

DIRECTORS OR TRUSTEES (continued)

J. B. Silvers
Richard A. Merolla

Benett L. Williams

E01 Schedule A - Part 1 Real Estate Owned - NONE

E02 Schedule A - Part 2 Real Estate Aquired - NONE

E03 Schedule A - Part 3 Real Estate Sold - NONE

E04 Schedule B - Part 1 Mortgage Loans Owned - NONE

E05 Schedule B - Part 2 Mortgage Loans Sold - NONE

E06 Schedule BA - Part 1 Invested Assets Owned - NONE

E07 Schedule BA - Part 2 Invested Assets Sold - NONE

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31, of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
U.S. Governments - Issuer Obligations																					
912827J78	US TREASURY NOTES		6.250		02/15/2003			501,745	500,000		501,745	509,141	11,223	31,250	(9,717)				1PE	04/25/1996	6.465
9128274N9	US TREASURY NOTES		5.250		08/15/2003			301,013	300,000		301,013	306,422	5,955	15,750	(1,442)				1PE	12/24/1998	4.741
912827N81	US TREASURY NOTES		5.875		02/15/2004			400,612	400,000		400,612	401,063	8,885	23,500	(612)				1PE	05/16/1996	6.597
9128275F5	US TREASURY NOTES		5.250		05/15/2004			1,036,884	1,000,000		1,036,884	1,041,406	(17,214)	26,250	(4,522)				1PE	10/17/2002	2.597
9128275M0	US TREASURY NOTES		6.000		08/15/2004			250,704	250,000		250,704	251,875	5,467	15,000	(562)				1PE	11/06/2000	5.752
912827T85	US TREASURY NOTES		6.500		05/15/2005			199,375	200,000		199,375	198,063	1,658	13,000	237				1PE	04/25/1996	6.592
912827W82	US TREASURY NOTES		5.875		11/15/2005			301,146	300,000		301,146	301,875	2,221	17,625	(349)				1PE	11/06/2000	5.733
912827W81	US TREASURY NOTES		5.625		02/15/2006			407,422	400,000		407,422	411,375	8,507	22,500	(2,108)				1PE	01/31/2001	4.991
9128276X5	US TREASURY NOTES		4.625		05/15/2006			1,008,020	1,000,000		1,008,020	1,010,156	(13,622)	23,125	(2,136)				1PE	10/17/2002	4.372
912827X80	US TREASURY NOTES		6.875		05/15/2006			200,587	200,000		200,587	201,375	1,733	13,750	(143)				1PE	06/18/1996	6.880
9128273E0	US TREASURY NOTES		6.125		08/15/2007			304,036	300,000		304,036	306,844	6,897	18,375	(833)				1PE	05/18/1999	5.761
9128273X8	US TREASURY NOTES		5.500		02/15/2008			350,637	350,000		350,637	352,859	7,278	19,250	(509)				1PE	04/30/1998	5.951
9128274F6	US TREASURY NOTES		5.625		05/15/2008			508,363	500,000		508,363	509,375	3,550	28,125	(1,204)				1PE	11/22/2000	5.728
9128273X8	US TREASURY NOTES		6.000		08/15/2009			551,428	550,000		551,428	551,688	12,477	33,000	(171)				1PE	06/30/2000	6.132
9128275Z1	US TREASURY NOTES		6.500		02/15/2010			310,653	300,000		310,653	313,375	6,684	19,500	(1,169)				1PE	07/31/2000	6.036
9128276J6	US TREASURY NOTES		5.750		08/15/2010			251,297	250,000		251,297	251,562	5,435	14,375	(130)				1PE	11/22/2000	5.667
9128276T4	US TREASURY NOTES		5.000		02/15/2011			486,418	500,000		486,418	484,375	9,452	25,000	1,289				1PE	05/02/2001	5.286
3134A1PG9	Federal Home Ln.		6.570		02/27/2007			258,432	250,000		258,432	264,390	5,538	16,425	(1,741)				1PE	04/15/1999	5.661
31331RC86	Federal Farm Cr. Bk.		5.240		10/01/2008			151,602	150,000		151,602	151,759	2,010	3,930	(158)				1PE	05/30/2002	5.029
3134A4DY7	Federal Home Ln.		5.625		03/15/2011			299,526	300,000		299,526	299,463	4,947	16,875	47				1PE	08/22/2001	5.650
3134A4JT2	Federal Home Ln.		5.750		01/15/2012			300,725	300,000		300,725	300,852	8,032	8,673	(127)				1PE	04/29/2002	5.672
3134A4QD9	Federal Home Ln.		5.125		07/15/2012			307,377	300,000		307,377	307,602	7,180		(225)				1PE	08/16/2002	4.805
31364FBV2	FNMA		5.625		09/25/2012			513,881	500,000		513,881	515,500	3,249	32,350	(1,059)				1PE	06/14/2001	5.261
0199999	Subtotal - U.S. Governments - Issuer Obligations							9,201,883	9,100,000	X X X	9,201,883	9,242,395	97,542	437,628	(27,344)				X X X	X X X	X X X
0399999	Subtotal - U.S. Governments							9,201,883	9,100,000	X X X	9,201,883	9,242,395	97,542	437,628	(27,344)				X X X	X X X	X X X
5499999	Subtotals - Issuer Obligations							9,201,883	9,100,000	X X X	9,201,883	9,242,395	97,542	437,628	(27,344)				X X X	X X X	X X X
6099999	Grand Total - Bonds							9,201,883	9,100,000	X X X	9,201,883	9,242,395	97,542	437,628	(27,344)				X X X	X X X	X X X

