



# ANNUAL STATEMENT

For the Year Ended December 31, 2002  
of the Condition and Affairs of the

## WORLDWIDE DIRECT AUTO INSURANCE COMPANY

NAIC Group Code..... 0084, 0084 (Current Period) (Prior Period) NAIC Company Code..... 20133 Employer's ID Number..... 61-6027355

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO  
Country of Domicile USA  
Incorporated..... November 13, 1961 Commenced Business..... November 13, 1961

Statutory Home Office	580 Walnut Street ..... Cincinnati ..... OH ..... 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	580 Walnut Street ..... Cincinnati ..... OH ..... 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	513-369-5000 <i>(Area Code) (Telephone Number)</i>
Mail Address	580 Walnut Street ..... Cincinnati ..... OH ..... 45202 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	580 Walnut Street ..... Cincinnati ..... OH ..... 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	513-369-5000 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.GreatAmericanInsurance.com	
Statement Contact	Robert James Schwartz <i>(Name)</i> BSchwartz@GAIC.com <i>(E-Mail Address)</i>	513-369-5092 <i>(Area Code) (Telephone Number) (Extension)</i> 513-369-3873 <i>(Fax Number)</i>
Policyowner Relations Contact	580 Walnut Street ..... Cincinnati ..... OH ..... 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	800-972-3008 <i>(Area Code) (Telephone Number) (Extension)</i>

### OFFICERS

President ..... John Raymond Miner Treasurer ..... Keith Alan Jensen Secretary ..... Karen Holley Horrell

Gary John Gruber	John Linn Doellman	Allen Fredrick Eling	Eve Cutler Rosen
Roger Smith	David John Witzgall	Kathleen Joan Brown	Paul George Friedmann
Ronald Charles Hayes	Robert James Schwartz	Thomas Edward Mischell	Fred Joseph Runk

### DIRECTORS OR TRUSTEES

Gary John Gruber	Karen Holley Horrell	Keith Alan Jensen	Donald Dumford Larson
John Raymond Miner	Eve Cutler Rosen	David John Witzgall	

State of..... Ohio  
County of..... Hamilton

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) John Raymond Miner (Printed Name) President	_____ (Signature) Karen Holley Horrell (Printed Name) Secretary	_____ (Signature) David John Witzgall (Printed Name) Controller
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Subscribed and sworn to before me this  
10th day of February, 2003

- a. Is this an original filing? Yes [ X ] No [ ]
- b. If no:
1. State the amendment number
  2. Date filed.....
  3. Number of pages attached.....

