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QUARTERLY STATEMENT

As of September 30, 2002

of the Condition and Affairs of the

CONTINENTAL HERITAGE INSURANCE COMPANY

NAIC Group Code..... 959, 959 (Current Period) (Prior Period)
NAIC Company Code..... 39551
Employer's ID Number..... 87-0363183

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

Country of Domicile US

Incorporated..... March 11, 1980
Commenced Business..... May 12, 1980

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	PO 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 EXCHANGE DRIVE ….. COLUMBUS ..... OH ..... 43231 *(Street and Number) (City or Town, State and Zip Code)*	614-895-2000 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... JOHN ANTHONY MARAZZA
Treasurer ..... GLENN DAVID SOUTHWICK
Secretary ..... JOHN ANTHONY MARAZZA

VICE PRESIDENTS

CHRISTOPHER JOHN TIMM	GARY MICHAEL WILLIAMS	BRADLEY MICHAEL WILLIAMS	CYRIL ELMO PARISH
DAVID GERVERS	TIMOTHY CLAY ELLIS	TIMOTHY ALLAN GORDON	CHARLES DEL HAMM JR
GREG DAVID EWALD #	STEVEN ROBERT YOUNG #		

DIRECTORS OR TRUSTEES

ROSWELL PAINE ELLIS	JOHN ANTHONY MARAZZA	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)
JOHN ANTHONY MARAZZA	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	7,524,726		7,524,726	7,410,639
2. Stocks:				
2.1 Preferred stocks			0	
2.2 Common stocks			0	
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 $..........0 encumbrances)			0	
5. Cash ($.....1,715,798) and short-term investments ($.....438,576)	2,154,374		2,154,374	1,844,846
6. Other invested assets			0	
7. Receivable for securities			0	
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	9,679,100	0	9,679,100	9,255,485
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	(2,360)		(2,360)	147,547
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)			0	
10.3 Accrued retrospective premiums			0	
11. Funds held by or deposited with reinsured companies			0	
12. Bills receivable, taken for premiums			0	
13. Amounts receivable under high deductible policies			0	
14. Reinsurance recoverables on loss and loss adjustment expense payments	5,486		5,486	390,662
15. Federal and foreign income tax recoverable and interest thereon (including $.....258,976 net deferred tax asset)	205,976	125,072	80,904	31,817
16. Guaranty funds receivable or on deposit			0	
17. Electronic data processing equipment and software			0	
18. Interest, dividends and real estate income due and accrued	127,092		127,092	92,427
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	313,300		313,300	217,109
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			0	
25. Aggregate write-ins for other than invested assets	0	0	0	980
26. Total assets excluding protected cell assets (Lines 9 through 25)	10,328,594	125,072	10,203,522	10,136,027
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	10,328,594	125,072	10,203,522	10,136,027

DETAILS OF WRITE-INS

	1	2	3	4
0801.			0	
0802.			0	
0803.			0	
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Miscellaneous Receivable			0	980
2502.			0	
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)	0	0	0	980

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $.....585,136)	2,080,957	2,114,081
2.	Reinsurance payable on paid losses and loss adjustment expenses	146,012	320,621
3.	Loss adjustment expenses	554,965	489,711
4.	Commissions payable, contingent commissions and other similar charges	231,000	
5.	Other expenses (excluding taxes, licenses and fees)	10,196	2,712
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	22,347	82,194
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 $.....1,625,854 and including warranty reserves of $..........0)	1,644,594	988,531
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)		
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		259,651
20.	Payable for securities		
21.	Liability for amounts held under uninsured accident and health plans		
22.	Capital notes $..... and interest thereon $		
23.	Aggregate write-ins for liabilities	(116,977)	(148,625)
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	4,573,094	4,108,876
25.	Protected cell liabilities		
26.	Total liabilities (Lines 24 and 25)	4,573,094	4,108,876
27.	Aggregate write-ins for special surplus funds	138,600	138,600
28.	Common capital stock	1,552,502	1,552,502
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	2,347,500	2,347,500
33.	Unassigned funds (surplus)	1,591,826	1,988,549
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)	5,630,428	6,027,151
36.	TOTALS	10,203,522	10,136,027