SCHEDULE D - PART 2 - SECTION 1
Showing all PREFERRED STOCKS Owned December 31, Current Year

1 Cusip Identification	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Desig- nation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
6599999	Total Preferred Stocks					XXX							XXX	XXX

SCHEDULE D - PART 2 - SECTION 2
Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared But Unpaid	9 Amount Received During Year				
Parent, Subsidiaries and affiliates												
.....	SummaCare, Inc.	570.000	14,361,823	25,196.000	14,361,823	.....	.....	.....	(1,875,556)	.....	A	12/31/1999 ..
.....	Apex .....	.....	(64,804)	.....	(64,804)	.....	.....	.....	(150,023)	.....	A	07/12/2001 ..
6999999	Subtotal - Parent, Subsidiaries and affiliates .....	.....	14,297,019	X X X	14,297,019	.....	.....	.....	(2,025,579)	.....	X X X	X X X
7099999	Total Common Stocks .....	.....	14,297,019	X X X	14,297,019	.....	.....	.....	(2,025,579)	.....	X X X	X X X
7199999	Total Preferred and Common Stocks .....	.....	14,297,019	X X X	14,297,019	.....	.....	.....	(2,025,579)	.....	X X X	X X X

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues, the total \$ value (included in Column 6) of all such issues \$.....

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

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
Bonds - U.S. Governments							
912827J78	US Treasury Notes	01/28/2002 ..	First Merit	X X X	312,047	300,000.00	8,509
9128274F6	US Treasury Notes	01/28/2002 ..	First Merit	X X X	260,938	250,000.00	2,914
31331RC86	Federal Farm CR BKS	05/30/2002 ..	First Merit	X X X	151,760	150,000.00	1,310
3134A4JT2	Federal Home Ln. MTG	04/29/2002 ..	First Merit	X X X	300,852	300,000.00	5,079
3134A4QD9	Federal Home Ln.	08/16/2002 ..	First Merit	X X X	307,602	300,000.00	1,409
9128275F5	US Treasury Notes	10/31/2002 ..	SummaCare, Inc.	X X X	1,051,257	1,000,000.00	9,851
9128276X5	US Treasury Notes	10/31/2002 ..	SummaCare, Inc.	X X X	1,028,143	1,000,000.00	17,987
0399999 Subtotal - Bonds - U.S. Governments					3,412,599	3,300,000.00	47,059
6099997 Subtotal - Bonds - Part 3					3,412,599	3,300,000.00	47,059
6099998 Summary item from Part 5 for Bonds							
6099999 Subtotal - Bonds					3,412,599	3,300,000.00	47,059
6599998 Summary Item from Part 5 for Preferred Stocks						X X X	
7099998 Summary Item from Part 5 for Common Stocks						X X X	
7199999 Subtotal - Preferred and Common Stocks						X X X	
7299999 Totals					3,412,599	X X X	47,059

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED, or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
Bonds - U.S. Governments															
9128272S0 ..	US Treasury Notes	04/30/2002	First Merit	X X X ..	250,000	250,000.00	252,109	250,000					2,109	8,281	X X X ..
912827G55 ..	US Treasury Notes	08/16/2002	First Merit	X X X ..	200,000	200,000.00	198,656	200,000					1,344	6,375	X X X ..
9128273S9 ..	US Treasury Notes	12/31/2002	First Merit	X X X ..	300,000	300,000.00	300,859	300,000						16,875	X X X ..
0399999	Subtotal - Bonds - U.S. Governments				750,000	750,000.00	751,624	750,000					3,453	31,531	X X X ..
6099997	Subtotal - Bonds - Part 4				750,000	750,000.00	751,624	750,000					3,453	31,531	X X X ..
6099998	Summary Item from Part 5 for Bonds														X X X ..
6099999	Subtotal - Bonds				750,000	750,000.00	751,624	750,000					3,453	31,531	X X X ..
6599998	Summary Item from Part 5 for Preferred Stocks													X X X ..	
7099998	Summary Item from Part 5 for Common Stocks													X X X ..	
7199999	Subtotal - Preferred and Common Stocks													X X X ..	
7299999	Totals				750,000	X X X ..	751,624	750,000					3,453	31,531	

