



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

Westfield National Insurance Company

NAIC Group Code 0228 0228 NAIC Company Code 24120 Employer's ID Number 34-1022544
(Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated April 11, 1968 Commenced Business April 11, 1968

Statutory Home Office One Park Circle, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office One Park Circle, Westfield Center, Ohio 44251-5001 330-887-0101
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P. O. Box 5001, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State and Zip Code)
330-887-0101
(Area Code) (Telephone Number)

Internet Website Address www.westfieldgrp.com

Statement Contact Bambi Ann Beshire 330-887-0101
(Name) (Area Code) (Telephone Number) (Extension)
330-887-0840
(E-Mail Address) (Fax Number)

Policyowner Relations Contact One Park Circle, Westfield Center, Ohio 44251 330-887-0980
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman & CEO	Robert Cary Blair	COO	Robert Joseph Joyce
President	Roger William McManus	Sr Ex C L	#John J Adornetto
CFO & Treasurer	Robert Krisowaty	Chief Solu Officer	Robert Steven Madden
Chief Inv Officer	John Martin Haney	Chief HR Officer	Debra Lynn Cummings
Sr Ex P & C Mktg	#Alyn Kent Daugherty	Sr Ex Claims	Edward Albert Schaefer, Jr
Sr Ex P L Prod	Douglas Phillip Carpenter	Sr Ex F & S Oper	Richard Leo Kinnaird, Jr
Sr Ex Spec Rsk Und	#Richard Dayton Orr	Controller	Bambi Ann Beshire
Sr Ex Bus Dev	James Robert Clay	Sr Ex Agncy Rel	#David Milton Critchfield
Sr Ex Bus Dev	Thomas Victor Grimm	Sr Ex Reins	#Thomas Lee Kranstuber
Sr Ex P L Und	Mary Lou Solsman	Sr Ex Govt Rel	Robert Daniel Sondles, III
Corp Sec & Counsel	Michael Brooks Rorapaugh	Chief Actuary	Stephen Edward Lehecka
Sr Ex Bus Dev	#Steven Alan Fisher		

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

Robert Cary Blair
Gary Dean Hallman
Susan Jane Insley
David Brantner Jones
Robert Joseph Joyce
Richard Harper LeSourd, Jr
Martin James Murphy
John Alan Root
Thomas Eldon Workman

State of Ohio }
County of Medina } 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.

Roger William McManus
President

Robert Krisowaty
CFO & Treasurer

Bambi Ann Beshire
Controller

Subscribed and sworn to before me this
15th day of February, 2003

a. Is this an original filing? Yes (X) No ()
b. If no: 1. State the amendment number 0
2. Date filed _____
3. Number of pages attached 0

Page E01

Schedule A, Pt. 1, Real Estate Owned
NONE

Page E02

Schedule A, Pt. 2, Real Estate Acquired
NONE

Page E03

Schedule A, Pt. 3, Real Estate Sold
NONE

Page E04

Schedule B, Pt. 1, Mortgage Loans Owned
NONE

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Schedule B, Pt. 2, Mortgage Loans Sold
NONE

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Schedule BA, Pt. 1, Other Long-Term Invested Assets Owned
NONE

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Schedule BA, Pt. 2, Other Long-Term Invested Assets Sold
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

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 December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- ation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
U.S. Governments - Issuer Obligations																				
US Governments																				
Issuer Obligations (IO)																				
United States																				
3133MA-UH-0	FEDERAL HOME LN BKS CONS BD	7.880	FA	02/16/2010			0.000	4,000,000	4,000,000	111.156	4,446,240	4,000,000	118,200	315,200	0	0	0	1	02/08/2000	7.880
3133MB-JA-6	FEDERAL HOME LN BKS CONS BD	7.625	MN	05/14/2010			0.000	3,342,126	3,250,000	123.719	4,020,868	3,363,295	32,353	247,813	(9,269)	0	0	1	07/27/2000	7.122
3134A1-AZ-3	FEDERAL HOME LN MTG CORP DEB	7.140	MS	09/13/2006			0.000	3,069,728	3,000,000	116.563	3,496,890	3,155,310	64,260	214,200	(16,305)	0	0	1	11/12/1996	6.420
31359M-ML-4	FEDERAL NATL MTG ASSN NT	6.250	MS	03/22/2012			0.000	3,154,752	3,000,000	107.906	3,237,180	3,159,480	51,563	93,750	(4,728)	0	0	1	08/21/2002	5.527
3136F2-QH-4	FEDERAL NATL MTG ASSN NTS	5.750	MN	11/07/2017	11/07/2005		100.000	3,082,901	3,000,000	103.000	3,090,000	3,082,500	25,875	0	401	0	0	1	12/30/2002	4.700
912810-CE-6	UNITED STATES TREAS BDS	8.750	MN	11/15/2008			0.000	1,941,890	2,000,000	106.250	2,125,000	1,882,500	22,721	175,000	7,089	0	0	1	07/25/1988	9.401
912810-CG-1	UNITED STATES TREAS BDS	9.125	MN	05/15/2009			0.000	2,959,578	2,964,155	110.188	3,266,143	2,958,577	35,117	270,479	445	0	0	1	09/23/2000	9.153
912810-CK-2	UNITED STATES TREAS BDS	10.375	MN	11/15/2009	11/15/2004		100.000	2,029,742	2,000,000	115.844	2,316,880	2,147,500	26,941	207,500	(14,128)	0	0	1	07/13/1988	9.475
912810-DG-0	UNITED STATES TREAS BDS	11.875	MN	11/15/2003			0.000	308,873	300,000	109.125	327,375	389,375	4,625	35,625	(8,667)	0	0	1	09/30/1986	8.570
912810-DM-7	UNITED STATES TREAS BDS	11.625	MN	11/15/2004			0.000	4,157,810	4,000,000	118.500	4,740,000	4,801,250	60,373	465,000	(74,509)	0	0	1	10/21/1987	9.264
912810-DQ-8	UNITED STATES TREAS BDS	12.000	MN	05/15/2005			0.000	1,502,987	1,500,000	123.781	1,856,715	1,512,656	23,370	180,000	(1,207)	0	0	1	03/26/1985	11.885
912810-DU-9	UNITED STATES TREAS BDS	9.375	FA	02/15/2006			0.000	1,146,496	1,125,000	122.000	1,372,500	1,195,664	39,837	105,469	(5,822)	0	0	1	05/16/1989	8.657
912810-DZ-8	UNITED STATES TREAS BDS	8.875	FA	08/15/2017			0.000	4,943,119	5,000,000	146.156	7,307,800	4,928,906	167,612	443,750	1,796	0	0	1	10/09/1990	9.014
912810-EW-4	UNITED STATES TREAS BDS	6.000	FA	02/15/2026			0.000	728,578	700,000	114.594	802,158	729,125	15,864	39,000	(547)	0	0	1	05/01/2002	5.680
912810-EX-2	UNITED STATES TREAS BDS	6.750	FA	08/15/2026			0.000	1,510,623	1,500,000	125.125	1,876,875	1,511,484	38,244	101,250	(184)	0	0	1	06/20/1997	6.689
912810-FD-5	UNITED STATES TREAS INFL IDX	3.625	AO	04/15/2028			0.000	5,540,439	5,000,000	117.031	5,851,550	5,004,749	43,536	200,479	111,456	0	0	1	02/16/1999	3.695
912827-3T-7	UNITED STATES TREAS INFL IDX	3.625	JJ	01/15/2008			0.000	13,369,903	12,000,000	109.719	13,166,280	12,005,614	225,511	481,116	282,191	0	0	1	02/12/1999	3.783
	Subtotal United States							56,788,445	54,339,155		63,300,454	55,827,985	996,002	3,575,631	268,012	0	0			
0199999	U.S. Governments - Issuer Obligations							56,788,445	54,339,155		63,300,454	55,827,985	996,002	3,575,631	268,012	0	0			
0399999	Subtotal - U.S. Governments							56,788,445	54,339,155		63,300,454	55,827,985	996,002	3,575,631	268,012	0	0			
States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
State, Territories and Possessions																				
Issuer Obligations (IO)																				
Canada																				
448814-EK-5	HYDRO-QUEBEC DEB SER IU	7.500	AO	04/01/2016			0.000	2,588,905	2,500,000	124.802	3,120,050	2,607,000	46,875	187,500	(3,965)	0	0	1PE	10/21/1997	7.080
448814-HR-7	HYDRO-QUEBEC NT	6.300	MN	05/11/2011			0.000	1,020,920	1,000,000	113.851	1,138,510	1,022,920	8,750	63,000	(1,810)	0	0	1	01/09/2002	5.977
	Subtotal Canada							3,609,825	3,500,000		4,258,560	3,629,730	55,625	250,500	(5,775)	0	0			
1199999	States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations							3,609,825	3,500,000		4,258,560	3,629,730	55,625	250,500	(5,775)	0	0			
1799999	Subtotal - States, Territories and Possessions (Direct and Guaranteed)							3,609,825	3,500,000		4,258,560	3,629,730	55,625	250,500	(5,775)	0	0			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
Special Revenue & Assessment																				
Issuer Obligations (IO)																				
United States																				
880591-BL-5	TENNESSEE VALLEY AUTH PWR BD	8.250	AO	04/15/2042	10/15/2029		100.750	3,073,516	3,000,000	0.000	3,073,516	3,075,000	52,250	247,500	(539)	0	0	1	05/25/2000	8.033
	Subtotal United States							3,073,516	3,000,000		3,073,516	3,075,000	52,250	247,500	(539)	0	0			
2599999	Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations							3,073,516	3,000,000		3,073,516	3,075,000	52,250	247,500	(539)	0	0			