**Sch. A-Pt. 1  
NONE**

**Sch. A-Pt. 2  
NONE**

**Sch. A-Pt. 3  
NONE**

**Sch. B-Pt. 1  
NONE**

**Sch. B-Pt. 2  
NONE**

**Sch. BA-Pt. 1  
NONE**

**Sch. BA-Pt. 2  
NONE**

**WORLDWIDE DIRECT AUTO INSURANCE COMPANY**

**SCHEDULE D - PART 1**

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

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
<b>U.S. Government - Issuer Obligations</b>																				
912810 DZ 8..	U.S. TREASURY BONDS 8.875 8-15-17		8.875	AF15	08/15/2017			20,021	20,000	146.1560	29,231	20,031	671	1,775	(1)	0	0	1	02/06/1989	8.862
912827 L8 3..	U.S. TREASURY NOTES 5.75 8-15-03		5.750	AF15	08/15/2003			546,519	550,000	102.7810	565,296	517,547	11,947	31,625	5,313	0	0	1	06/25/1996	6.809
912827 3Z 3..	U.S. TREASURY NOTES 5.50 2-28-03		5.500	AF28	02/28/2003			249,941	250,000	100.6880	251,720	248,438	4,622	13,750	352	0	0	1	03/26/1998	5.648
912827 4K 5..	U.S. TREASURY NOTES 5.375 6-30-03		5.375	DJ30	06/30/2003			2,207,140	2,205,000	102.0630	2,250,489	2,215,336	329	118,519	(4,142)	0	0	1	12/20/2000	5.175
912828 AJ 9..	U.S. TREASURY NOTES 4.375 8-15-12		4.375	AF15	08/15/2012			2,067,359	2,000,000	104.5310	2,090,620	2,068,438	33,056	0	(1,079)	0	0	1	10/31/2002	3.951
912828 AP 5..	U.S. TREASURY NOTES 4.00 11-15-12		4.000	NM15	11/15/2012			1,004,986	1,000,000	101.4060	1,014,060	1,005,000	5,111	0	(14)	0	0	1	12/19/2002	3.939
0199999	U.S. Government - Issuer Obligations							6,095,966	6,025,000	XXX	6,201,416	6,074,790	55,736	165,669	429	0	0	XXX	XXX	XXX
<b>U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities</b>																				
36216B E8 8..	GNSF 159559 PT 9.00 5-15-16		9.000	MTHL	05/15/2016	06/15/2015		67,334	69,798	111.3750	77,738	66,636	523	6,282	807	0	0	1	05/06/1987	9.712
0299999	U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities							67,334	69,798	XXX	77,738	66,636	523	6,282	807	0	0	XXX	XXX	XXX
0399999	Total - U.S. Government							6,163,300	6,094,798	XXX	6,279,154	6,141,426	56,259	171,951	1,236	0	0	XXX	XXX	XXX
<b>All Other Governments - Issuer Obligations</b>																				
<b>Canada</b>																				
642866 DA 2..	NEW BRUNSWICK 9.50 3-03-18 C03		9.500	SM03	03/03/2018	03/03/2003	100.000	492,095	500,000	101.1160	505,580	490,313	15,569	47,500	223	0	0	1	03/22/1988	9.701
	Canada - Issuer Obligations							492,095	500,000	XXX	505,580	490,313	15,569	47,500	223	0	0	XXX	XXX	XXX
0499999	All Other Governments - Issuer Obligations							492,095	500,000	XXX	505,580	490,313	15,569	47,500	223	0	0	XXX	XXX	XXX
1099999	Total - All Other Governments							492,095	500,000	XXX	505,580	490,313	15,569	47,500	223	0	0	XXX	XXX	XXX
<b>Special Revenue &amp; Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations</b>																				
<b>United States</b>																				
317705 AD 3..	FINANCING CORP 9.40 2-08-18 NC		9.400	AF08	02/08/2018			488,769	500,000	145.5310	727,655	486,094	18,669	47,000	320	0	0	1	03/22/1988	9.686
	U.S.							488,769	500,000	XXX	727,655	486,094	18,669	47,000	320	0	0	XXX	XXX	XXX
	Total States and US							488,769	500,000	XXX	727,655	486,094	18,669	47,000	320	0	0	XXX	XXX	XXX