DETAILS OF WRITE-INS

2301.	Line 15 from 2000 Annual Statement		
2302.	Retroactive Reinsurance Reserves Ceded	(1,123,251)	(1,185,000)
2303.	Premium Deficiency Reserve	3,500	17,500
2398.	Summary of remaining write-ins for Line 23 from overflow page	1,002,774	1,018,875
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	(116,977)	(148,625)
2701.	Special Surplus from Retroactive Reinsurance	138,600	138,600
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)	138,600	138,600
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 $.....12,963,334)	11,658,944	5,228,378	7,271,284
1.2 Assumed (written $.....3,976,811)	3,280,695	2,018,528	2,774,778
1.3 Ceded (written $.....12,964,993)	11,620,550	5,228,378	7,271,284
1.4 Net (written $.....3,975,152)	3,319,089	2,018,528	2,774,778
DEDUCTIONS:			
2. Losses incurred (current accident year $.....832,145):			
2.1 Direct	(302,969)	59,257	63,190
2.2 Assumed	841,890	721,072	1,081,500
2.3 Ceded	(239,203)	62,230	63,590
2.4 Net	778,124	718,099	1,081,100
3. Loss expenses incurred	509,975	245,143	441,442
4. Other underwriting expenses incurred	2,142,763	1,185,408	1,399,054
5. Aggregate write-ins for underwriting deductions	(14,000)	0	17,500
6. Total underwriting deductions (Lines 2 through 5)	3,416,862	2,148,650	2,939,096
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(97,773)	(130,122)	(164,318)
INVESTMENT INCOME			
9. Net investment income earned	306,162	378,740	455,967
10. Net realized capital gains (losses)	38,525	(12)	(187)
11. Net investment gain (loss) (Lines 9 + 10)	344,687	378,728	455,780
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....130,263)	(130,263)	(1,195)	2,537
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	0	0	211,303
15. Total other income (Lines 12 through 14)	(130,263)	(1,195)	213,840
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	116,651	247,411	505,302
17. Dividends to policyholders			
18. Net income after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	116,651	247,411	505,302
19. Federal and foreign income taxes incurred	87,000	101,000	192,000
20. Net income (Line 18 minus Line 19) (to Line 22)	29,651	146,411	313,302
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 previous year	6,027,151	5,468,225	5,468,225
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	29,651	146,411	313,302
23. Net unrealized capital gains or losses			
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income taxes	46,976	13,000	187,000
26. Change in nonadmitted assets	126,650	(6,443)	(99,376)
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		158,000	158,000
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			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders	(600,000)		
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)	(396,723)	310,968	558,926
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	5,630,428	5,779,193	6,027,151

