



ANNUAL STATEMENT

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

AMERICAN EMPIRE INSURANCE COMPANY

NAIC Group Code..... 0084, 0084 NAIC Company Code..... 37990 Employer's ID Number..... 31-0973761
(Current Period) (Prior Period)

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO
Country of Domicile US
Incorporated..... November 26, 1979 Commenced Business..... August 20, 1980

Statutory Home Office	515 MAIN STREET, CINCINNATI, OH 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	515 MAIN STREET, CINCINNATI, OH 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	(513) 369-3000 <i>(Area Code) (Telephone Number)</i>
Mail Address	P.O. BOX 5370, CINCINNATI, OH 45201 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	515 MAIN STREET, CINCINNATI, OH 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	(513) 369-3000 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.aeslic.com	
Statement Contact	T. MATTHEW HELD <i>(Name)</i> mhheld@gaic.com <i>(E-Mail Address)</i>	(513) 369-3040 <i>(Area Code) (Telephone Number) (Extension)</i> (513) 369-3034 <i>(Fax Number)</i>
Policyowner Relations Contact	..... <i>(Street and Number) (City or Town, State and Zip Code)</i>	<i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President ROBERT ALLAN NELSON Treasurer THOMAS MATTHEW HELD Secretary KAREN HOLLEY HORRELL

GARY JOHN GRUBER	CHESTER ANTHONY NALEPA	FREDERICK JAMES WOEBSE	JOHN FREELAND BENISON
LEO ANTHONY HAAS	LEONARD JOHN MIKULSKI	LARRY STEPHEN POTRAFKE	VINCENT ANTHONY SAWMA
RICHARD DUANE WEYHRICH	DAVID LESLIE BLUMBERG	KATHLEEN KUCZAJ #	KATHY LYNN PEREZ #
DAVID ALAN PRELL #	TRENA KAY RYAN #	DAVID WILLIAM SHEPARD #	DIANNE WILLIAMS #
RONALD CHARLES HAYES	EVE CUTLER ROSEN	THOMAS EDWARD MISHELL	FRED JOSEPH RUNK

DIRECTORS OR TRUSTEES

GARY JOHN GRUBER	KAREN HOLLEY HORRELL	KEITH ALAN JENSEN	DONALD DUMFORD LARSON
ROBERT ALLAN NELSON	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) ROBERT ALLAN NELSON _____ (Printed Name) President	_____ (Signature) KAREN HOLLEY HORRELL _____ (Printed Name) Secretary	_____ (Signature) THOMAS MATTHEW HELD _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this

...15th.....day ofFebruary....., 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