2599999	Special Revenue & Assessment Obligations - Issuer Obligations							488,769	500,000	XXX	727,655	486,094	18,669	47,000	320	0	0	XXX	XXX	XXX
3199999	Total - Special Revenue & Special Assessment Obligations							488,769	500,000	XXX	727,655	486,094	18,669	47,000	320	0	0	XXX	XXX	XXX
<b>Public Utilities (Unaffiliated) - Issuer Obligations</b>																				
<b>United States</b>																				
74531E AG 7..	PUGET SOUND ENER 7.69 2-01-11 MTNC		7.690	NM15	02/01/2011			1,086,360	1,000,000	111.4890	1,114,890	1,096,550	9,826	76,900	(7,974)	0	0	2	09/18/2001	6.310
	United States							1,086,360	1,000,000	XXX	1,114,890	1,096,550	9,826	76,900	(7,974)	0	0	XXX	XXX	XXX
3299999	Public Utilities (Unaffiliated) - Issuer Obligations							1,086,360	1,000,000	XXX	1,114,890	1,096,550	9,826	76,900	(7,974)	0	0	XXX	XXX	XXX
3899999	Total - Public Utilities (Unaffiliated)							1,086,360	1,000,000	XXX	1,114,890	1,096,550	9,826	76,900	(7,974)	0	0	XXX	XXX	XXX
<b>Industrial &amp; Miscellaneous (Unaffiliated) - Issuer Obligations</b>																				
<b>United States</b>																				
70556J AB 5..	PEGASUS AVIATION ETC 6.30 32529 A07		6.300	MTHL	03/25/2029			935,758	1,000,000	62.0000	620,000	932,969	875	62,825	852	0	0	2	06/07/1999	6.827
783549 AV 0..	RYDER SYSTEM INC 9.875 5-15-17 C12		9.875	NM15	05/15/2017	05/15/2007	101.930	648,596	650,000	109.0000	708,500	648,375	8,202	64,188	43	0	0	2PE	05/13/1987	9.903
911546 EB 1..	US AIR INC SER A 10.55 1-15-05 NC		10.550	JJ15	01/15/2005			116,083	594,000	50.0000	297,000	590,620	0	31,334	(331,502)	0	0	6	12/07/1987	53.985
	United States							1,700,437	2,244,000	XXX	1,625,500	2,171,964	9,077	158,347	(330,607)	0	0	XXX	XXX	XXX
3999999	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations							1,700,437	2,244,000	XXX	1,625,500	2,171,964	9,077	158,347	(330,607)	0	0	XXX	XXX	XXX
<b>Industrial &amp; Miscellaneous (Unaffiliated) - Defined Multi-Class Commercial Mortgage-Backed Securities</b>																				
<b>United States</b>																				
63859C BH 5..	NLFC 98-2 A2 SEQ 6.476 8-20-30		6.476	MTHL	08/20/2030	07/20/2008		992,943	1,000,000	111.5000	1,115,000	989,453	5,397	64,760	1,058	0	0	1	05/14/1999	6.633
	United States							992,943	1,000,000	XXX	1,115,000	989,453	5,397	64,760	1,058	0	0	XXX	XXX	XXX
4399999	Industrial & Miscellaneous - Defined Multi-Class Commercial Mtg.-Backed Securities							992,943	1,000,000	XXX	1,115,000	989,453	5,397	64,760	1,058	0	0	XXX	XXX	XXX
4599999	Total - Industrial & Miscellaneous (Unaffiliated)							2,693,380	3,244,000	XXX	2,740,500	3,161,417	14,474	223,107	(329,549)	0	0	XXX	XXX	XXX
<b>Totals</b>																				
5499999	Total - Issuer Obligations							9,863,627	10,269,000	XXX	10,175,041	10,319,711	108,877	495,416	(337,609)	0	0	XXX	XXX	XXX
5599999	Total - Single Class Mortgage-Backed/Asset-Backed Securities							67,334	69,798	XXX	77,738	66,636	523	6,282	807	0	0	XXX	XXX	XXX
5899999	Total - Defined Multi-Class Commercial Mortgage-Backed Securities							992,943	1,000,000	XXX	1,115,000	989,453	5,397	64,760	1,058	0	0	XXX	XXX	XXX
6099999	Grand Total - Bonds							10,923,904	11,338,798	XXX	11,367,779	11,375,800	114,797	566,458	(335,744)	0	0	XXX	XXX	XXX

