CASH

07.404. Allowance for Doubtful Accounts.....	(375,922)	(354,056)
07.405. Miscellaneous Income.....		112,240
07.406. Write-Offs.....		(3,891)
07.497. Summary of remaining write-ins for Line 07.4 from Page 05	(375,922)	(245,707)

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE BCS Insurance Company

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)
US GOVERNMENT OBLIGATIONS - U.S.								
36210N-AH-2	GNMA #496908	07/01/2002	Salomon Brothers, Inc.		135,856	130,670	534	1
36212A-GX-7	GNMA #527714	07/01/2002	Salomon Brothers, Inc.		855,805	823,136	3,361	1
36212P-LP-5	GNMA #539534	07/01/2002	Salomon Brothers, Inc.		783,776	753,858	3,078	1
36213U-H4-5	GNMA #564651	07/01/2002	Salomon Brothers, Inc.		119,951	115,372	471	1
36225B-HF-8	GNMA #781130	07/01/2002	Salomon Brothers, Inc.		69,149	66,509	272	1
36225B-NR-5	GNMA #781300	07/01/2002	Salomon Brothers, Inc.		114,631	110,255	450	1
912828-AG-5	UNITED STATES TREASURY NOTES	08/01/2002	First Tennessee Bank		2,506,250	2,500,000	153	1
COUNTRY TOTAL - U.S.					4,585,418	4,499,801	8,319	XXX
0399999 - Total - Bonds - U.S. Government					4,585,418	4,499,801	8,319	XXX
SPECIAL REVENUE AND ASSESSMENTS - U.S.								
U.S. GOVERNMENT								
31359M-GH-0	FEDERAL NATL MTG ASSN	08/06/2002	Spear Leeds & Kellogg		788,354	700,000	14,428	1
31371K-R2-9	FNMA #254405	07/01/2002	Greenwich Capital Markets		1,612,026	1,610,768	3,758	1
31389N-XM-2	FNMA #630784	07/01/2002	Greenwich Capital Markets		196,364	196,211	458	1
31390D-SV-7	FNMA #643232	07/01/2002	Greenwich Capital Markets		214,186	214,018	499	1
31390E-JA-1	FNMA #643857	07/01/2002	Greenwich Capital Markets		259,586	259,383	605	1
31390F-MJ-5	FNMA #644861	07/01/2002	Greenwich Capital Markets		219,543	219,372	512	1
COUNTRY TOTAL - U.S.					3,290,059	3,199,752	20,261	XXX
3199999 - Total - Bonds - Special Revenue					3,290,059	3,199,752	20,261	XXX
PUBLIC UTILITIES - U.S.								
264399-DW-3	DUKE ENERGY CORP	07/25/2002	UBS Warburg Dillion Read		735,323	750,000	1,953	1
COUNTRY TOTAL - U.S.					735,323	750,000	1,953	XXX
3899999 - Total - Bonds - Public Utilities					735,323	750,000	1,953	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.								
001957-BC-2	AT&T CORP USD	08/13/2002	Exchange		498,265	500,000	0	2
02635P-RT-2	AMERICAN GENERAL FINANCE CORP	09/30/2002	Salomon Brothers, Inc.		795,416	800,000	0	1
054937-AD-9	BB&T CORPORATION	09/23/2002	VARIOUS		149,160	150,000	11	1
166754-AF-8	CHEVRON PHILLIPS CHEM CO	09/30/2002	Morgan Stanley & Co.		199,647	200,000	0	2
172967-AZ-4	CITIGROUP INC	09/10/2002	Chase Securities, Inc.		140,416	125,000	4,078	1
191219-BM-5	COCA COLA ENTERPRISES INC	09/04/2002	Deutsche Bank Securities		696,738	700,000	0	1
25179S-AC-4	DEVON FINANCING CORP	09/12/2002	B.A. Securities Inc.		137,303	125,000	3,987	2
449182-AN-4	HYUNDAI AUTO RECEIVABLES TR	09/18/2002	First Chicago Capital Mkt		499,953	500,000	0	1
459200-AZ-4	INTERNATIONAL BUSINESS MACHINES CORP	09/05/2002	Chase Securities, Inc.		743,625	750,000	0	1
585907-AL-2	MELLON BANK NA	09/19/2002	BNY Clearing Services LLC		412,897	350,000	667	1
61980A-AA-1	MOTIVA ENTERPRISES LLC	09/18/2002	Salomon Brothers, Inc.		119,623	120,000	0	1
635405-AL-7	NATIONAL CITY CORP	09/04/2002	Spear Leeds & Kellogg		790,478	750,000	4,552	1
COUNTRY TOTAL - U.S.					5,183,521	5,070,000	13,295	XXX
4599999 - Total - Bonds - Industrial, Misc.					5,183,521	5,070,000	13,295	XXX
6099997 - Total - Bonds - Part 3					13,794,320	13,519,553	43,827	XXX
6099999 - Total - Bonds					13,794,320	13,519,553	43,827	XXX
6599999 - Total - Preferred Stocks					0	XXX	0	XXX
7099999 - Total - Common Stocks					0	XXX	0	XXX
7199999 - Total - Preferred and Common Stocks					0	XXX	0	XXX
7299999 - Totals					13,794,320	XXX	43,827	XXX