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 Identifi- cation	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 Desig- nation	Date Acquired	Effective Rate of Interest
U.S. Government - Issuer Obligations																				
912827 J7 8...	U.S. TREASURY NOTES 6.25 2-15-03.....		6.250	AF15	02/15/2003			2,010,620	2,000,000	100.5940	2,011,880	2,055,000	47,222	62,500	(44,380)	0	0	1	06/27/2002	1.865
912827 4V 1..	U.S. TREASURY NOTES 4.75 11-15-08.....		4.750	NM15	11/15/2008			1,638,469	1,620,000	109.1560	1,768,327	1,641,389	9,833	76,950	(2,692)	0	0	1	11/30/2001	4.527
912827 5G 3..	U.S. TREASURY NOTES 5.50 5-15-09.....		5.500	NM15	05/15/2009			1,890,205	1,815,000	113.4690	2,059,462	1,901,213	12,755	100,312	(9,899)	0	0	1	11/20/2001	4.739
0199999	U.S. Government - Issuer Obligations.....							5,539,294	5,435,000	XXX	5,839,669	5,597,602	69,810	239,762	(56,971)	0	0	XXX	XXX	XXX
0399999	Total - U.S. Government.....							5,539,294	5,435,000	XXX	5,839,669	5,597,602	69,810	239,762	(56,971)	0	0	XXX	XXX	XXX
All Other Governments - Issuer Obligations																				
Canada																				
683234 HN 1..	ONTARIO PROVINCE 7.625 6-22-04.....		7.625	DJ22	06/22/2004			748,778	750,000	108.0620	810,465	743,865	1,430	57,188	754	0	0	1	06/15/1994	7.744
	Canada - Issuer Obligations.....							748,778	750,000	XXX	810,465	743,865	1,430	57,188	754	0	0	XXX	XXX	XXX
0499999	All Other Governments - Issuer Obligations.....							748,778	750,000	XXX	810,465	743,865	1,430	57,188	754	0	0	XXX	XXX	XXX
1099999	Total - All Other Governments.....							748,778	750,000	XXX	810,465	743,865	1,430	57,188	754	0	0	XXX	XXX	XXX
Special Revenue & Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
Wisconsin																				
056559 AE 7..	BADGER TOBACCO ASSET 5.00 06-01-09.....		5.000	DJ...	06/01/2009			1,008,170	1,000,000	100.0870	1,000,870	1,008,820	4,167	26,111	(650)	0	0	1PE	05/02/2002	4.850
	Wisconsin.....							1,008,170	1,000,000	XXX	1,000,870	1,008,820	4,167	26,111	(650)	0	0	XXX	XXX	XXX
	Total States and US.....							1,008,170	1,000,000	XXX	1,000,870	1,008,820	4,167	26,111	(650)	0	0	XXX	XXX	XXX
2599999	Special Revenue & Assessment Obligations - Issuer Obligations.....							1,008,170	1,000,000	XXX	1,000,870	1,008,820	4,167	26,111	(650)	0	0	XXX	XXX	XXX
Special Revenue & 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																				
United States																				
31392E 3S 7..	FNR 2002-71 PD PAC 5.50 10-25-31.....		5.500	MTLY	10/25/2031	08/25/2014		2,013,513	2,000,000	101.2500	2,025,000	2,013,750	9,167	18,333	(237)	0	0	1PE	09/25/2002	5.416
	U.S.....							2,013,513	2,000,000	XXX	2,025,000	2,013,750	9,167	18,333	(237)	0	0	XXX	XXX	XXX
	Total States and US.....							2,013,513	2,000,000	XXX	2,025,000	2,013,750	9,167	18,333	(237)	0	0	XXX	XXX	XXX
2799999	Special Revenue & Assessment Obligations - Defined Multi-Class Residential Mtg.-Backed Securities.....							2,013,513	2,000,000	XXX	2,025,000	2,013,750	9,167	18,333	(237)	0	0	XXX	XXX	XXX
3199999	Total - Special Revenue & Special Assessment Obligations.....							3,021,683	3,000,000	XXX	3,025,870	3,022,570	13,334	44,444	(887)	0	0	XXX	XXX	XXX
Public Utilities (Unaffiliated) - Issuer Obligations																				
United States																				
172070 CE 2..	CINCINNATI GAS & ELEC 6.40 4-01-08NC.....		6.400	OA...	04/01/2008			996,418	1,000,000	109.4600	1,094,600	996,050	16,000	32,000	368	0	0	2PE	05/07/2002	6.482
233293 AH 2..	DPL INC 6.875 9-01-11 NC.....		6.875	SM...	09/01/2011			1,019,939	1,000,000	83.7950	837,950	1,022,000	22,917	68,941	(1,663)	0	0	2	10/02/2001	6.570