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**SCHEDULE D - PART 2 - SECTION 1**

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	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				

**NONE**

**WORLDWIDE DIRECT AUTO INSURANCE COMPANY**

**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	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				
<b>Common Stocks - Parent, Subsidiaries and Affiliates</b>												
<b>United States</b>												
98156@ 10 4.....	WORLDWIDE CASUALTY INS CO.....	10,000.000	9,462,724	946.272	9,462,720	8,507,579	0	0	505,202	0		...03/17/1981...
	United States.....		9,462,724	XXX	9,462,720	8,507,579	0	0	505,202	0	XXX	XXX
6999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates.....		9,462,724	XXX	9,462,720	8,507,579	0	0	505,202	0	XXX	XXX
7099999	Total - Common Stock.....		9,462,724	XXX	9,462,720	8,507,579	0	0	505,202	0	XXX	XXX
7199999	Total - Preferred and Common Stock.....		9,462,724	XXX	9,462,720	8,507,579	0	0	505,202	0	XXX	XXX

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues.....0, the total \$ value (included in Column 6) of all such issues \$.....0.

**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
<b>Bonds - U.S. Government</b>							
912828 AJ 9.....	U.S. TREASURY NOTES 4.375 8-15-12.....	10/16/2002....	ISI GROUP INC.....		1,030,312	1,000,000	7,490
912828 AJ 9.....	U.S. TREASURY NOTES 4.375 8-15-12.....	10/31/2002....	BEAR STEARNS & CO. INC.....		1,038,125	1,000,000	9,273
912828 AP 5.....	U.S. TREASURY NOTES 4.00 11-15-12.....	12/19/2002....	MCDONALD & CO.....		1,005,000	1,000,000	3,867
0399999	Total - Bonds - U.S. Government.....				3,073,437	3,000,000	20,630
6099997	Total - Bonds - Part 3.....				3,073,437	3,000,000	20,630
6099999	Total - Bonds.....				3,073,437	3,000,000	20,630
7299999	Total - Bonds, Preferred and Common Stocks.....				3,073,437	XXX	20,630

**WORLDWIDE DIRECT AUTO INSURANCE COMPANY**

**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
<b>Bonds - U.S. Government</b>															
36216B E8 8	GNSF 159559 PT 9.00 5-15-16	12/16/2002	PAYDOWNS		17,742	17,742	16,940	17,742	0	0	0	0	0	1,345	
912827 4K 5	U.S. TREASURY NOTES 5.375 6-30-03	12/19/2002	MCDONALD & CO		664,117	650,000	654,461	650,717	(1,259)	0	0	13,400	13,400	33,893	
912827 7B 2	U.S. TREASURY NOTES 5.00 8-15-11	03/01/2002	SALE GREAT AMERICAN		1,006,500	1,000,000	994,375	994,466	77	0	0	12,034	12,034	26,934	
0399999	Total - Bonds - U.S. Government				1,688,359	1,667,742	1,665,776	1,662,925	(1,182)	0	0	25,434	25,434	62,172	XXX
<b>Bonds - Special Revenue and Special Assessment Kentucky</b>															
914387 ED 3	UNIV OF KY REV 6.00 5-01-12 C04	11/01/2002	REDEEMED BY CALL		1,020,000	1,000,000	981,043	986,397	857	0	0	33,603	33,603	60,000	
	Kentucky				1,020,000	1,000,000	981,043	986,397	857	0	0	33,603	33,603	60,000	XXX
	Total States and US				1,020,000	1,000,000	981,043	986,397	857	0	0	33,603	33,603	60,000	XXX
3199999	Total - Bonds - Special Revenue & Assessment				1,020,000	1,000,000	981,043	986,397	857	0	0	33,603	33,603	60,000	XXX
<b>Bonds - Industrial and Miscellaneous United States</b>															
337368 AB 0	FUBOA 2001-1 C1 A2 SEQ 6.136* 031533	08/26/2002	GREENWICH CAPITAL MARKETS		1,074,922	1,000,000	1,001,250	1,001,156	(66)	0	0	73,766	73,766	45,679	
40621P AA 7	HALLIBURTON CO 6.75 2-1-27 P07 MTN	03/01/2002	SALE GREAT AMERICAN		920,000	1,000,000	1,033,260	1,032,785	(89)	0	0	(112,785)	(112,785)	39,375	
69363V AB 3	PSI NET INC 11.00 8-01-09 C07@100	02/27/2002	BEAR STEARNS & CO. INC		45,625	500,000	500,000	40,000	2,500	0	0	5,625	5,625	0	
	United States				2,040,547	2,500,000	2,534,510	2,073,941	2,345	0	0	(33,394)	(33,394)	85,054	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				2,040,547	2,500,000	2,534,510	2,073,941	2,345	0	0	(33,394)	(33,394)	85,054	XXX
6099997	Total - Bonds - Part 4				4,748,906	5,167,742	5,181,329	4,723,263	2,020	0	0	25,643	25,643	207,226	XXX
6099999	Total - Bonds				4,748,906	5,167,742	5,181,329	4,723,263	2,020	0	0	25,643	25,643	207,226	XXX
7299999	Total - Bonds, Preferred and Common Stocks				4,748,906	XXX	5,181,329	4,723,263	2,020	0	0	25,643	25,643	207,226	0