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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE BCS Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
US GOVERNMENT OBLIGATIONS - U.S.																
36203A-LC-8	GNMA #343323	09/16/2002	PRINCIPAL RECEIPT		7,236	7,236	7,453	7,236	(217)	0	0	0	0	125		1
36203F-QU-2	GNMA #347967	09/16/2002	PRINCIPAL RECEIPT		28,197	28,197	28,796	28,197	(691)	0	0	0	0	2,455		1
36203F-V9-3	GNMA #348140	09/16/2002	PRINCIPAL RECEIPT		850	850	876	850	(25)	0	0	0	0	14		1
36203S-XH-5	GNMA #358080	09/16/2002	PRINCIPAL RECEIPT		12,854	12,854	13,127	12,854	(264)	0	0	0	0	882		1
36204T-YD-0	GNMA #379708	09/16/2002	PRINCIPAL RECEIPT		168,962	168,962	173,398	168,962	(4,435)	0	0	0	0	7,511		1
36204T-YJ-7	GNMA #379713	09/16/2002	PRINCIPAL RECEIPT		92,689	92,689	95,122	92,689	(2,433)	0	0	0	0	6,156		1
36206X-DR-1	GNMA #424112	09/16/2002	PRINCIPAL RECEIPT		168,657	168,657	173,704	168,657	(5,047)	0	0	0	0	2,142		1
36207V-V3-7	GNMA #443534	09/16/2002	PRINCIPAL RECEIPT		3,933	3,933	4,037	3,933	(103)	0	0	0	0	312		1
36208D-N9-2	GNMA #447816	09/16/2002	PRINCIPAL RECEIPT		9,326	9,326	9,571	9,326	(245)	0	0	0	0	345		1
36208G-A3-2	GNMA #450126	09/16/2002	PRINCIPAL RECEIPT		4,171	4,171	4,281	4,171	(110)	0	0	0	0	444		1
36208J-DJ-8	GNMA #452005	09/16/2002	PRINCIPAL RECEIPT		701	701	719	701	(18)	0	0	0	0	36		1
36208J-VS-8	GNMA #452525	09/16/2002	PRINCIPAL RECEIPT		65,279	65,279	66,992	65,279	(1,714)	0	0	0	0	3,865		1
36208J-XM-9	GNMA #452584	09/16/2002	PRINCIPAL RECEIPT		32,438	32,438	33,290	32,438	(852)	0	0	0	0	1,609		1
36208Q-BJ-4	GNMA #457341	09/16/2002	PRINCIPAL RECEIPT		4,667	4,667	4,789	4,667	(123)	0	0	0	0	144		1
36208V-WB-7	GNMA #462442	09/16/2002	PRINCIPAL RECEIPT		5,533	5,533	5,678	5,533	(145)	0	0	0	0	323		1
36209F-6F-1	GNMA #470770	09/16/2002	PRINCIPAL RECEIPT		16,840	16,840	17,208	16,840	(355)	0	0	0	0	3,117		1
36209H-SJ-5	GNMA #472221	09/16/2002	PRINCIPAL RECEIPT		41	41	42	41	(1)	0	0	0	0	162		1
36209R-2T-9	GNMA #479686	09/16/2002	PRINCIPAL RECEIPT		26,605	26,605	27,382	26,605	(779)	0	0	0	0	2,542		1
36209X-S4-3	GNMA #484839	09/16/2002	PRINCIPAL RECEIPT		143,339	143,339	145,825	143,339	(2,557)	0	0	0	0	18,609		1