337932 AA 5..	FIRSTENERGY CORP 5.50 11-15-06 NC.....		5.500	NM15	11/15/2006			1,466,397	1,500,000	100.5650	1,508,475	1,462,500	10,542	41,250	3,897	0	0	2	06/27/2002	6.159
49337E AA 8..	KEYSPAN GAS 7.875 2-01-10 NC.....		7.875	AF...	02/01/2010			1,084,898	1,000,000	118.4660	1,184,660	1,100,800	32,813	78,750	(9,231)	0	0	1PE	03/27/2001	6.367
594457 BQ 5..	MICH CON GAS 6.125 9-01-08 NC.....		6.125	SM...	09/01/2008			1,030,334	1,000,000	108.3810	1,083,810	1,035,530	20,417	62,781	(4,459)	0	0	2	10/30/2001	5.495
665501 AE 2..	NORTHERN NAT GAS 5.375 10-31-12 NC.....		5.375	OA30	10/31/2012			998,613	1,000,000	99.9500	999,500	998,950	11,348	0	23	0	0	2	10/09/2002	5.393
68233D AA 5..	ONCOR ELECTRIC 6.375 05-01-12 NC.....		6.375	NM...	05/01/2012			1,021,623	1,000,000	102.9960	1,029,960	1,022,500	10,625	30,990	(877)	0	0	2	06/27/2002	6.068
837004 BP 4..	SC ELEC & GAS 7.50 6-15-05 NC.....		7.500	DJ15	06/15/2005			997,706	1,000,000	111.4820	1,114,820	995,730	3,333	75,000	821	0	0	1PE	06/06/2000	7.604
	United States.....							8,615,928	8,500,000	XXX	8,853,775	8,633,700	127,995	389,712	(11,121)	0	0	XXX	XXX	XXX
3299999	Public Utilities (Unaffiliated) - Issuer Obligations.....							8,615,928	8,500,000	XXX	8,853,775	8,633,700	127,995	389,712	(11,121)	0	0	XXX	XXX	XXX
3899999	Total - Public Utilities (Unaffiliated).....							8,615,928	8,500,000	XXX	8,853,775	8,633,700	127,995	389,712	(11,121)	0	0	XXX	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																				
United States																				
084423 AB 8..	BERKLEY W.R. 9.875 5-15-08 NC.....		9.875	NM15	05/15/2008			1,094,182	1,000,000	120.0200	1,200,200	1,160,450	12,618	98,750	(13,695)	0	0	2PE	04/04/1997	7.701
110122 AF 5..	BRISTOL-MYER SQB 4.75 10-01-06 NC.....		4.750	OA...	10/01/2006			1,042,603	1,000,000	105.4460	1,054,460	1,045,410	11,875	0	(2,807)	0	0	1	09/26/2002	3.527
205887 AQ 5..	CONAGRA INC 6.70 8-1-27 PUT 8-1-09.....		6.700	AF...	08/01/2027			1,050,423	1,000,000	113.9180	1,139,180	1,053,690	27,917	67,000	(844)	0	0	2	09/25/1998	6.294
21987H AS 4..	CBBC-ADM 98-1 6.50 12-15-17 AL111810.....		6.500	DJ15	12/15/2017			882,800	854,717	106.2500	908,137	887,051	2,469	55,557	(1,118)	0	0	1PE	10/29/1998	6.161
224399 AH 8..	CRANE CO 8.50 3-15-04 NC.....		8.500	SM15	03/15/2004			1,017,263	1,000,000	107.6210	1,076,210	1,086,710	25,028	85,000	(13,299)	0	0	2PE	10/22/1996	6.980
228227 AD 6..	CROWN CASTLE 0/10.375 5-15-11 C07.....		0.000	NM15	05/15/2011	05/15/2004	105.187	650,000	1,000,000	65.0000	650,000	660,000	0	0	30,000	0	0	4	08/31/2000	10.852
244217 BH 7..	JOHN DEERE CAP 4.50 8-22-07 NC.....		4.500	AF22	08/22/2007			1,401,999	1,375,000	103.2700	1,419,963	1,403,119	22,172	0	(1,119)	0	0	1	10/15/2002	4.032
319963 AE 4..	FIRST DATA CORP 4.70 11-01-06 NC.....		4.700	NM...	11/01/2006			998,863	1,000,000	104.7970	1,047,970	998,560	7,833	46,086	265	0	0	1	11/01/2001	4.733
36962G YY 4..	GE CAPITAL 6.00 06-15-12 NC.....		6.000	DJ15	06/15/2012			1,492,786	1,500,000	107.9670	1,619,505	1,492,500	4,000	47,000	286	0	0	1	06/27/2002	6.068
49306S AA 4..	KEY BANK NA 6.50 04-15-08.....		6.500	OA15	04/15/2008			1,406,996	1,300,000	109.6160	1,425,008	1,408,394	17,839	0	(1,398)	0	0	1PE	12/03/2002	4.723
539821 AL 2..	LOCKHEED CORP 6.75 3-15-03 NC.....		6.750	SM15	03/15/2003			1,004,315	1,000,000	100.8560	1,008,560	1,015,000	19,875	33,750	(10,685)	0	0	2	06/27/2002	4.602
55259P AB 2..	MARSHALL & ILSLEY 6.375 9-01-11 NC.....		6.375	SM...	09/01/2011			999,263	1,000,000	111.9130	1,119,130	999,180	21,250	64,990	62	0	0	1	08/20/2001	6.386
706448 AQ 0..	PEMEX FINANCE LTD 6.55 2-15-08 A06.....		6.550	FMAN	02/15/2008			499,859	500,000	108.0000	540,000	499,780	4,185	32,750	22	0	0	1	02/18/1999	6.557