**SCHEDULE D - PART 5**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current 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	Consideration	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**

**WORLDWIDE DIRECT AUTO INSURANCE COMPANY**

**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	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 Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	8 Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding

**Common Stocks**

**U.S. Property and Casualty Insurer**

98156@10 4....	Worldwide Casualty Insurance Company.....	.....39896....	8.3.b.ii.A.....	No.....	.....0	.....9,462,724	.....10,000,000	.....100.0
1099999.	Total - Common Stocks - U.S. Property and Casualty Insurer.....				.....0	.....9,462,724	.....XXX.....	.....XXX.....
1699999.	Total - Common Stocks.....				.....0	.....9,462,724	.....XXX.....	.....XXX.....
1799999.	Total - Preferred and Common Stock.....				.....0	.....9,462,724	.....XXX.....	.....XXX.....

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: \$.....20,147,645.

2. Total amount of intangible assets nonadmitted \$.....0.

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identifi- cation	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	5 Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding

**NONE**

**WORLDWIDE DIRECT AUTO INSURANCE COMPANY**

**SCHEDULE DA - PART 1**

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	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 Desig- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	14 Gross Amount Received			
<b>Exempt Money Market Mutual Funds</b>																
<b>United States</b>																
825252 30 7..	AIM Short-Term Investments Trust Treasury Portfolio.....	12/26/2002	The Bank of New York.....	1.240	Mtly..	12/31/2003	13,990	.0	0	13,990	13,990	.0	10,004	0	1...	1.240
	United States.....						13,990	.0	0	13,990	13,990	.0	10,004	0	XXX	XXX
7799999	Exempt Money Market Mutual Funds.....						13,990	.0	0	13,990	13,990	.0	10,004	0	XXX	XXX
<b>Class One Money Market Mutual Funds</b>																
<b>United States</b>																
825251 84 6..	AIM Short-Term Investments Co. Prime Portfolio.....	12/10/2002	The Bank of New York.....	1.200	Mtly..	12/31/2003	389,685	.0	0	389,685	389,685	.0	.89	0	1...	1.200
	United States.....						389,685	.0	0	389,685	389,685	.0	.89	0	XXX	XXX
7899999	Class One Money Market Mutual Funds.....						389,685	.0	0	389,685	389,685	.0	.89	0	XXX	XXX
8099999	Grand Total - Short-Term Investments.....						403,675	(a).....0	0	403,675	403,675	.0	10,093	0	XXX	XXX

(a) Includes \$.....0 other than accrual of discount and amortization of premium.

**Sch. DB-Pt. A-Sn. 1**  
**NONE**

**Sch. DB-Pt. A-Sn. 2**  
**NONE**

**Sch. DB-Pt. A-Sn. 3**  
**NONE**

**Sch. DB-Pt. B-Sn. 1**  
**NONE**

**Sch. DB-Pt. B-Sn. 2**  
**NONE**

**Sch. DB-Pt. B-Sn. 3**  
**NONE**

**Sch. DB-Pt. C-Sn. 1**  
**NONE**

**Sch. DB-Pt. C-Sn. 2**  
**NONE**

**Sch. DB-Pt. C-Sn. 3**  
**NONE**

**Sch. DB-Pt. D-Sn. 1**  
**NONE**

**Sch. DB-Pt. D-Sn. 2**  
**NONE**

**Sch. DB-Pt. D-Sn. 3**  
**NONE**

**Sch. DB-Pt. E-Sn. 1**  
**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.....	11,327,579	11,771,454	443,875
2. Preferred stocks.....	0	0	0
3. Totals.....	11,327,579	11,771,454	443,875

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

Generally, market values for publicly traded investment grade bonds were obtained from Interactive Data Services, Inc., a national and municipal security pricing service or EJV Partners, L.P., a national and taxable municipal security pricing service. Market values for privately placed investment grade bonds were obtained from broker quotes or determined by comparison to similar investments in the public market by security analysts of American Money Management Corporation, manager of the Company's investment portfolio. Market values for non-investment grade bonds were obtained from the Securities Valuation Office of the National Association of Insurance Commissioners.