36210A-5M-5	GNMA #486952	09/16/2002	PRINCIPAL RECEIPT		494	494	513	494	(20)	0	0	0	0	29		1
36210M-M7-3	GNMA #496382	09/16/2002	PRINCIPAL RECEIPT		87	87	89	87	(2)	0	0	0	0	935		1
36210N-AH-2	GNMA #496908	09/16/2002	PRINCIPAL RECEIPT		17,551	17,551	18,248	17,551	(697)	0	0	0	0	136		1
36210Q-XP-2	GNMA #499386	09/16/2002	PRINCIPAL RECEIPT		7,168	7,168	7,340	7,168	(182)	0	0	0	0	503		1
36210U-UW-1	GNMA #502897	09/16/2002	PRINCIPAL RECEIPT		8,122	8,122	8,300	8,122	(163)	0	0	0	0	1,513		1
36210Y-DC-6	GNMA #505999	09/16/2002	PRINCIPAL RECEIPT		461	461	472	461	(11)	0	0	0	0	102		1
36211B-2E-3	GNMA #508473	09/16/2002	PRINCIPAL RECEIPT		26,375	26,375	27,421	26,375	(1,047)	0	0	0	0	1,751		1
36211C-2Z-4	GNMA #509392	09/16/2002	PRINCIPAL RECEIPT		38,001	38,001	38,916	38,001	(855)	0	0	0	0	3,863		1
36211D-UH-1	GNMA #510084	09/16/2002	PRINCIPAL RECEIPT		89,836	89,836	91,997	89,836	(2,173)	0	0	0	0	8,236		1
36211J-JH-1	GNMA #514264	09/16/2002	PRINCIPAL RECEIPT		2,048	2,048	2,097	2,048	(41)	0	0	0	0	198		1
36211L-MC-3	GNMA #516155	09/16/2002	PRINCIPAL RECEIPT		46,397	46,397	47,514	46,397	(1,013)	0	0	0	0	7,186		1
36211M-UW-8	GNMA #517297	09/16/2002	PRINCIPAL RECEIPT		25,864	25,864	26,430	25,864	(519)	0	0	0	0	3,567		1
36211U-HD-7	GNMA #523228	09/16/2002	PRINCIPAL RECEIPT		39,063	39,063	40,204	39,063	(1,141)	0	0	0	0	3,947		1
36211X-TN-6	GNMA #526257	09/16/2002	PRINCIPAL RECEIPT		8,922	8,922	9,250	8,922	(375)	0	0	0	0	2,003		1
36212A-GX-7	GNMA #527714	09/16/2002	PRINCIPAL RECEIPT		1,349	1,349	1,403	1,349	(54)	0	0	0	0	12		1
36212K-DS-9	GNMA #535713	09/16/2002	PRINCIPAL RECEIPT		14,407	14,407	14,979	14,407	(572)	0	0	0	0	1,281		1
36212M-U5-6	GNMA #538004	09/16/2002	PRINCIPAL RECEIPT		32,179	32,179	32,883	32,179	(704)	0	0	0	0	3,667		1
36212P-LP-5	GNMA #539534	09/16/2002	PRINCIPAL RECEIPT		1,381	1,381	1,436	1,381	(55)	0	0	0	0	12		1
36212P-SK-9	GNMA #539722	09/16/2002	PRINCIPAL RECEIPT		18,734	18,734	19,144	18,734	(531)	0	0	0	0	2,761		1
36213U-H4-5	GNMA #564651	09/16/2002	PRINCIPAL RECEIPT		16,466	16,466	17,119	16,466	(653)	0	0	0	0	141		1
36213Y-SY-9	GNMA #568535	09/16/2002	PRINCIPAL RECEIPT		69,772	69,772	72,541	69,772	(2,769)	0	0	0	0	5,466		1