E08

SCHEDULE D - PART 1

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

1 CUSIP Identifi- cation	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 Effec- tive 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						
806860 AA 0..	SCHLUMBERGER 6.50 04-15-12 NC.....		6.500	OA15	04/15/2012			996,959	1,000,000	112.3570	1,123,570	996,790	13,722	33,222	169	0	0	1	04/04/2002	6.544
902905 AU 2..	USX CORP 6.85 03-01-08 NC.....		6.850	SM...	03/01/2008			1,098,573	1,000,000	112.2970	1,122,970	1,099,850	22,833	0	(1,277)	0	0	2	12/04/2002	4.680
905581 AQ 7..	UNION CARBIDE 6.79 6-1-25 P6-1-05.....		6.790	DJ...	06/01/2025			508,037	500,000	105.3610	526,805	508,600	2,829	33,950	(153)	0	0	2PE	12/08/1998	6.651
	United States.....							16,144,921	16,029,717	XXX	16,981,668	16,315,084	216,445	598,055	(15,591)	0	0	XXX	XXX	XXX
3999999.	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations.....							16,144,921	16,029,717	XXX	16,981,668	16,315,084	216,445	598,055	(15,591)	0	0	XXX	XXX	XXX
4599999.	Total - Industrial & Miscellaneous (Unaffiliated).....							16,144,921	16,029,717	XXX	16,981,668	16,315,084	216,445	598,055	(15,591)	0	0	XXX	XXX	XXX
Totals																				
5499999.	Total - Issuer Obligations.....							32,057,091	31,714,717	XXX	33,486,447	32,299,071	419,847	1,310,828	(83,579)	0	0	XXX	XXX	XXX
5699999.	Total - Defined Multi-Class Residential Mortgage-Backed Securities.....							2,013,513	2,000,000	XXX	2,025,000	2,013,750	9,167	18,333	(237)	0	0	XXX	XXX	XXX
6099999.	Grand Total - Bonds.....							34,070,604	33,714,717	XXX	35,511,447	34,312,821	429,014	1,329,161	(83,816)	0	0	XXX	XXX	XXX

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				
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)														
United States														
126304 60 9...	CSC HOLDINGS CL H 11.75% RED 10-07.....	15,000.000	100.00	0.000	940,695	95.000	1,425,000	911,250	44,063	44,063	29,445	0	P4L	08/22/2002
	United States.....			XXX	940,695	XXX	1,425,000	911,250	44,063	44,063	29,445	0	XXX	XXX
6399999	Total - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated).....			XXX	940,695	XXX	1,425,000	911,250	44,063	44,063	29,445	0	XXX	XXX
6599999	Total - Preferred Stocks.....				940,695	XXX	1,425,000	911,250	44,063	44,063	29,445	0	XXX	XXX