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			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																				
Single Class Mortgage (SC)																				
United States																				
31292H-MU-5	FHLMC GOLD PC GROUP POOL C01271		6.500	MTLY	12/01/2031		0.000	1,909,471	1,879,325	0.000	1,909,471	1,908,983	10,180	111,976	488	0	0	1	01/14/2002	5.793
	Subtotal United States							1,909,471	1,879,325		1,909,471	1,908,983	10,180	111,976	488	0	0			
2699999	Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities							1,909,471	1,879,325		1,909,471	1,908,983	10,180	111,976	488	0	0			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities																				
Defined Multi-Class Residential (DR)																				
United States																				
3133T0-UY-8	FHLMC REMIC SER 1560-PJ PAC		6.600	MTLY	10/15/2022	04/01/2005	100.000	6,949,999	7,000,000	0.000	6,949,999	6,858,906	38,500	462,000	29,468	0	0	1	11/13/1995	6.962
3133T4-6R-2	FHLMC REMIC SER G032-TH PAC		7.000	MTLY	09/25/2022	09/01/2004	100.000	5,402,996	5,500,000	0.000	5,402,996	4,881,250	32,083	385,000	113,283	0	0	1	11/09/1994	8.910
3133TA-VD-1	FHLMC REMIC SER 1985 PL PAC		6.500	MTLY	10/17/2026	03/01/2007	100.000	4,808,133	5,000,000	0.000	4,808,133	4,675,000	27,083	325,000	72,713	0	0	1	08/05/1999	7.790
3133TN-VF-8	FHLMC REMIC SER 2227-PB PAC		7.500	MTLY	06/15/2028	08/01/2003	100.000	1,768,027	1,771,263	0.000	1,768,027	1,780,673	11,070	132,845	(7,710)	0	0	1	10/31/2000	7.225
31359H-3V-4	FNMA-94 REMIC SER G8-J PAC		7.750	MTLY	07/17/2023	08/01/2004	100.000	2,965,506	3,000,000	0.000	2,965,506	2,775,469	19,375	232,500	48,717	0	0	1	10/07/1994	9.079
31393F-KA-3	FHLMC CMO SER 2527 MD		6.000	MTLY	03/15/2021	08/15/2004	100.000	5,155,183	5,000,000	0.000	5,155,183	5,167,969	25,000	0	(12,786)	0	0	1	12/04/2002	1.761
	Subtotal United States							27,049,844	27,271,263		27,049,844	26,139,267	153,111	1,537,345	243,685	0	0			
2799999	Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities							27,049,844	27,271,263		27,049,844	26,139,267	153,111	1,537,345	243,685	0	0			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Multi-Class Residential Mortgage-Backed Securities																				
Other Multi-Class Residential (OR)																				
United States																				
313398-QJ-1	FHLMC REMIC SER 2335 HB PAC		6.500	MTLY	02/15/2030	11/01/2005	100.000	3,483,880	3,500,000	0.000	3,483,880	3,480,313	18,958	227,500	3,197	0	0	1	07/24/2001	6.680
	Subtotal United States							3,483,880	3,500,000		3,483,880	3,480,313	18,958	227,500	3,197	0	0			
2899999	Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Multi-Class Residential Mortgage-Backed Securities							3,483,880	3,500,000		3,483,880	3,480,313	18,958	227,500	3,197	0	0			
3199999	Subtotal - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							35,516,711	35,650,588		35,516,711	34,603,563	234,499	2,124,321	246,831	0	0			
Public Utilities (Unaffiliated) - Issuer Obligations																				
Public Utilities (unaffiliated)																				
Issuer Obligations (IO)																				
United States																				
07785G-AB-6	BELL ATLANTIC FINL SVCS INC CONV 144A		5.750	AO	04/01/2003		0.000	3,005,820	3,000,000	100.850	3,025,500	3,063,080	43,125	172,500	(24,689)	0	0	1	12/14/2001	4.894
079857-AH-1	BELLSOUTH CAP FDG CORP DEB		7.875	FA	02/15/2030		0.000	2,657,253	2,500,000	122.793	3,069,825	2,658,925	74,375	118,125	(1,178)	0	0	1	08/13/2002	7.334
209111-BS-1	CONSOLIDATED EDISON CO NY INC		7.625	MS	03/01/2004		0.000	1,511,274	1,500,000	106.458	1,596,870	1,562,520	38,125	114,375	(9,148)	0	0	1	03/29/1996	6.930
209615-BV-4	CONSOLIDATED NAT GAS CO		6.850	AO	04/15/2011		0.000	1,981,834	2,000,000	111.632	2,232,640	1,979,520	28,922	137,000	1,547	0	0	2PE	06/01/2001	6.994
28336L-AB-5	EL PASO CORP NT		7.000	MN	05/15/2011		0.000	2,040,000	3,000,000	68.000	2,040,000	2,975,580	26,833	210,000	(935,580)	0	0	3	02/28/2002	7.120
362320-AW-3	GTE CORP DEB		7.900	FA	02/01/2027		100.000	6,996,137	7,000,000	108.087	7,566,090	7,001,160	230,417	553,000	(893)	0	0	1PE	12/09/1999	7.890
	Subtotal United States							18,192,318	19,000,000		19,530,925	19,240,785	441,797	1,305,000	(969,941)	0	0			
3299999	Public Utilities (Unaffiliated) - Issuer Obligations							18,192,318	19,000,000		19,530,925	19,240,785	441,797	1,305,000	(969,941)	0	0			
3899999	Subtotal - Public Utilities (Unaffiliated)							18,192,318	19,000,000		19,530,925	19,240,785	441,797	1,305,000	(969,941)	0	0			