DETAILS OF WRITE-INS

0501. Premium Deficiency Reserve	(14,000)		17,500
0502. Premium Deficiency Reserve			
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)	(14,000)	0	17,500
1401. Miscellaneous Income			1,303
1402. Retroactive Reinsurance Gain			210,000
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	0	0	211,303
3601. Lines 23 and 29 from 2000 Annual Statement			
3602.			
3603.			
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	4,253,781	2,354,240
2.	Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,045,402	1,562,588
3.	Underwriting expenses paid	1,964,126	1,463,217
4.	Other underwriting income (expenses)	14,000	(17,500)
5.	Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	1,258,253	(689,065)
6.	Net investment income	289,013	476,116
7.	Other income (expenses):		
	7.1 Agents' balances charged off	(130,263)	2,537
	7.2 Net funds held under reinsurance treaties		
	7.3 Net amount withheld or retained for account of others		
	7.4 Aggregate write-ins for miscellaneous items	0	62,680
	7.5 Total other income (Lines 7.1 to 7.4)	(130,263)	65,217
8.	Dividends to policyholders on direct business, less $..............0 dividends on reinsurance assumed or ceded (net)		
9.	Federal and foreign income taxes (paid) recovered	(91,183)	(117,317)
10.	Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	1,325,820	(265,049)
	CASH FROM INVESTMENTS		
11.	Proceeds from investments sold, matured or repaid:		
	11.1 Bonds	1,378,502	451,399
	11.2 Stocks		
	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		(4)
	11.7 Miscellaneous proceeds		
	11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,378,502	451,395
12.	Cost of investments acquired (long-term only):		
	12.1 Bonds	1,471,571	2,644,073
	12.2 Stocks		
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Miscellaneous applications		
	12.7 Total investments acquired (Lines 12.1 to 12.6)	1,471,571	2,644,073
13.	Net cash from investments (Line 11.8 minus Line 12.7)	(93,069)	(2,192,678)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
14.	Cash provided:		
	14.1 Surplus notes, capital and surplus paid in		
	14.2 Capital notes $..........0 less amounts repaid $..........0		
	14.3 Net transfers from affiliates		231,680
	14.4 Borrowed funds received		
	14.5 Other cash provided	32,619	
	14.6 Total (Lines 14.1 to 14.5)	32,619	231,680
15.	Cash applied:		
	15.1 Dividends to stockholders paid	600,000	
	15.2 Net transfers to affiliates	355,842	217,109
	15.3 Borrowed funds repaid		
	15.4 Other applications		
	15.5 Total (Lines 15.1 to 15.4)	955,842	217,109
16.	Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(923,223)	14,571
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17.	Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	309,528	(2,443,156)
18.	Cash and short-term investments:		
	18.1 Beginning of year	1,844,846	4,288,002
	18.2 End of period (Line 17 plus Line 18.1)	2,154,374	1,844,846

DETAILS OF WRITE-INS

07.401	Miscellaneous Income		211,305
07.402	Retroactive Reinsurance Reserves Ceded		(1,185,000)
07.403	Premium Deficiency Reserve		17,500
07.498	Summary of remaining write-ins for Line 7.4 from overflow page	0	1,018,875
07.499	Total (Lines 7.401 to 7.403 plus 7.498) (Line 7.4 above)	0	62,680

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Continental Heritage Insurance 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	$ 258,976
Gross deferred tax liabilities	-
Net deferred tax asset	258,976
Nonadmitted deferred tax assets	125,072
Admitted deferred tax asset	$ 133,904
Increase in nonadmitted deferred tax assets	$ 2,072

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)	$ 87,000	$ 192,000
Prior year underaccrual (overaccrual)	-	-
Current income taxes incurred	$ 87,000	$ 192,000

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)	$ 2,611,608	$ 2,178,833	$ 432,775	$ 147,144
Unearned premiums	1,644,595	1,315,676	328,919	111,832
Other				-
Gross DTAs				$ 258,976
Nonadmitted DTAs				$ 125,072

DTAs Resulting from Book/Tax Differences in	September 30, 2002	December 31, 2001	Change
Unpaid losses and LAE (including salvage and subrogation)	$ 147,144	$ 144,000	$ 3,144
Unearned premiums	111,832	68,000	43,832
Other	-	-	-
Gross DTAs	$ 258,976	$ 212,000	$ 46,976
Nonadmitted DTAs	$ 125,072	$ 123,000	$ 2,072

The change in gross DTAs of $46,976 and gross DTLs of $0 is the change in net deferred income taxes of $46,976 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	$ 116,651	$ 40,000
Tax over book reserves (including salvage and subrogation)	8,419	3,000
Unearned premiums	131,213	44,000
Tax exempt interest, net of proration	(226)	-0-
Taxable income	$ 256,054	$ 87,000

E. Operating Loss and Tax Carryforwards

1. Not applicable.

2. The following is income tax expense for 2001 and 2000 that is available for recoupment in the event of future net losses:

Year	Amount
2002	$ 87,000
2001	192,000

Note 10 - Information Concerning Parent, Subsidiaries

A. Nature of Relationships

The Company is a wholly owned subsidiary of Century Surety Company (Parent), an Ohio property/casualty insurance company. Parent was a wholly owned subsidiary of CBIZ Management Company through October 5, 2000. Effective October 5, 2000, Parent was acquired by ProFinance Holdings Corporation.