**WORLDWIDE DIRECT AUTO INSURANCE COMPANY**

**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	*
<b>Open Depositories</b>					
The Bank of New York..... New York, New York.....	0.230	68	0	59,812	XXX
The Provident Bank..... Cincinnati, Ohio.....	0.000	0	0	48,438	XXX
0199999. Total - Open Depositories.....	XXX	68	0	108,251	XXX
0399999. Total Cash on Deposit.....	XXX	68	0	108,251	XXX
0599999. Total Cash.....	XXX	68	0	108,251	XXX

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

1. January.....	18,714	4. April.....	10,409	7. July.....	9,241	10. October.....	(253)
2. February.....	24,942	5. May.....	9,888	8. August.....	4,920	11. November.....	49,237
3. March.....	17,655	6. June.....	9,666	9. September.....	4,762	12. December.....	108,251

**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
<b>SPECIAL DEPOSITS WHICH ARE NOT FOR THE BENEFIT OF ALL POLICYHOLDERS</b>						
<b>Florida</b>						
FL00001.	B	U.S. TREASURY NOTES 5.75 8-15-03	WACHOVIA BANK,FL RSD BY INS CODE, SECTION 624.411	550,000	546,518	565,295
FL00002.	B	U.S. TREASURY NOTES 4.375 8-15-02	WACHOVIA BANK,FL RSD BY INS CODE, SECTION 624.411	55,000	56,852	57,492
FL99999.	Florida			605,000	603,370	622,787
<b>Louisiana</b>						
LA00001.	B	U.S. TREASURY BONDS 8.875 8-15-17	HIBERNIA NATIONAL BANK,LA RSD BY INS CODE, SECTIONS 1021 TO 1025	20,000	20,021	29,231
LA99999.	Louisiana			20,000	20,021	29,231
<b>South Carolina</b>						
SC00001.	B	U.S. TREASURY NOTES 4.375 8-15-12	WACHOVIA BANK,SC RSD BY INS CODE, SECTION 38-9-80	150,000	155,051	156,796
SC99999.	South Carolina			150,000	155,051	156,796
<b>Virginia</b>						
VA00001.	B	U.S. TREASURY NOTES 4.375 8-15-12	SUNTRUST BANK,VA RSD BY INS CODE, SECTION 38.2-1045	100,000	103,367	104,531
VA99999.	Virginia			100,000	103,367	104,531
XX99999.	Total - All Special Deposits NOT Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			875,000	881,809	913,345
<b>SPECIAL DEPOSITS WHICH ARE FOR THE BENEFIT OF ALL POLICYHOLDERS</b>						
<b>Kentucky</b>						
KY00001.	B	RYDER SYSTEM INC 9.875 5-15-17 C12	NATIONAL CITY BANK OF KENTUCKY,KY RSD BY INS CODE 304.3-140(1)	650,000	648,596	708,500
KY00002.	B	U.S. TREASURY NOTES 4.375 8-15-12	NATIONAL CITY BANK OF KENTUCKY,KY RSD BY INS CODE 304.3-140(1)	850,000	878,627	888,513
KY99999.	Kentucky			1,500,000	1,527,223	1,597,013
<b>Ohio</b>						
OH00001.	B	U.S. TREASURY NOTES 4.00 11-15-12	NATIONAL CITY BANK OF KENTUCKY,KY RSD BY INS CODE, SECTIONS	1,000,000	1,004,986	1,014,060
OH00002.			3929.08,3929.10 AND 3929.11	0	0	0
OH99999.	Ohio			1,000,000	1,004,986	1,014,060
ZZ99999.	Total - All Special Deposits Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			2,500,000	2,532,209	2,611,073
9999999.	Totals			3,375,000	3,414,018	3,524,418

(a) Includes \$.00 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.