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			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																				
Industrial & Miscellaneous Issuer Obligations (IO)																				
United States																				
008682-AA-4	AHMANSON CAP TR I CAP SECS SER A 144A	8.360	JD	12/01/2026	12/01/2016	100.000	4,064,479	4,000,000	109.624	4,384,960	4,067,520	27,867	334,400	(2,442)	0	0	2	11/20/2001	8.163	
022615-AC-2	ALZA CORP CONV LYON	0.000	MATR	07/14/2014		0.000	1,705,007	3,100,000	0.000	1,705,007	1,099,601	0	0	86,108	0	0	1	07/07/1994	5.250	
023551-AF-1	AMERADA HESS CORP NT	7.875	AO	10/01/2029		0.000	2,978,925	3,000,000	115.618	3,468,540	2,978,716	59,063	236,250	219	0	0	2	12/14/2001	7.937	
053015-AC-7	AUTOMATIC DATA PROC CONV LYON	0.000	MATR	02/20/2012		0.000	2,515,836	4,000,000	92.125	3,685,000	1,596,000	0	0	124,476	0	0	1	04/28/1994	5.139	
097023-AM-7	BOEING CO DEB	7.250	JD	06/15/2025		0.000	551,515	500,000	110.811	554,055	551,885	1,611	18,125	(370)	0	0	1PE	08/06/2002	6.380	
141781-AP-9	CARGILL INC NT	6.375	JD	06/01/2012		0.000	1,673,730	1,500,000	111.961	1,679,415	1,677,495	7,969	54,188	(3,765)	0	0	1	09/20/2002	4.829	
263534-BB-4	DU PONT E I DE NEMOURS & CO DEB	7.500	MS	03/01/2033	03/01/2023	100.000	1,528,234	1,500,000	103.897	1,558,455	1,530,945	37,500	112,500	(605)	0	0	1PE	02/06/1998	7.319	
318522-AC-3	FIRST AMERN FINL CORP CALIF CONV 144A	4.500	AO	04/15/2008		0.000	1,465,827	1,500,000	105.125	1,576,875	1,458,125	14,250	67,500	5,501	0	0	2	07/30/2001	4.994	
345370-BP-4	FORD MTR CO DEL DEB	7.500	FA	08/01/2026		0.000	967,767	1,000,000	86.542	865,420	966,370	31,250	75,000	466	0	0	2PE	08/12/1999	7.800	
349631-AE-1	FORTUNE BRANDS INC DEB	7.875	JJ	01/15/2023		0.000	3,427,430	2,850,000	99.500	2,835,750	3,430,004	103,491	0	(2,573)	0	0	1	10/16/2002	6.108	
369622-DG-7	GENERAL ELEC CAP CORP SUB NT	7.875	JD	12/01/2006		0.000	4,015,140	4,000,000	114.125	4,565,000	4,040,730	26,250	315,000	(3,336)	0	0	1	07/31/1992	7.757	
370442-BB-0	GENERAL MTRS CORP NT	7.200	JJ	01/15/2011		0.000	2,044,740	2,000,000	100.419	2,008,380	2,050,760	66,400	144,000	(4,067)	0	0	2	06/21/2001	6.833	
38141G-AL-8	GOLDMAN SACHS GROUP INC NT SER B	7.800	JJ	01/28/2010		0.000	1,994,567	2,000,000	114.500	2,290,000	1,993,300	66,300	156,000	536	0	0	1PE	01/25/2000	7.849	
428236-AC-7	HEWLETT PACKARD CO CONV LYON	0.000	MATR	10/14/2017		0.000	892,489	1,550,000	44.125	683,938	837,000	0	0	32,704	0	0	2	04/09/2001	3.768	
438516-AK-2	HONEYWELL INTL NT	7.500	MS	03/01/2010		0.000	1,714,571	1,500,000	116.862	1,752,930	1,723,920	37,500	56,250	(9,349)	0	0	1	08/13/2002	5.091	
492386-AP-2	KERR MCGEE CORP SUB DEB CONV	5.250	FA	02/15/2010		0.000	1,000,000	1,000,000	104.000	1,040,000	1,000,000	19,833	52,500	0	0	0	2	02/07/2000	5.250	
62874H-AA-3	NB CAP TR IV CAP SECS	8.250	AO	04/15/2027	04/15/2007	103.850	3,160,921	3,000,000	115.282	3,458,460	3,168,000	52,250	247,500	(7,079)	0	0	1PE	03/25/2002	7.535	
724477-AF-1	PITNEY BOWES CR CORP NT	8.625	FA	02/15/2008		0.000	1,041,603	1,000,000	123.191	1,231,910	1,059,300	32,583	86,250	(6,444)	0	0	1	01/19/2000	7.625	
80851Q-CX-0	SCHWAB CHARLES CORP MTN	8.050	MS	03/01/2010		0.000	1,068,671	1,000,000	0.000	1,068,671	1,079,630	26,833	80,500	(7,234)	0	0	1PE	06/12/2001	6.820	
905530-AH-4	UNION CAMP CORP	9.250	FA	02/01/2011		0.000	1,000,000	1,000,000	125.058	1,250,580	1,000,000	38,542	92,500	0	0	0	2PE	02/04/1991	9.250	
907770-BE-0	UNION OIL CO CALIF GTD DEB	7.500	FA	02/15/2029		0.000	1,897,092	2,000,000	113.546	2,270,920	1,893,800	56,667	150,000	1,151	0	0	2	08/12/1999	7.970	
911312-AB-2	UNITED PARCEL SERVICE CONV	1.750	MS	09/27/2007		0.000	996,047	1,000,000	106.000	1,060,000	995,000	4,569	17,500	789	0	0	1	08/28/2001	1.837	
94974X-AA-0	WELLS FARGO CAP I CAP SECS	7.960	JD	12/15/2026		0.000	1,438,212	1,500,000	108.753	1,631,295	1,435,980	5,307	119,400	794	0	0	1	01/06/2000	8.360	
	Subtotal United States						43,142,803	45,500,000		46,625,561	41,634,081	716,035	2,415,363	205,480	0	0	0			
3999999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						43,142,803	45,500,000		46,625,561	41,634,081	716,035	2,415,363	205,480	0	0	0			
Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities																				
Other Multi-Class Residential (OR)																				
United States																				
20846Q-ES-3	CONSECO FIN SECURITIZATIONS 2000-5 MFG	8.400	MTLY	02/01/2032	02/01/2013	100.000	1,571,668	1,500,000	0.000	1,571,668	1,575,000	10,500	73,500	(3,332)	0	0	0	1PE	05/10/2002	7.793
	Subtotal United States						1,571,668	1,500,000		1,571,668	1,575,000	10,500	73,500	(3,332)	0	0	0			
4299999	Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities						1,571,668	1,500,000		1,571,668	1,575,000	10,500	73,500	(3,332)	0	0	0			
Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Commercial Mortgage-Backed Securities																				
Defined Multi-Class Commercial (DC)																				
United States																				
07383F-BE-7	BEAR STEARNS COML MTG SECS INC CTF	7.080	MTLY	06/15/2009	06/01/2009	100.000	2,008,493	2,000,000	0.000	2,008,493	2,014,219	11,800	141,600	(1,790)	0	0	1	07/07/1999	7.040	
361849-NH-1	GMAC COML MTG 2000-C3 CL A-2	6.957	MTLY	11/15/2010		0.000	2,048,994	2,000,000	0.000	2,048,994	2,059,063	11,595	139,140	(5,343)	0	0	1	01/17/2001	6.592	
361849-RB-0	GMAC COML MTG 2001-C2 CL A-2	6.700	MTLY	04/15/2034	06/15/2011	100.000	4,016,346	4,000,000	0.000	4,016,346	4,019,794	22,333	268,000	(2,367)	0	0	1	07/06/2001	6.686	
	Subtotal United States						8,073,833	8,000,000		8,073,833	8,093,076	45,728	548,740	(9,500)	0	0	0			
4399999	Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Commercial Mortgage-Backed Securities						8,073,833	8,000,000		8,073,833	8,093,076	45,728	548,740	(9,500)	0	0	0			
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)						52,788,304	55,000,000		56,271,062	51,302,157	772,263	3,037,603	192,648	0	0	0			