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

1. In 2002, the Company paid Williams National Surety Corporation (Williams) and C.E. Parrish General Agency (Parrish) $11,942,936 of commissions for bail bonds through an operating agreement. Certain officers of Williams and Parrish are officers of the Company.

2. The Company incurred commissions of $375,147 through an agency agreement with ProCentury Insurance Agency, Inc. (a subsidiary of ProFinance Holdings Corporation).

3. The Company paid an ordinary cash dividend of $600,000 in June 2002.

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

A. There were no known material events occurring subsequent to September 30, 2002.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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	$..............................0	$..0
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)	$..............................0	$..0
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

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 [ ] 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:

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	7,294,168	518,869	88,433	(7,389)	7,069,039	7,294,168	7,717,215	6,977,586
2. Class 2	475,598		229,677	166	475,505	475,598	246,087	475,410
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	7,769,766	518,869	318,110	(7,223)	7,544,544	7,769,766	7,963,302	7,452,996
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	7,769,766	518,869	318,110	(7,223)	7,544,544	7,769,766	7,963,302	7,452,996

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	438,576	XXX	438,576	2,132	

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	42,357	44,823	70,457	139,210
2. Cost of short-term investments acquired	418,175	221,358	368,119	26,336,872
3. Increase (decrease) by adjustment				(129,322)
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	415,709	195,724		26,304,403
7. Book/adjusted carrying value, current period	44,823	70,457	438,576	42,357
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	44,823	70,457	438,576	42,357
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	44,823	70,457	438,576	42,357
12. Income collected during period	1,230	533	2,132	17,091
13. Income earned during period	940	675	2,303	17,429

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. F
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

	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	NO						
2. Alaska AK	NO						
3. Arizona AZ	NO						
4. Arkansas AR	NO						
5. California CA	YES	2,130,169	1,686,959	225,894	389,063	104,035	549,335
6. Colorado CO	NO						
7. Connecticut CT	NO						
8. Delaware DE	NO						
9. District of Columbia DC	NO		500				56
10. Florida FL	YES	8,916,839	728,596			14,688	96,633
11. Georgia GA	NO						
12. Hawaii HI	NO		64				
13. Idaho ID	YES	360,717	668,389				
14. Illinois IL	YES						
15. Indiana IN	NO						
16. Iowa IA	NO						
17. Kansas KS	NO						
18. Kentucky KY	NO						
19. Louisiana LA	NO						
20. Maine ME	NO						
21. Maryland MD	YES	564,885	861,131			510	3,354
22. Massachusetts MA	NO						
23. Michigan MI	NO						
24. Minnesota MN	YES						
25. Mississippi MS	NO						
26. Missouri MO	NO						
27. Montana MT	NO						
28. Nebraska NE	NO						
29. Nevada NV	YES	176,076	240,043			9,575	21,758
30. New Hampshire NH	NO						
31. New Jersey NJ	NO						
32. New Mexico NM	NO						
33. New York NY	NO						
34. North Carolina NC	NO						
35. North Dakota ND	YES						
36. Ohio OH	YES	32,703	3,483				
37. Oklahoma OK	NO						
38. Oregon OR	NO						
39. Pennsylvania PA	NO						
40. Rhode Island RI	NO						
41. South Carolina SC	NO						
42. South Dakota SD	NO						
43. Tennessee TN	YES	264,996	227,145				
44. Texas TX	YES	518,608	540,601		65,331		
45. Utah UT	YES	(1,659)	(3,170)			3,861	67,964
46. Vermont VT	NO						
47. Virginia VA	NO						
48. Washington WA	NO						
49. West Virginia WV	NO						
50. Wisconsin WI	NO						
51. Wyoming WY	NO						
52. American Samoa AS	NO						
53. Guam GU	NO						
54. Puerto Rico PR	NO						
55. US Virgin Islands VI	NO						
56. Canada CN	NO						
57. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
58. Totals	(a) 12	12,963,334	4,953,741	225,894	454,394	132,669	739,100