36224S-WD-0	GNMA #337344	09/16/2002	PRINCIPAL RECEIPT		32,153	32,153	32,836	32,153	(644)	0	0	0	0	2,119		1
36224Y-XP-9	GNMA #342786	09/16/2002	PRINCIPAL RECEIPT		14,335	14,335	14,640	14,335	(280)	0	0	0	0	1,600		1
36225B-HF-8	GNMA #781130	09/16/2002	PRINCIPAL RECEIPT		5,216	5,216	5,423	5,216	(207)	0	0	0	0	47		1
36225B-NR-5	GNMA #0781300	09/16/2002	PRINCIPAL RECEIPT		9,830	9,830	10,220	9,830	(390)	0	0	0	0	90		1
912810-DW-5	UNITED STATES TREASURY BONDS	08/02/2002	First Tennessee Bank		551,109	450,000	401,344	413,853	815	0	0	137,256	137,256	23,582		1
912827-3J-9	UNITED STATES TREASURY NOTES	09/30/2002	MATURITY		925,000	925,000	931,057	925,000	(1,503)	0	0	0	0	54,344		1
912827-6S-5	UNITED STATES TREASURY NOTES	08/15/2002	MATURITY		2,500,000	2,500,000	2,553,753	2,500,000	(8,270)	0	0	0	0	159,375		1
912827-N8-1	UNITED STATES TREASURY NOTES	08/02/2002	First Tennessee Bank		1,061,250	1,000,000	1,065,000	1,020,951	(7,639)	0	0	40,299	40,299	57,127		1
912827-U8-3	UNITED STATES TREASURY NOTES	08/02/2002	First Tennessee Bank		1,170,422	1,050,000	1,125,551	1,106,643	(10,082)	0	0	63,779	63,779	66,365		1
912827-X8-0	UNITED STATES TREASURY NOTES	07/30/2002	First Tennessee Bank		929,930	825,000	893,578	879,247	(7,393)	0	0	50,682	50,682	40,227		1
COUNTRY TOTAL - U.S.					8,456,239	8,068,528	8,323,985	8,164,223	(69,279)	0	0	292,016	292,016	502,976	XXX	XXX
0399999 - Bonds - U.S. Governments					8,456,239	8,068,528	8,323,985	8,164,223	(69,279)	0	0	292,016	292,016	502,976	XXX	XXX
SPECIAL REVENUE AND ASSESSMENTS - U.S. U.S. GOVERNMENT																
31292H-FI-6	FHLMC #C01078	09/16/2002	PRINCIPAL RECEIPT		37,871	37,871	38,149	37,871	(384)	0	0	0	0	3,543		1
31298F-6A-5	FHLMC #C47165	09/16/2002	PRINCIPAL RECEIPT		13,512	13,512	13,612	13,512	(87)	0	0	0	0	1,978		1
31298G-XD-7	FHLMC #C47876	09/16/2002	PRINCIPAL RECEIPT		11,167	11,167	11,249	11,167	(107)	0	0	0	0	1,109		1
31298G-Y4-6	FHLMC #C47931	09/16/2002	PRINCIPAL RECEIPT		60,014	60,014	60,455	60,014	(539)	0	0	0	0	4,345		1
31371F-K3-5	FNMA #250614	09/25/2002	PRINCIPAL RECEIPT		11,475	11,475	11,344	11,475	65	0	0	0	0	1,006		1