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P/C

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 December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
5499999	Total Bonds - Subtotal - Issuer Obligations							124,806,907	125,339,155		136,789,016	123,407,581	2,261,709	7,793,994	(502,763)	0	0			
5599999	Total Bonds - Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities							1,909,471	1,879,325		1,909,471	1,908,983	10,180	111,976	488	0	0			
5699999	Total Bonds - Subtotal - Defined Multi-Class Residential Mortgage-Backed Securities							27,049,844	27,271,263		27,049,844	26,139,267	153,111	1,537,345	243,685	0	0			
5799999	Total Bonds - Subtotal - Other Multi-Class Residential Mortgage-Backed Securities							5,055,548	5,000,000		5,055,548	5,055,313	29,458	301,000	(135)	0	0			
5899999	Total Bonds - Subtotal - Defined Multi-Class Commercial Mortgage-Backed Securities							8,073,833	8,000,000		8,073,833	8,093,076	45,728	548,740	(9,500)	0	0			
6099999	TOTALS							166,895,603	167,489,743		178,877,712	164,604,220	2,500,186	10,293,055	(268,225)	0	0			

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of 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 Designation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)														
Banks, Trust & Insurance Companies														
United States														
172967-75-4	CITIGROUP INC DEP SH REPSTG 1/10 PFD Q A	20,000.000	25.00	24.000	480,000	24.000	480,000	442,500	0	22,853	5,000	0	P1A	10/09/1998
Subtotal United States					480,000		480,000	442,500	0	22,853	5,000	0		
6299999 - Subtotal - Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)					480,000		480,000	442,500	0	22,853	5,000	0		
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)														
Industrial & Miscellaneous														
United States														
74252D-AA-9	PREFERRED TERM SEC IV LTD PRINC PROT NT	3,000,000.000	1.00	0.938	2,813,633	0.938	2,813,633	3,000,000	0	612,117	(186,367)	0	RP1U	12/04/2001
Subtotal United States					2,813,633		2,813,633	3,000,000	0	612,117	(186,367)	0		
6399999 - Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)					2,813,633		2,813,633	3,000,000	0	612,117	(186,367)	0		
6599999 - TOTAL - Preferred Stocks					3,293,633		3,293,633	3,442,500	0	634,970	(181,367)	0		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

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				
Common Stocks - Public Utilities (Unaffiliated)												
Public Utilities (unaffiliated)												
United States												
49337W-10-0	KEYSPAN CORP	47,000,000	1,656,280	35.240	1,656,280	1,509,739	0	83,660	27,730	0	L	09/17/2001
65473P-10-5	NISOURCE INC	38,500,000	770,000	20.000	770,000	934,380	0	44,660	(117,810)	0	L	09/17/2001
748356-10-2	QUESTAR CORP	27,800,000	773,396	27.820	773,396	615,709	0	20,155	77,006	0	L	09/17/2001
78387G-10-3	SBC COMMUNICATIONS INC	3,600,000	97,596	27.110	97,596	140,220	0	3,839	(43,416)	0	L	12/14/2001
872375-10-0	TECO ENERGY INC	93,000,000	1,438,710	15.470	1,438,710	1,974,734	0	66,030	(536,024)	0	L	07/15/2002
	Subtotal United States		4,735,982		4,735,982	5,174,782	0	218,344	(592,514)	0		
6699999	- Subtotal - Common Stocks - Public Utilities (Unaffiliated)		4,735,982		4,735,982	5,174,782	0	218,344	(592,514)	0		
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)												
Banks, Trust & Insurance Companies												
United States												
200340-10-7	COMERICA INC	16,200,000	700,488	43.240	700,488	750,546	7,776	30,456	(227,772)	0	L	10/31/2001
337915-10-2	FIRSTMERIT CORP	64,000,000	1,386,240	21.660	1,386,240	785,250	0	62,720	(347,520)	0	L	03/20/1995
55262L-10-0	MBNA CORP	112,500,000	2,139,750	19.020	2,139,750	1,865,430	7,875	29,625	(500,250)	0	L	07/16/2002
	Subtotal United States		4,226,478		4,226,478	3,401,226	15,651	122,801	(1,075,542)	0		
6799999	- Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)		4,226,478		4,226,478	3,401,226	15,651	122,801	(1,075,542)	0		
Common Stocks - Industrial and Miscellaneous (Unaffiliated)												
Industrial & Miscellaneous												
United States												
002824-10-0	ABBOTT LABS	48,000,000	1,920,000	40.000	1,920,000	956,995	0	43,920	(756,000)	0	L	01/25/1996
009158-10-6	AIR PRODS & CHEMS INC COM	7,500,000	320,625	42.750	320,625	221,850	1,575	6,150	(31,200)	0	L	12/22/1999
039583-10-9	ARCHSTONE-SMITH TRUST REIT COM	93,400,000	2,198,636	23.540	2,198,636	2,004,702	0	104,720	(175,104)	0	L	12/16/2002
053015-10-3	AUTOMATIC DATA PROC	82,000,000	3,218,500	39.250	3,218,500	3,561,655	9,840	17,940	(389,775)	0	L	07/19/2002
053611-10-9	VERY DENNISON CORP	36,400,000	2,223,312	61.080	2,223,312	1,879,164	0	49,140	165,620	0	L	08/28/2001
101121-10-1	BOSTON PPTYS INC	6,000,000	221,160	36.860	221,160	235,485	3,660	14,280	(6,840)	0	L	10/26/2000
110122-10-8	BRISTOL-MYERS SQUIBB CO	70,000,000	1,620,500	23.150	1,620,500	1,436,030	19,600	26,320	(174,235)	0	L	07/19/2002
166764-10-0	CHEVRONTXACO CORP	53,515,000	3,557,677	66.480	3,557,677	1,775,551	0	149,842	(1,237,802)	0	L	10/10/2001
205887-10-2	CONAGRA FOODS INC	76,000,000	1,900,760	25.010	1,900,760	1,473,157	0	72,390	94,240	0	L	03/13/2001
264411-50-5	DUKE REALTY CORP COM	79,000,000	2,010,550	25.450	2,010,550	1,110,784	0	142,990	88,480	0	L	07/18/1997
291011-10-4	EMERSON ELECTRIC CO	22,000,000	1,118,700	50.850	1,118,700	1,034,088	0	34,210	(137,500)	0	L	09/21/2001
313586-10-9	FEDERAL NATL MTG ASSN	4,500,000	289,485	64.330	289,485	291,060	0	0	(1,575)	0	L	12/30/2002
369604-10-3	GENERAL ELEC CO	32,000,000	779,200	24.350	779,200	1,014,960	6,080	11,520	(235,760)	0	L	05/22/2002
428236-10-3	HEWLETT PACKARD CO	184,000,000	3,194,240	17.360	3,194,240	1,371,555	14,720	58,880	(585,120)	0	L	07/15/1994
437076-10-2	HOME DEPOT INC	10,000,000	240,200	24.020	240,200	553,100	0	2,100	(269,900)	0	L	02/28/2000
452308-10-9	ILLINOIS TOOL WKS INC	46,263,000	3,000,618	64.860	3,000,618	2,860,112	10,640	17,800	(92,918)	0	L	12/16/2002
458140-10-0	INTEL CORP	67,000,000	1,043,190	15.570	1,043,190	1,009,154	0	1,340	34,036	0	L	09/27/2002
459200-10-1	INTERNATL BUSINESS MACHS CORP	16,500,000	1,278,750	77.500	1,278,750	1,029,270	0	2,475	249,480	0	L	09/26/2002
478160-10-4	JOHNSON & JOHNSON	52,000,000	2,792,920	53.710	2,792,920	482,625	0	41,340	(280,280)	0	L	03/31/1994
532457-10-8	LILLY ELI & CO	24,500,000	1,555,750	63.500	1,555,750	1,254,488	0	15,190	301,262	0	L	07/15/2002
574599-10-6	MASCO CORP	71,954,000	1,514,632	21.050	1,514,632	1,365,187	0	39,215	(248,241)	0	L	03/10/1999
717081-10-3	PFIZER INC	51,000,000	1,559,070	30.570	1,559,070	1,525,721	0	13,260	33,349	0	L	07/15/2002
740706-10-6	PRENTISS PPTYS TR SH BEN INT	28,700,000	811,636	28.280	811,636	568,285	16,072	62,853	23,821	0	L	02/28/2000
74144T-10-8	PRICE T ROWE GROUP INC	69,000,000	1,882,320	27.280	1,882,320	2,052,172	11,730	18,560	(156,022)	0	L	09/27/2002
742718-10-9	PROCTER & GAMBLE CO	7,000,000	601,580	85.940	601,580	545,629	0	11,060	52,007	0	L	12/29/2000
78462F-10-3	SPDR TR UNIT SER 1 STANDARD & POORS	51,500,000	4,543,845	88.230	4,543,845	4,388,192	24,625	9,263	155,653	0	L	09/27/2002
803111-10-3	SARA LEE CORP	80,000,000	1,800,800	22.510	1,800,800	1,244,584	12,400	48,000	22,400	0	L	02/25/2000
824348-10-6	SHERWIN WILLIAMS CO	3,700,000	104,525	28.250	104,525	84,009	0	2,220	2,775	0	L	08/30/2000
(continues)												