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

Lines of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1. Fire			0.0	
2. Allied lines			0.0	
3. Farmowners multiple peril			0.0	
4. Homeowners multiple peril			0.0	
5. Commercial multiple peril		(19,778)	0.0	46.1
6. Mortgage guaranty			0.0	
8. Ocean marine			0.0	
9. Inland marine			0.0	
10. Financial guaranty			0.0	
11.1. Medical malpractice-occurrence			0.0	
11.2. Medical malpractice-claims made			0.0	
12. Earthquake			0.0	
13. Group accident and health			0.0	
14. Credit accident and health			0.0	
15. Other accident and health			0.0	
16. Workers' compensation			0.0	
17.1 Other liability-occurrence	23,944	(3,947)	(16.5)	1.1
17.2 Other liability-claims made		342	0.0	23.7
18.1 Products liability-occurrence			0.0	
18.2 Products liability-claims made			0.0	
19.1, 19.2 Private passenger auto liability		(105,155)	0.0	(13.0)
19.3, 19.4 Commercial auto liability	2,511	(26,343)	(1,049.1)	192.2
21. Auto physical damage	38,394	(67,729)	(176.4)	47.2
22. Aircraft (all perils)			0.0	
23. Fidelity			0.0	
24. Surety	11,594,095	(80,359)	(0.7)	0.0
26. Burglary and theft			0.0	
27. Boiler and machinery			0.0	
28. Credit			0.0	
29. International			0.0	
30. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
31. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	0	0	0.0	0.0
34. Totals	11,658,944	(302,969)	(2.6)	1.1
DETAILS OF WRITE-INS				
3301.			0.0	
3302.			0.0	
3303.			0.0	
3398. Sum. of remaining write-ins for Line 33 from overflow page	0	0	0.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire			
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			4,808
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1. Medical malpractice-occurrence			
11.2. Medical malpractice-claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1. Other liability-occurrence		7,502	30,834
17.2. Other liability-claims made			27
18.1. Products liability-occurrence			
18.2. Products liability-claims made			
19.1, 19.2 Private passenger auto liability			(4,208)
19.3, 19.4 Commercial auto liability		1,870	10,257
21. Auto physical damage		(1,659)	2,395
22. Aircraft (all perils)			
23. Fidelity			
24. Surety	4,943,995	12,955,621	4,909,628
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	4,943,995	12,963,334	4,953,741
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	713	363	1,076	454	17	471	502	151	269	922	243	74	317
2. 2000	317	207	524	178	9	187	228	35	166	429	89	3	92
3. Subtotals 2000 + Prior	1,030	570	1,600	632	26	658	730	186	435	1,351	332	77	409
4. 2001	269	735	1,004	278	26	304	168	53	328	549	177	(328)	(151)
5. Subtotals 2001 + Prior	1,299	1,305	2,604	910	52	962	898	239	763	1,900	509	(251)	258
6. 2002	XXX	XXX	XXX	XXX	293	293	XXX	282	454	736	XXX	XXX	XXX
7. Totals	1,299	1,305	2,604	910	345	1,255	898	521	1,217	2,636	509	(251)	258
8. Prior Year-End's Surplus As Regards Policyholders	6,027										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. 39.2 %	2. (19.2)%	3. 9.9 %
													Col. 13, Line 7 Line 8
													4. 4.3 %

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

* 3 9 5 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. Funds held by Company under Retroactive ReinsuranceTreaty	1,002,774	1,018,875
2397. Summary of remaining write-ins for Line 23 from Liabilities	1,002,774	1,018,875

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
07.404 Funds held by Company under Retroactive Reinsurance Treaty		1,018,875
07.497 Summary of remaining write-ins for Line 7.4 from Cash Flow	0	1,018,875

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 - Industrial and Miscellaneous								
United States								
99S073835	BANK OF AMERICA ATLANTA 2.67% 7/15/2004	07/15/2002	DIRECT		150,000	150,000		1Z
	United States				150,000	150,000	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				150,000	150,000	0	XXX
6099997.	Total - Bonds - Part 3				150,000	150,000	0	XXX
6099999.	Total - Bonds				150,000	150,000	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				150,000	XXX	0	XXX