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE BCS Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
31371J-R0-9	FNMA #253495	09/25/2002	PRINCIPAL RECEIPT		113,506	113,506	110,455	113,506	2,391	0	0	0	0	8,432		1
31371K-R2-9	FNMA #254405	09/25/2002	PRINCIPAL RECEIPT		10,167	10,167	10,175	10,167	(8)	0	0	0	0	92		1
31375L-AJ-1	FNMA #338425	09/25/2002	PRINCIPAL RECEIPT		12,790	12,790	11,965	12,790	165	0	0	0	0	1,009		1
31375U-5P-6	FNMA #345654	09/25/2002	PRINCIPAL RECEIPT		12,023	12,023	11,540	12,023	114	0	0	0	0	1,721		1
31377R-FT-2	FNMA #384578	09/25/2002	PRINCIPAL RECEIPT		693	693	697	693	(4)	0	0	0	0	32		1
31378R-YU-7	FNMA #406723	09/25/2002	PRINCIPAL RECEIPT		59,087	59,087	59,503	59,087	(14)	0	0	0	0	5,233		1
31380Y-A9-1	FNMA #453732	09/25/2002	PRINCIPAL RECEIPT		13,317	13,317	13,575	13,317	(103)	0	0	0	0	1,063		1
31383V-JS-3	FNMA #514273	09/25/2002	PRINCIPAL RECEIPT		64,635	64,635	65,726	64,635	(1,266)	0	0	0	0	4,815		1
31384P-S6-3	FNMA #529841	09/25/2002	PRINCIPAL RECEIPT		45,071	45,071	46,050	45,071	(895)	0	0	0	0	6,993		1
31384W-JN-1	FNMA #535869	09/25/2002	PRINCIPAL RECEIPT		968	968	962	968	5	0	0	0	0	75		1
31385H-G6-2	FNMA #545471	09/25/2002	PRINCIPAL RECEIPT		706	706	706	706	(1)	0	0	0	0	28		1
31385H-W6-5	FNMA #545269	09/25/2002	PRINCIPAL RECEIPT		722	722	721	722	0	0	0	0	0	44		1
31385H-WW-8	FNMA #545261	09/25/2002	PRINCIPAL RECEIPT		777	777	775	777	2	0	0	0	0	35		1
31386Q-F4-8	FNMA #569987	09/25/2002	PRINCIPAL RECEIPT		48,637	48,637	49,694	48,637	(1,116)	0	0	0	0	9,155		1
31388W-W9-3	FNMA #617272	09/25/2002	PRINCIPAL RECEIPT		402,440	402,440	405,835	402,440	(3,396)	0	0	0	0	16,678		1
31389N-XM-2	FNMA #630784	09/25/2002	PRINCIPAL RECEIPT		1,172	1,172	1,173	1,172	(1)	0	0	0	0	11		1
31389R-UC-9	FNMA #633383	09/25/2002	PRINCIPAL RECEIPT		25,866	25,866	25,696	25,866	170	0	0	0	0	235		1
31390D-SV-7	FNMA #643232	09/25/2002	PRINCIPAL RECEIPT		14,563	14,563	14,574	14,563	(11)	0	0	0	0	74		1
31390E-JA-1	FNMA #643857	09/25/2002	PRINCIPAL RECEIPT		2,852	2,852	2,854	2,852	(2)	0	0	0	0	24		1
31390F-MJ-5	FNMA #644861	09/25/2002	PRINCIPAL RECEIPT		463	463	463	463	0	0	0	0	0	4		1
COUNTRY TOTAL - U.S.					964,495	964,495	967,949	964,495	(5,021)	0	0	0	0	67,733	XXX	XXX
3199999 - Bonds - Special Revenues					964,495	964,495	967,949	964,495	(5,021)	0	0	0	0	67,733	XXX	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.					964,495	964,495	967,949	964,495	(5,021)	0	0	0	0	67,733	XXX	XXX
001957-AZ-2	AT&T CORP USD SR NT	08/13/2002	Exchange		498,265	500,000	498,265	498,355	75	0	0	(90)	(90)	17,642		2