(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 .

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

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				
Common Stocks - Industrial and Miscellaneous (Unaffiliated) (continued)												
82567D-10-4	SHURGARD STORAGE CTRS INC CL A	10,300.000	322,802	31.340	322,802	277,506	0	21,733	(6,798)	0	L	02/09/1996
	Subtotal United States		47,625,983		47,625,983	37,607,070	130,942	1,038,711	(3,561,947)	0		
	Canada											
559222-40-1	MAGNA INTL INC CL A	42,823.000	2,404,511	56.150	2,404,511	2,534,846	0	16,880	(130,335)	0	L	09/27/2002
	Subtotal Canada		2,404,511		2,404,511	2,534,846	0	16,880	(130,335)	0		
	Other Country											
055622-10-4	BP AMOCO PLC SPS ADR	20,000.000	813,000	40.650	813,000	1,001,946	0	31,333	(117,200)	0	L	03/13/2001
138006-30-9	CANON INC ADR REPSTG 5 SHS	55,800.000	2,056,230	36.850	2,056,230	1,819,694	8,135	5,862	236,537	0	L	02/01/2002
37733W-10-5	GLAXOSMITHKLINE PLC SPS ADR	37,000.000	1,386,020	37.460	1,386,020	1,701,260	11,397	22,194	(315,240)	0	L	04/03/2002
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	49,754.000	633,368	12.730	633,368	1,149,011	0	10,692	(515,643)	0	L	06/27/2002
654902-20-4	NOKIA CORP SPS ADR	50,000.000	775,000	15.500	775,000	763,765	0	11,826	(451,500)	0	L	09/21/2001
780257-80-4	ROYAL DUTCH PETROLEUM SCRIPT CERT 10 GLD	107,000.000	4,710,140	44.020	4,710,140	2,133,718	0	169,101	(535,000)	0	L	06/30/1997
	Subtotal Other Country		10,373,758		10,373,758	8,569,394	19,532	251,008	(1,698,046)	0		
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)		60,404,252		60,404,253	48,711,310	150,474	1,306,599	(5,390,328)	0		
7099999	TOTAL - Common Stocks		69,366,712		69,366,713	57,287,318	166,125	1,647,744	(7,058,384)	0		
7199999	TOTAL - Preferred and Common Stocks		72,660,345		72,660,346	60,729,818	166,125	2,282,714	(7,239,751)	0		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

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							
BONDS							
US Governments							
United States							
31359M-ML-4	FEDERAL NATL MTG ASSN . . . 6.250% 03/22/12	08/21/2002	Deutsche Bk Securities Inc.		3,159,480	3,000,000.00	78,125
3136F2-QH-4	FEDERAL NATL MTG ASSN . . . 5.750% 11/07/17	12/30/2002	Deutsche Bk Securities Inc.		3,082,500	3,000,000.00	25,875
912810-EW-4	UNITED STATES TREAS . . . 6.000% 02/15/26	05/01/2002	Constitution Capital		729,125	700,000.00	18,575
	Subtotal United States				6,971,105	6,700,000.00	122,575
0399999	Subtotal - Bonds - U. S. Governments				6,971,105	6,700,000.00	122,575
Bonds - States, Territories and Possessions							
State, Territories and Possessions							
Canada							
448814-HR-7	HYDRO-QUEBEC NT 6.300% 05/11/11	01/09/2002	Constitution Capital		1,022,730	1,000,000.00	11,025
	Subtotal Canada				1,022,730	1,000,000.00	11,025
1799999	Subtotal - Bonds - States, Territories and Possessions				1,022,730	1,000,000.00	11,025
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							
Special Revenue & Assessment							
United States							
31292H-MU-5	FHLMC GOLD PC GROUP 6.500% 12/01/31	01/14/2002	Bear Stearns & Co		1,908,983	1,879,325.00	5,429
31393F-KA-3	FHLMC CMO SER 2527 MD . . . 6.000% 03/15/21	12/04/2002	Stephens & Co		5,167,969	5,000,000.00	6,667
	Total				7,076,952	6,879,325.00	12,096
	Subtotal United States				0	0.00	0
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				7,076,952	6,879,325.00	12,096
Bonds - Public Utilities (Unaffiliated)							
Public Utilities (unaffiliated)							
United States							
079857-AH-1	BELLSOUTH CAP FDG CORP . . . 7.875% 02/15/30	08/13/2002	Constitution Capital		1,107,460	1,000,000.00	219
28336L-AB-5	EL PASO CORP NT 7.000% 05/15/11	02/28/2002	Raymond James		2,975,580	3,000,000.00	64,167
	Subtotal United States				4,083,040	4,000,000.00	64,386
3899999	Subtotal - Bonds - Public Utilities (Unaffiliated)				4,083,040	4,000,000.00	64,386
Bonds - Industrial and Miscellaneous (Unaffiliated)							
Industrial & Miscellaneous							
United States							
097023-AM-7	BOEING CO DEB 7.250% 06/15/25	08/06/2002	Constitution Capital		551,885	500,000.00	5,438
141781-AP-9	CARGILL INC NT 6.375% 06/01/12	09/20/2002	Constitution Capital		1,677,495	1,500,000.00	36,656
20846Q-ES-3	CONSECO FIN 8.400% 02/01/32	05/10/2002	Deutsche Bk Securities Inc.		1,575,000	1,500,000.00	4,900
349631-AE-1	FORTUNE BRANDS INC DEB . . . 7.875% 01/15/23	10/16/2002	Constitution Capital		3,430,004	2,850,000.00	59,850
438516-AK-2	HONEYWELL INTL NT 7.500% 03/01/10	08/13/2002	Deutsche Bk Securities Inc.		1,723,920	1,500,000.00	51,563
62874H-AA-3	NB CAP TR IV CAP SECS 8.250% 04/15/27	03/25/2002	Deutsche Bk Securities Inc.		3,168,000	3,000,000.00	112,063
	Subtotal United States				12,126,304	10,850,000.00	270,470
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				12,126,304	10,850,000.00	270,470
6099997	Subtotal - Bonds - Part 3				31,280,131	29,429,325.00	480,552
6099998	Summary Item from Part 5 for Bonds				621,433	611,779.00	1,767
6099999	Subtotal - Bonds				31,901,564	30,041,104.00	482,319