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identifi- cation	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consider- ation	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 and Dividends Received During Year	Paid For Accrued Interest and Dividends
NONE																
7299999 Totals																

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Admitted Assets Include Intan- gible Assets connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
Common Stocks - Investment Subsidiary								
.....	SummaCare, Inc.	95202	z	No .....	.....	14,361,823	570,000	100.000
.....	Apex .....	.....	.....	No .....	.....	(64,804)	.....	.....
1499999 Subtotal - Common Stocks - Investment Subsidiary						14,297,019	X X X	X X X
1699999 Subtotal - Common Stocks						14,297,019	X X X	X X X
1799999 Total - Preferred and Common Stocks						14,297,019	X X X	X X X

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$.....
2. Total amount of intangible assets nonadmitted \$.....

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	Stock in Lower-tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
0399999 Total - Preferred and Common Stocks				X X X	X X X

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENT Owned December 31, of Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Designation	17 Effective Rate of Interest
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31, of Current Year on Bond Not in Default	14 Gross Amount Received			
U.S. Governments - Issuer Obligations																
60934N104 ..	Federal Government Obligations FO	12/31/2002	FirstMerit			12/31/2002	506,758			506,758	506,758				1PE	
0199999	Subtotal - U.S. Governments - Issuer Obligations						506,758			506,758	506,758				. X X X .	. X X X .
0399999	Subtotal - U.S. Government Bonds						506,758			506,758	506,758				. X X X .	. X X X .
5499999	Subtotal - Issuer Obligations						506,758			506,758	506,758				. X X X .	. X X X .
6099999	Subtotal - Bonds						506,758			506,758	506,758				. X X X .	. X X X .
7599999	Subtotal - Parent, Subsidiaries and Affiliates .....									. X X X .					. X X X .	. X X X .
8099999	Total Short-term Investments						506,758			. X X X .	506,758				. X X X .	. X X X .

(a) Includes \$..... other than accrual of discount and amortization of premium.

- E16 Schedule DB - Part A Sn 1 Opt/Cap/Floor Owned - NONE**

- E16 Schedule DB - Part A Sn 2 Opt/Cap/Floor Acquired - NONE**

- E17 Schedule DB - Part A Sn 3 Opt/Cap/Floor Term - NONE**

- E17 Schedule DB - Part B Sn 1 Opt/Cap/Floor In-force - NONE**

- E18 Schedule DB - Part B Sn 2 Opt/Cap/Floor Written - NONE**

- E18 Schedule DB - Part B Sn 3 Opt/Cap/Floor Term - NONE**

- E19 Schedule DB - Part C Sn 1 Col/Swap/Frwr Open - NONE**

- E19 Schedule DB - Part C Sn 2 Col/Swap/Frwr Opened - NONE**

- E20 Schedule DB - Part C Sn 3 Col/Swap/Frwr Term - NONE**

- E20 Schedule DB - Part D Sn 1 Futures Contracts Open - NONE**

- E21 Schedule DB - Part D Sn 2 Futures Contracts Opened - NONE**

- E21 Schedule DB - Part D Sn 3 Futures Contracts Term - NONE**

- E22 Schedule DB - Part E Sn 1 Counterparty Exposure - NONE**

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds	9,201,883	9,201,883	.....
2. Preferred Stocks .....	.....	.....	.....
3. TOTALS	9,201,883	9,201,883	.....

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.:

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6
Depository	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
open depositories					
First Merit Bank	Akron, Ohio	30,740		1,223,396	
First Merit Bank	Akron, Ohio			747,632	
0199998 Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories	X X X				...
0199999 Totals - Open Depositories	X X X	30,740		1,971,028	...
0299998 Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories	X X X				...
0299999 Totals - Suspended Depositories	X X X				...
0399999 Total Cash On Deposit	X X X	30,740		1,971,028	...
0499999 Cash in Company's Office	X X X	X X X	X X X		...
0599999 Total Cash	X X X	30,740		1,971,028	...

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	2,065,884	4. April	2,704,114	7. July	3,490,316	10. October	1,535,767
2. February	2,500,754	5. May	3,299,908	8. August	3,342,174	11. November	2,164,670
3. March	2,692,799	6. June	2,863,801	9. September	3,927,690	12. December	1,971,028

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
NONE						
9999999	Totals					

(a) Including \$..... cash and short-term investments as defined in SSAP No.2 of the NAIC Accounting Practices and Procedures Manual.