06423E-NM-3	BANK ONE NA ILLINOIS	09/19/2002	Merrill Lynch, Pierce		378,172	350,000	348,114	348,279	165	0	0	29,893	29,893	9,518		1
166754-AD-3	CHEVRON PHILLIPS CHEM CO	09/30/2002	Barclays Capital Fixed		199,647	200,000	199,647	199,665	18	0	0	(18)	(18)	0		2
205363-AE-4	COMPUTER SCIENCES CORP	09/12/2002	Bear, Stearns & Co.		68,426	60,000	59,557	59,597	22	0	0	8,830	8,830	3,343		1
36185N-JC-5	GMAC MORTGAGE CORP LOAN TRUST	09/25/2002	PRINCIPAL RECEIPT		3,644	3,644	3,589	3,644	53	0	0	0	0	317		1
441812-GK-4	HOUSEHOLD FINANCE CORP	08/27/2002	Chase Manhattan		745,507	700,000	758,492	747,084	(5,847)	0	0	(1,577)	(1,577)	54,972		1
524908-DD-9	LEHMAN BROTHERS HOLDINGS INC.	08/27/2002	Spear Leeds & Kellogg		797,333	750,000	778,035	776,472	(1,563)	0	0	20,860	20,860	13,672		1
552845-AF-6	MGIC INVT CORP NT DTD	09/25/2002	B.A. Securities Inc.		105,781	100,000	99,996	99,996	0	0	0	5,785	5,785	3,200		1
76110F-P5-6	RESIDENTIAL ACCREDIT LOANS INC.	09/25/2002	PRINCIPAL RECEIPT		2,950	2,950	2,927	2,950	23	0	0	0	0	315		1
867914-AH-6	SUNTRUST BANKS INC.	08/27/2002	Spear Leeds & Kellogg		793,268	750,000	736,916	737,281	158	0	0	55,987	55,987	46,875	1PE	
873169-AJ-5	TXU EASTERN FUNDING COMPANY	08/13/2002	First Albany Corporation		156,150	180,000	174,683	175,399	320	0	0	(19,249)	(19,249)	9,146		2
91529Y-AC-0	UNIMPROVIDENT CORP.	09/16/2002	Salomon Brothers, Inc.		57,625	55,000	54,744	54,772	13	0	0	2,853	2,853	4,403		2
939335-AD-7	WASHINGTON MUTUAL MTG SECS CORP	09/25/2002	PRINCIPAL RECEIPT		327,869	327,869	327,869	327,869	0	0	0	0	0	17,206		1
94976J-AG-6	WELLS FARGO MORTGAGE BACKED SEC	09/25/2002	PRINCIPAL RECEIPT		12,353	12,353	12,361	12,353	(5)	0	0	0	0	649		1
COUNTRY TOTAL - U.S.					4,146,990	3,991,817	4,055,195	4,043,717	(6,567)	0	0	103,273	103,273	181,258	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous					4,146,990	3,991,817	4,055,195	4,043,717	(6,567)	0	0	103,273	103,273	181,258	XXX	XXX
6099997 - Bonds - Part 4					13,567,724	13,024,839	13,347,129	13,172,434	(80,868)	0	0	395,289	395,289	751,968	XXX	XXX
6099999 - Total - Bonds					13,567,724	13,024,839	13,347,129	13,172,434	(80,868)	0	0	395,289	395,289	751,968	XXX	XXX
6599999 - Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0	XXX
7099999 - Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0	XXX
7199999 - Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0	XXX
7299999 Totals					13,567,724	XXX	13,347,129	13,172,434	(80,868)	0	0	395,289	395,289	751,968	0	XXX