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

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
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)							
	PREFERRED STOCK Industrial & Miscellaneous United States						
74252D-AA-9	PREFERRED TERM SEC IV LTD PRINC PROT NT	12/04/2001	Tax Free Exchange	3,000,000.000	3,000,000	0.00	0
	Subtotal United States			3,000,000.000	3,000,000		0
6399999	Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)				3,000,000		0
6599997	Subtotal - Preferred Stocks - Part 3				3,000,000		0
6599999	Subtotal - Preferred Stocks				3,000,000		0
Common Stocks - Public Utilities (Unaffiliated)							
	COMMON STOCK Public Utilities (unaffiliated) United States						
872375-10-0	TECO ENERGY INC	07/15/2002	Salomon Smith Barney	93,000.000	1,974,734		0
	Subtotal United States			93,000.000	1,974,734		0
6699999	Subtotal - Common Stocks - Public Utilities (Unaffiliated)				1,974,734		0
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)							
	Banks, Trust & Insurance Companies United States						
55262L-10-0	MBNA CORP	07/16/2002	Stock Split	37,500.000	0		0
	Subtotal United States			37,500.000	0		0
6799999	Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)				0		0
Common Stocks - Industrial and Miscellaneous (Unaffiliated)							
	Industrial & Miscellaneous United States						
039583-10-9	ARCHSTONE-SMITH TRUST REIT COM	12/16/2002	Ohio Farmers Ins Co	31,800.000	753,660		0
053015-10-3	AUTOMATIC DATA PROC	07/19/2002	Salomon Smith Barney	45,000.000	1,428,975		0
110122-10-8	BRISTOL-MYERS SQUIBB CO	07/19/2002	Jeffries & Co Inc	62,000.000	1,386,735		0
313586-10-9	FEDERAL NATL MTG ASSN	12/30/2002	Keefe Bruyette	4,500.000	291,060		0
369604-10-3	GENERAL ELEC CO	05/22/2002	Deutsche Bk Securities Inc.	32,000.000	1,014,960		0
452308-10-9	ILLINOIS TOOL WKS INC	12/16/2002	Ohio Farmers Ins Co	26,263.000	1,739,136		0
458140-10-0	INTEL CORP	09/27/2002	First Union Securities	67,000.000	1,009,154		0
459200-10-1	INTERNATL BUSINESS MACHS CORP	09/26/2002	Merrill Lynch	16,500.000	1,029,270		0
532457-10-8	LILLY ELI & CO	07/15/2002	First Tennessee Securities	24,500.000	1,254,488		0
717081-10-3	PFIZER INC	07/15/2002	Various	51,000.000	1,525,721		0
74144T-10-8	PRICE T ROWE GROUP INC	09/27/2002	Keefe Bruyette	40,000.000	1,031,172		0
78462F-10-3	SPDR TR UNIT SER 1 STANDARD & POORS	09/27/2002	Various	51,500.000	4,388,192		0
	Subtotal United States			452,063.000	16,852,523		0
	Canada						
559222-40-1	MAGNA INTL INC CL A	09/27/2002	Salomon Smith Barney	36,000.000	2,042,957		0
559222-40-1	MAGNA INTL INC CL A	06/06/2002	Tax Free Exchange	6,823.000	491,890		0
	Subtotal Canada			42,823.000	2,534,847		0
	Other Country						
138006-30-9	CANON INC ADR REPSTG 5 SHS	02/01/2002	Salomon Smith Barney	55,800.000	1,819,694		0
37733W-10-5	GLAXOSMITHKLINE PLC SPS ADR	04/03/2002	Deutsche Bk Securities Inc.	37,000.000	1,701,260		0
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	06/27/2002	Various	49,400.000	1,149,011		0
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	05/06/2002	Stock Dividend	354.000	0		0
	Subtotal Other Country			142,554.000	4,669,965		0
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				24,057,335		0

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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
7099997	- Subtotal - Common Stocks - Part 3				26,032,069		0
7099998	- Summary Item from Part 5 for Common Stocks				2,025,073		0
7099999	- Subtotal - Common Stocks				28,057,142		0
7199999	- Subtotal - Preferred and Common Stocks				31,057,142		0
7299999	- TOTALS				62,958,706		482,319