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - Special Revenue and Special Assessment																
United States																
3133TT-NN-7	FEDERAL HOME LN MTG COR 6.500 11/01/2015	09/01/2002	PAYDOWN		83,278	83,278	83,434	83,578	(301)				0	3,652		1PE
31376T-UQ-8	FEDERAL NATIONAL MTG AS 7.500 11/01/2011	09/01/2002	PAYDOWN		1,464	1,464	1,492	1,467	(2)				0	73		1
31389A-4Z-3	FEDERAL NATIONAL MTG AS 6.000 12/01/2031	09/01/2002	PAYDOWN		3,691	3,691	3,650	3,689	2				0	162		1
	U.S.				88,433	88,433	88,576	88,734	(301)	0	0	0	0	3,887	0	XXX
	United States				88,433	88,433	88,576	88,734	(301)	0	0	0	0	3,887	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				88,433	88,433	88,576	88,734	(301)	0	0	0	0	3,887	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.		239,879	225,000	231,982	230,130	(453)			10,203	10,203	13,142		2PE
	United States				239,879	225,000	231,982	230,130	(453)	0	0	10,203	10,203	13,142	0	XXX
3899999.	Total - Bonds - Public Utilities				239,879	225,000	231,982	230,130	(453)	0	0	10,203	10,203	13,142	0	XXX
6099997.	Total - Bonds - Part 4				328,312	313,433	320,558	318,864	(754)	0	0	10,203	10,203	17,029	0	XXX
6099999.	Total - Bonds				328,312	313,433	320,558	318,864	(754)	0	0	10,203	10,203	17,029	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				328,312	XXX	320,558	318,864	(754)	0	0	10,203	10,203	17,029	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	Amount of Interest	Amount of Interest Accrued	5	6	7	
Depository		of Interest	Received During Current Quarter	at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
Bank of America	PO Box 2948	2.130		621	150,000	150,000	150,000	
	Wichita, KS 67201-2948							
Delaware County Bank & Trust Co.	41 N. Sandusky Street	2.750		2,051	150,000	150,000	150,000	
	Delaware, OH 43015							
Eaton National Bank & Trust Co.	110 West Main Street	2.750		2,051	150,000	150,000	150,000	
	Eaton, OH 45320							
First Bank Richmond	20 North 9th Street	2.750	3,115	1,243	187,500	187,500	187,500	
	Richmond, IN 47374							
Firstar	Location 0999	1.410	737		187,271	358,751	448,648	
	Cincinnati, OH 45264-0999							
Firstar	PO Box 1118	1.730	1,750	216	51,750	51,750	51,750	
	Cincinnati, OH 45201-1118							
Independence Bank	4401 Rockside	1.900		70		50,000	50,000	
	Independence OH 44131							
Independence Bank	4401 Rockside	2.250		379	100,096	100,000	100,000	
	Independence OH 44131							
Independence Bank	4401 Rockside	2.500		1,309	70,000	70,000	70,000	
	Independence OH 44131							
Independence Bank	4401 Rockside	2.750		200	20,000	20,000	20,000	
	Independence OH 44131							
Independence Bank	4401 Rockside	3.000		653	50,000	50,000	50,000	
	Independence OH 44131							
Independence Bank	4401 Rockside	4.250			50,000			
	Independence OH 44131							
Ohio Heritage Bank	200 Main Street	2.750		1,367	100,000	100,000	100,000	
	Coshocton, OH 43812							
Ohio Valley Bank Company	420 Third Avenue	2.750		2,564	187,500	187,500	187,500	
	Gallipolis, OH 45631							
Received During Quarter on Disposed Holdings			9,591					
0199999. Total Open Depositories		XXX	15,193	12,724	1,454,117	1,625,501	1,715,398	XXX
0399999. Total Cash on Deposit		XXX	15,193	12,724	1,454,117	1,625,501	1,715,398	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	400	400	400	XXX
0599999. Total Cash		XXX	15,193	12,724	1,454,517	1,625,901	1,715,798	XXX

Overflow Page for Write-Ins

Overflow Page for Write-Ins