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

Schedule DB - Part A - Section 1
NONE

Schedule DB - Part B - Section 1
NONE

Schedule DB - Part C - Section 1
NONE

Schedule DB - Part D - Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	Book Balance at End of Each Month During Current Quarter			8
				5	6	7	
Depository	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Bank One.....Chicago, Illinois.....	0.000	0	0	0	0	0	
American National.....Chicago, Illinois.....	0.000	0	0	0	0	583,276	
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX						XXX
0199999 Totals - Open Depositories	XXX	0	0	0	0	583,276	XXX
0399999 Total Cash on Deposit	XXX	0	0	0	0	583,276	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	0	0	0	XXX
0599999 Total Cash	XXX	0	0	0	0	583,276	XXX



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE BCS Insurance Company

Designate the type of health care providers
reported on this page
Physicians

SUPPLEMENT “A” TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

1 States, Etc.		2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
				4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL								
2. Alaska	AK								
3. Arizona	AZ								
4. Arkansas	AR								
5. California	CA								
6. Colorado	CO								
7. Connecticut	CT								
8. Delaware	DE								
9. District of Columbia	DC								
10. Florida	FL								
11. Georgia	GA								
12. Hawaii	HI								
13. Idaho	ID								
14. Illinois	IL								
15. Indiana	IN								
16. Iowa	IA								
17. Kansas	KS								
18. Kentucky	KY								
19. Louisiana	LA								
20. Maine	ME								
21. Maryland	MD								
22. Massachusetts	MA								
23. Michigan	MI								
24. Minnesota	MN								
25. Mississippi	MS								
26. Missouri	MO								
27. Montana	MT								
28. Nebraska	NE								
29. Nevada	NV								
30. New Hampshire	NH								
31. New Jersey	NJ								
32. New Mexico	NM								
33. New York	NY								
34. North Carolina	NC								
35. North Dakota	ND								
36. Ohio	OH								
37. Oklahoma	OK								
38. Oregon	OR								
39. Pennsylvania	PA								
40. Rhode Island	RI								
41. South Carolina	SC								
42. South Dakota	SD								
43. Tennessee	TN								
44. Texas	TX								
45. Utah	UT								
46. Vermont	VT								
47. Virginia	VA								
48. Washington	WA								
49. West Virginia	WV								
50. Wisconsin	WI								
51. Wyoming	WY								
52. American Samoa	AS								
53. Guam	GU								
54. Puerto Rico	PR								
55. U.S. Virgin Islands	VI								
56. Canada	CN								
57. Aggregate Other Aliens	OT								
58. Totals									
DETAILS OF WRITE-INS									
5701.									
5702.									
5703.									
5798.	Summary of remaining write-ins for Line 57 from overflow page								
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE BCS Insurance Company

Designate the type of health care providers
reported on this page
Hospitals

SUPPLEMENT “A” TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

1 States, Etc.		2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
				4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL								
2. Alaska	AK								
3. Arizona	AZ								
4. Arkansas	AR								
5. California	CA								
6. Colorado	CO								
7. Connecticut	CT								
8. Delaware	DE								
9. District of Columbia	DC								
10. Florida	FL								
11. Georgia	GA								
12. Hawaii	HI								
13. Idaho	ID								
14. Illinois	IL								
15. Indiana	IN								
16. Iowa	IA								
17. Kansas	KS								
18. Kentucky	KY								
19. Louisiana	LA								
20. Maine	ME								
21. Maryland	MD								
22. Massachusetts	MA								
23. Michigan	MI								
24. Minnesota	MN								
25. Mississippi	MS								
26. Missouri	MO								
27. Montana	MT								
28. Nebraska	NE								
29. Nevada	NV								
30. New Hampshire	NH								
31. New Jersey	NJ								
32. New Mexico	NM								
33. New York	NY								
34. North Carolina	NC								
35. North Dakota	ND								
36. Ohio	OH								
37. Oklahoma	OK								
38. Oregon	OR								
39. Pennsylvania	PA								
40. Rhode Island	RI								
41. South Carolina	SC								
42. South Dakota	SD								
43. Tennessee	TN								
44. Texas	TX								
45. Utah	UT								
46. Vermont	VT								
47. Virginia	VA								
48. Washington	WA								
49. West Virginia	WV								
50. Wisconsin	WI								
51. Wyoming	WY								
52. American Samoa	AS								
53. Guam	GU								
54. Puerto Rico	PR								
55. U.S. Virgin Islands	VI								
56. Canada	CN								
57. Aggregate Other Aliens	OT								
58. Totals									
DETAILS OF WRITE-INS									
5701.									
5702.									
5703.									
5798.	Summary of remaining write-ins for Line 57 from overflow page								
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE BCS Insurance Company

Designate the type of health care providers reported on this page
Other Health Care Professionals