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National 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
Bonds - U. S. Governments															
BONDS															
US Governments															
United States															
3134A1-VQ-0	FEDERAL HOME LN MTG . . . 7.010% 07/11/07	07/12/2002	Call 100.0000		2,000,000	2,000,000.00	2,033,180	2,004,238	(4,238)	0	0	0	0	140,589	
313586-5G-0	FEDERAL NATL MTG ASSN 7.550% 04/22/02	04/22/2002	Maturity		2,000,000	2,000,000.00	2,065,760	2,004,178	(4,178)	0	0	0	0	75,500	
912810-DA-3	UNITED STATES TREAS 11.625% 11/15/02	11/15/2002	Maturity		1,000,000	1,000,000.00	1,054,375	1,005,467	(5,467)	0	0	0	0	116,250	
912810-EP-9	UNITED STATES TREAS . . . 7.125% 02/15/23	09/20/2002	Various		5,309,125	4,300,000.00	4,317,469	4,316,043	98	0	0	992,984	992,984	308,835	
912810-EV-6	UNITED STATES TREAS . . . 6.875% 08/15/25	08/06/2002	Constitution Capital		3,584,063	3,000,000.00	2,992,031	2,992,624	324	0	0	591,115	591,115	201,692	
	Subtotal United States				13,893,188	12,300,000.00	12,462,815	12,322,550	(13,461)	0	0	1,584,099	1,584,099	842,866	
0399999	Subtotal - Bonds - U. S. Governments				13,893,188	12,300,000.00	12,462,815	12,322,550	(13,461)	0	0	1,584,099	1,584,099	842,866	
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions															
Special Revenue & Assessment															
United States															
3133TN-VF-8	FHLMC REMIC SER 7.500% 06/15/28	12/01/2002	Paydown		1,228,737	1,228,737.00	1,235,264	1,231,840	(3,103)	0	0	0	0	88,300	
3133TQ-H3-4	FHLMC REMIC SER 7.500% 10/15/26	09/01/2002	Paydown		4,000,000	4,000,000.00	4,060,625	4,030,710	(30,710)	0	0	0	0	165,275	
3133TU-HG-6	FHLMC SER 2322 SJ INV 11.710% 06/29/31	09/01/2002	Paydown		5,000,000	5,000,000.00	4,968,750	4,971,626	28,374	0	0	0	0	289,364	
	Total				10,228,737	10,228,737.00	10,264,639	10,234,176	(5,439)	0	0	0	0	542,939	
	Subtotal United States				0	0.00	0	0	0	0	0	0	0	0	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				10,228,737	10,228,737.00	10,264,639	10,234,176	(5,439)	0	0	0	0	542,939	
Bonds - Public Utilities (Unaffiliated)															
Public Utilities (unaffiliated)															
United States															
172070-CE-2	CINCINNATI GAS & ELEC 6.400% 04/01/08	06/27/2002	BB&T		3,047,070	3,000,000.00	2,947,620	2,948,274	3,389	0	0	95,407	95,407	144,533	
190441-BC-8	COASTAL CORP NT 7.750% 06/15/10	12/11/2002	Deutsche Bk Securities Inc		1,155,000	1,500,000.00	1,556,490	1,556,103	(4,746)	0	0	(396,357)	(396,357)	116,573	
737662-AX-4	POTOMAC EDISON CO 1ST 8.000% 12/01/22	12/06/2002	Constitution Capital		1,818,000	2,000,000.00	1,975,920	1,978,382	527	0	0	(160,909)	(160,909)	164,444	
912920-AA-3	U S WEST 8.875% 06/01/31	09/09/2002	Deutsche Bk Securities Inc		1,162,500	1,500,000.00	1,588,125	1,587,949	(661)	0	0	(424,789)	(424,789)	103,911	
	Subtotal United States				7,182,570	8,000,000.00	8,068,155	8,070,708	(1,491)	0	0	(886,648)	(886,648)	529,461	
3899999	Subtotal - Bonds - Public Utilities (Unaffiliated)				7,182,570	8,000,000.00	8,068,155	8,070,708	(1,491)	0	0	(886,648)	(886,648)	529,461	
Bonds - Industrial and Miscellaneous (Unaffiliated)															
Industrial & Miscellaneous															
United States															
032479-AC-1	ANADARKO FINANCE CO . . . 6.750% 05/01/11	07/24/2002	Constitution Capital		2,123,540	2,000,000.00	2,033,759	2,032,950	(1,560)	0	0	92,150	92,150	100,500	
06423A-AA-1	BANK ONE CORP SUB NT . . . 8.100% 03/01/02	03/01/2002	Maturity		2,000,000	2,000,000.00	2,020,493	2,000,485	(485)	0	0	0	0	81,000	
256669-AC-6	DOLLAR GEN CORP NT 8.625% 06/15/10	03/28/2002	Deutsche Bk Securities Inc		475,000	500,000.00	500,000	500,000	0	0	0	(25,000)	(25,000)	12,938	
000000-00-0	PREFERRED TERM SEC IV 0.000% 12/23/31	12/04/2001	Tax Free Exchange		3,000,000	3,000,000.00	3,000,000	3,000,000	0	0	0	0	0	0	
905572-AC-7	UNION CARBIDE CHEMS & 6.750% 04/01/03	06/17/2002	Bear Stearns & Co		2,020,000	2,000,000.00	1,998,760	1,999,479	92	0	0	20,429	20,429	97,125	
98155K-AC-6	WORLDCOM INC GA SR NT 7.750% 04/01/27	04/23/2002	Deutsche Bk Securities Inc		290,000	500,000.00	518,295	517,747	(33)	0	0	(227,714)	(227,714)	22,066	
	Subtotal United States				9,908,540	10,000,000.00	10,071,307	10,050,661	(1,986)	0	0	(140,135)	(140,135)	313,629	
Canada															
559222-AG-9	MAGNA INTL INC SUB DE 4.875% 02/15/05	06/06/2002	Tax Free Exchange		491,951	500,000.00	489,000	490,784	1,167	0	0	0	0	12,188	
	Subtotal Canada				491,951	500,000.00	489,000	490,784	1,167	0	0	0	0	12,188	
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				10,400,491	10,500,000.00	10,560,307	10,541,445	(819)	0	0	(140,135)	(140,135)	325,817	
6099997	Subtotal - Bonds - Part 4				41,704,986	41,028,737.00	41,355,916	41,168,879	(21,210)	0	0	557,316	557,316	2,241,083	
6099998	Summary Item from Part 5 for Bonds				611,779	611,779.00	621,433	611,779	(9,655)	0	0	0	0	27,542	
6099999	Subtotal - Bonds				42,316,765	41,640,516.00	41,977,349	41,780,658	(30,865)	0	0	557,316	557,316	2,268,625	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National 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 Identifi- cation	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
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)															
COMMON STOCK															
Banks, Trust & Insurance Companies															
United States															
46625H-10-0	JP MORGAN CHASE & CO	02/25/2002	Paine Webber	30,000.000	856,247		1,049,476	1,090,500	(41,024)	0	0	(193,229)	(193,229)		10,200
	Subtotal United States			30,000.000	856,247		1,049,476	1,090,500	(41,024)	0	0	(193,229)	(193,229)		10,200
6799999	Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)														
					856,247		1,049,476	1,090,500	(41,024)	0	0	(193,229)	(193,229)		10,200
Common Stocks - Industrial and Miscellaneous (Unaffiliated)															
Industrial & Miscellaneous															
United States															
535678-10-6	LINEAR TECHNOLOGY CORP	08/06/2002	First Union Securities	35,200.000	917,010		1,509,062	1,374,208	134,854	0	0	(592,052)	(592,052)		4,928
590188-10-8	MERRILL LYNCH & CO INC	08/06/2002	Keefe Bruyette	26,000.000	855,213		1,154,468	1,355,120	(200,652)	0	0	(299,255)	(299,255)		12,480
604059-10-5	MINNESOTA MNG & MFG CO	01/17/2002	Jeffries & Co Inc	29,000.000	2,989,809		1,378,927	3,428,090	(2,049,163)	0	0	1,610,882	1,610,882		0
693506-10-7	PPG INDUSTRIES INC	01/30/2002	Salomon Smith Barney	80,000.000	3,753,384		545,185	4,137,600	(3,592,415)	0	0	3,208,199	3,208,199		0
742718-10-9	PROCTER & GAMBLE CO	06/03/2002	Spin Off	0.000	4,306		4,306	4,337	(31)	0	0	0	0		0
	Subtotal United States			170,200.000	8,519,722		4,591,948	10,299,355	(5,707,407)	0	0	3,927,774	3,927,774		17,408
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)														
					8,519,722		4,591,948	10,299,355	(5,707,407)	0	0	3,927,774	3,927,774		17,408
7099997	Subtotal - Common Stocks - Part 4														
					9,375,969		5,641,424	11,389,855	(5,748,431)	0	0	3,734,545	3,734,545		27,608
7099998	Summary Item from Part 5 for Common Stocks														
					1,420,534		2,025,073	2,025,073	0	0	0	(604,538)	(604,538)		34,291
7099999	Subtotal - Common Stocks														
					10,796,503		7,666,497	13,414,928	(5,748,431)	0	0	3,130,007	3,130,007		61,899
7199999	Subtotal - Preferred and Common Stocks														
					10,796,503		7,666,497	13,414,928	(5,748,431)	0	0	3,130,007	3,130,007		61,899
7299999	TOTALS														
					53,113,268		49,643,846	55,195,586	(5,779,296)	0	0	3,687,323	3,687,323	2,268,625	61,899

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

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	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
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
BONDS																
Special Revenue & Assessment																
United States																
31292H-MU-5	FHLMC GOLD PC 6.500% 12/01/31 .	01/14/2002	Bear Stearns & Co	12/01/2002	Paydown	611,779.000	621,433	611,779	611,779	(9,655)	0	0	0	0	27,542	1,767
Subtotal United States						611,779.000	621,433	611,779	611,779	(9,655)	0	0	0	0	27,542	1,767
3199999 - Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
						611,779.000	621,433	611,779	611,779	(9,655)	0	0	0	0	27,542	1,767
6099998 - Subtotal - Bonds																
						611,779.000	621,433	611,779	611,779	(9,655)	0	0	0	0	27,542	1,767
Common Stocks - Public Utilities (Unaffiliated)																
COMMON STOCK																
Public Utilities (unaffiliated)																
United States																
025537-10-1	AMERICAN ELECTRIC PWR INC	07/19/2002	Midwest Research	10/18/2002	Various	54,000.000	1,583,550	967,200	1,583,550	0	0	0	(616,350)	(616,350)	32,400	0
Subtotal United States						54,000.000	1,583,550	967,200	1,583,550	0	0	0	(616,350)	(616,350)	32,400	0
6699999 - Subtotal - Common Stocks - Public Utilities (Unaffiliated)																
							1,583,550	967,200	1,583,550	0	0	0	(616,350)	(616,350)	32,400	0
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																
Industrial & Miscellaneous																
United States																
78462F-10-3	SPDR TR UNIT SER 1 STANDARD & POORS	08/06/2002	Salomon Smith Barney	12/20/2002	Merrill Lynch	5,000.000	437,156	448,386	437,156	0	0	0	11,231	11,231	1,891	0
832696-40-5	SMUCKER J M CO	06/03/2002	Spin Off	06/05/2002	Jeffries & Co Inc	140.000	4,306	4,891	4,306	0	0	0	585	585	0	0
Subtotal United States						5,140.000	441,462	453,277	441,462	0	0	0	11,816	11,816	1,891	0
Canada																
559222-40-1	MAGNA INTL INC CL A	06/06/2002	Tax Free Exchange	07/09/2002	Fractional Shares	0.850	61	57	61	0	0	0	(4)	(4)	0	0
Subtotal Canada						0.850	61	57	61	0	0	0	(4)	(4)	0	0
6899999 - Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)																
							441,523	453,334	441,523	0	0	0	11,812	11,812	1,891	0
7099998 - Subtotal - Common Stocks																
							2,025,073	1,420,534	2,025,073	0	0	0	(604,538)	(604,538)	34,291	0
7199999 - Subtotal - Preferred and Common Stocks																
							2,025,073	1,420,534	2,025,073	0	0	0	(604,538)	(604,538)	34,291	0
7299999 - TOTALS																
							2,646,506	2,032,313	2,636,852	(9,655)	0	0	(604,538)	(604,538)	61,833	1,767

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Sch. D, Pt. 6, Sn. 1, Valuation of Shares
NONE

Sch. D, Pt. 6, Sn. 2, Valuation of Shares
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National 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 (a)	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			
Exempt Money Market Mutual Funds																
Exempt Money Market Mutual Funds																
299920-43-9	EVERGREEN SELECT MONEY MKT TR TREAS MNY	12/31/2002	Various	1.200		12/31/2003	5,941	0	0	5,941	5,941	0	16	0	1	1.200
77999999	- Subtotal - Exempt Money Market Mutual Funds						5,941	0	0		5,941	0	16	0		
Class One Money Market Mutual Funds																
Class One Money Market Mutual Funds																
928989-46-6	JP MORGAN PRIME MMF AGENCY SHARES	11/29/2002	Direct	1.270		12/31/2003	2,296,109	0	0	2,296,109	2,296,109	0	1,633	0	1	1.270
78999999	- Subtotal - Class One Money Market Mutual Funds						2,296,109	0	0		2,296,109	0	1,633	0		
80999999	- TOTALS						2,302,050	0	0		2,302,050	0	1,649	0		

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

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Sch. DB, Pt. A, Sn. 1, Financial Options Owned
NONE

Sch. DB, Pt. A, Sn. 2, Financial Options Acquired
NONE

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Sch. DB, Pt. A, Sn. 3, Financial Options Terminated
NONE

Sch. DB, Pt. B, Sn. 1, Written and In-Force
NONE

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Sch. DB, Pt. B, Sn. 2, Financial Options Written
NONE

Sch. DB, Pt. B, Sn. 3, Financial Options Terminated
NONE

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Sch. DB, Pt. C, Sn. 1, Collar, Swap and Forwards Open
NONE

Sch. DB, Pt. C, Sn. 2, Collar, Swap and Forwards Opened
NONE

Page E20

Sch. DB, Pt. C, Sn. 3, Collar, Swap and Forwards Terminated
NONE

Sch. DB, Pt. D, Sn. 1, Futures and Ins Futures Contracts Open
NONE

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Sch. DB, Pt. D, Sn. 2, Futures Contracts Opened Current Year
NONE

Sch. DB, Pt. D, Sn. 3, Futures Contracts Terminated Current Year
NONE

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Sch. DB, Pt. E, Sn. 1, Counterparty Exposure Derivative Instr.
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Westfield National Insurance Company

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 Statement (Admitted) Value	2 Fair Value (a)	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds	169,197,653	190,217,512	21,019,859
2. Preferred Stocks	3,293,633	3,293,633	0
3. Totals	172,491,286	193,511,145	21,019,859

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

Amherst Securities Group, Asset Allocation & Management Company,

Bear Stearns, Bloomberg Financial Services, Constitution Capital

Deutsche Bank Securities, Fidelity

FTN Financial Group, Hub Data, Lehman Brothers

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Sch. E, Pt. 1, Cash
NONE

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
Arizona						
AZ00001	B	UNITED STATES TREAS BD 9.375% 02/15/06	BNY Western Trust, Los Angeles, CA RSD for WC by REV	125,000	127,388	152,500
AZ00002			STATS Title 23, Chapter 6, Article 4, Sec 23-961 C	0	0	0
AZ99999		Arizona		125,000	127,388	152,500
Georgia						
GA00001	B	UNITED STATES TREAS BD 11.875% 11/15/03	Wachovia Bank, NA, Winston-Salem, NC RSD for WC by CODE of	100,000	102,691	109,125
GA00002			1981, Sec 34-9-129 & by CODE of 1981, Sec 33-3-9	0	0	0
GA99999		Georgia		100,000	102,691	109,125
New Mexico						
NM00001	B	UNITED STATES TREAS BDS 6% 2/15/26	Wells Fargo Trust, Santa Fe, NM RSD by LAWS 1984	350,000	364,289	401,079
NM00002			Chapter 127, Section 83	0	0	0
NM00003	B	UNITED STATES TREAS BDS 6% 2/25/26	Wells Fargo Trust, Santa Fe, NM RSD by Laws 1984	350,000	364,289	401,079
NM00004			Chapter 127, Section 83	0	0	0
NM99999		New Mexico		700,000	728,578	802,158
XX99999		Subtotal - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		925,000	958,657	1,063,783
Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company						
ZZ00001	B		Ohio	2,000,000	2,012,541	2,466,715
ZZ99999		Subtotal - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		2,000,000	2,012,541	2,466,715
9999999		TOTALS		2,925,000	2,971,198	3,530,498

(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.