SUPPLEMENT “A” TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

1 States, Etc.		2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
				4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL								
2. Alaska	AK								
3. Arizona	AZ								
4. Arkansas	AR								
5. California	CA								
6. Colorado	CO								
7. Connecticut	CT								
8. Delaware	DE								
9. District of Columbia	DC								
10. Florida	FL								
11. Georgia	GA								
12. Hawaii	HI								
13. Idaho	ID								
14. Illinois	IL								
15. Indiana	IN								
16. Iowa	IA								
17. Kansas	KS								
18. Kentucky	KY								
19. Louisiana	LA								
20. Maine	ME								
21. Maryland	MD								
22. Massachusetts	MA								
23. Michigan	MI								
24. Minnesota	MN								
25. Mississippi	MS								
26. Missouri	MO								
27. Montana	MT								
28. Nebraska	NE								
29. Nevada	NV								
30. New Hampshire	NH								
31. New Jersey	NJ								
32. New Mexico	NM								
33. New York	NY								
34. North Carolina	NC								
35. North Dakota	ND								
36. Ohio	OH								
37. Oklahoma	OK								
38. Oregon	OR								
39. Pennsylvania	PA								
40. Rhode Island	RI								
41. South Carolina	SC								
42. South Dakota	SD								
43. Tennessee	TN								
44. Texas	TX								
45. Utah	UT								
46. Vermont	VT								
47. Virginia	VA								
48. Washington	WA								
49. West Virginia	WV								
50. Wisconsin	WI								
51. Wyoming	WY								
52. American Samoa	AS								
53. Guam	GU								
54. Puerto Rico	PR								
55. U.S. Virgin Islands	VI								
56. Canada	CN								
57. Aggregate Other Aliens	OT								
58. Totals									
DETAILS OF WRITE-INS									
5701.									
5702.									
5703.									
5798.	Summary of remaining write-ins for Line 57 from overflow page								
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE BCS Insurance Company

Designate the type of health care providers
reported on this page
Other Health Care Facilities

SUPPLEMENT “A” TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals								
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE BCS Insurance Company

Designate the type of health care providers
reported on this page
Medical Malpractice Policies

SUPPLEMENT “A” TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

1 States, Etc.		2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
				4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL								
2. Alaska	AK								
3. Arizona	AZ								
4. Arkansas	AR								
5. California	CA								
6. Colorado	CO								
7. Connecticut	CT								
8. Delaware	DE								
9. District of Columbia	DC								
10. Florida	FL								
11. Georgia	GA								
12. Hawaii	HI								
13. Idaho	ID								
14. Illinois	IL								
15. Indiana	IN								
16. Iowa	IA								
17. Kansas	KS								
18. Kentucky	KY								
19. Louisiana	LA								
20. Maine	ME								
21. Maryland	MD	1,565,717	1,175,481			91,908	966,988	8	710,783
22. Massachusetts	MA			71,988	1	71,988	150,000	3	
23. Michigan	MI								
24. Minnesota	MN								
25. Mississippi	MS								
26. Missouri	MO								
27. Montana	MT					(5,334)			
28. Nebraska	NE								
29. Nevada	NV								
30. New Hampshire	NH								
31. New Jersey	NJ								
32. New Mexico	NM								
33. New York	NY								
34. North Carolina	NC								
35. North Dakota	ND								
36. Ohio	OH								
37. Oklahoma	OK								
38. Oregon	OR								
39. Pennsylvania	PA								
40. Rhode Island	RI								
41. South Carolina	SC								
42. South Dakota	SD								
43. Tennessee	TN								
44. Texas	TX								
45. Utah	UT								
46. Vermont	VT								
47. Virginia	VA								
48. Washington	WA								
49. West Virginia	WV								
50. Wisconsin	WI								
51. Wyoming	WY								
52. American Samoa	AS								
53. Guam	GU								
54. Puerto Rico	PR								
55. U.S. Virgin Islands	VI								
56. Canada	CN								
57. Aggregate Other Aliens	OT								
58. Totals		1,565,717	1,175,481	71,988	1	158,562	1,116,988	11	710,783
DETAILS OF WRITE-INS									
5701.									
5702.									
5703.									
5798.	Summary of remaining write-ins for Line 57 from overflow page								
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								