AMERICAN EMPIRE 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				
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)												
United States												
939322 10 3.....	WASHINGTON MUTUAL, INC.....	20,000.000	690,600	34.530	690,600	745,200	0	11,000	(54,600)	0	L.....	..06/27/2002...
	United States.....		690,600	XXX	690,600	745,200	0	11,000	(54,600)	0	XXX.....	XXX.....
6799999.	Total - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated).....		690,600	XXX	690,600	745,200	0	11,000	(54,600)	0	XXX.....	XXX.....
Common Stocks - Industrial and Miscellaneous (Unaffiliated)												
United States												
170032 11 4.....	CHIQUITA BRANDS INTNL WT 03-19-09.....	9,000.000	33,120	3.680	33,120	43,650	0	0	(10,530)	0	L.....	..04/30/1992...
	United States.....		33,120	XXX	33,120	43,650	0	0	(10,530)	0	XXX.....	XXX.....
6899999.	Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated).....		33,120	XXX	33,120	43,650	0	0	(10,530)	0	XXX.....	XXX.....
Common Stocks - Parent, Subsidiaries and Affiliates												
United States												
025530 ZA 7.....	AMERICAN EMPIRE UNDERWRITERS, INC.....	5,000.000	0	0.000	0	738,426	0	0	0	0	AZ.....	..03/28/1991...
	United States.....		0	XXX	0	738,426	0	0	0	0	XXX.....	XXX.....
6999999.	Total - Common Stocks - Parent, Subsidiaries and Affiliates.....		0	XXX	0	738,426	0	0	0	0	XXX.....	XXX.....
7099999.	Total - Common Stock.....		723,720	XXX	723,720	1,527,276	0	11,000	(65,130)	0	XXX.....	XXX.....
	Total - Preferred Stock from Section 1.....		940,695	XXX	1,425,000	911,250	44,063	44,063	29,445	0	XXX.....	XXX.....
7199999.	Total - Preferred and Common Stock.....		1,664,415	XXX	2,148,720	2,438,526	44,063	55,063	(35,685)	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
Bonds - U.S. Government							
912827 J7 8.....	U.S. TREASURY NOTES 6.25 2-15-03.....	06/27/2002...	PURCH AMERICAN EMPIRE S.....		2,055,000	2,000,000	45,925
0399999	Total - Bonds - U.S. Government.....				2,055,000	2,000,000	45,925
Bonds - Special Revenue and Special Assessment							
Wisconsin							
056559 AE 7.....	BADGER TOBACCO ASSET 5.00 06-01-09.....	05/02/2002...	BEAR STEARNS & CO. INC.....		1,008,820	1,000,000	0
	Wisconsin.....				1,008,820	1,000,000	0
United States							
31392E 3S 7.....	FNR 2002-71 PD PAC 5.50 10-25-31.....	09/25/2002...	LEHMAN BROTHERS INC.....		2,013,750	2,000,000	8,861
	U.S.....				2,013,750	2,000,000	8,861
	Total States and US.....				3,022,570	3,000,000	8,861
3199999	Total - Bonds - Special Revenue & Special Assessments.....				3,022,570	3,000,000	8,861
Bonds - Public Utilities							
United States							
172070 CE 2.....	CINCINNATI GAS & ELEC 6.40 4-01-08NC.....	05/07/2002...	BEAR STEARNS & CO. INC.....		996,050	1,000,000	6,933
337932 AA 5.....	FIRSTENERGY CORP 5.50 11-15-06 NC.....	06/27/2002...	PURCH AMERICAN EMPIRE S.....		1,462,500	1,500,000	9,854
665501 AE 2.....	NORTHERN NAT GAS 5.375 10-31-12 NC.....	10/09/2002...	UBS WARBURG.....		998,590	1,000,000	0
68233D AA 5.....	ONCOR ELECTRIC 6.375 05-01-12 NC.....	06/27/2002...	PURCH AMERICAN EMPIRE S.....		1,022,500	1,000,000	9,208
	United States.....				4,479,640	4,500,000	25,995
3899999	Total - Bonds - Public Utilities.....				4,479,640	4,500,000	25,995
Bonds - Industrial and Miscellaneous							
United States							
110122 AF 5.....	BRISTOL-MYER SQB 4.75 10-01-06 NC.....	09/26/2002...	CS FIRST BOSTON CORP.....		1,045,410	1,000,000	0
244217 BH 7.....	JOHN DEERE CAP 4.50 8-22-07 NC.....	10/15/2002...	GOLDMAN SACHS & CO.....		1,709,254	1,675,000	11,725
36962G YY 4.....	GE CAPITAL 6.00 06-15-12 NC.....	06/27/2002...	PURCH AMERICAN EMPIRE S.....		1,492,500	1,500,000	5,250
49306S AA 4.....	KEY BANK NA 6.50 04-15-08.....	12/03/2002...	MORGAN KEEGAN & COMPANY.....		2,166,760	2,000,000	18,417
539821 AL 2.....	LOCKHEED CORP 6.75 3-15-03 NC.....	06/27/2002...	PURCH AMERICAN EMPIRE S.....		1,015,000	1,000,000	19,313
806860 AA 0.....	SCHLUMBERGER 6.50 04-15-12 NC.....	04/04/2002...	SALOMON SMITH BARNEY.....		996,790	1,000,000	0
902905 AU 2.....	USX CORP 6.85 03-01-08 NC.....	12/04/2002...	LEHMAN BROTHERS INC.....		1,099,850	1,000,000	18,647
	United States.....				9,525,564	9,175,000	73,352
4599999	Total - Bonds - Industrial & Miscellaneous.....				9,525,564	9,175,000	73,352
6099997	Total - Bonds - Part 3.....				19,082,774	18,675,000	154,133
6099998	Total - Bonds - Summary Item from Part 5.....				3,012,460	3,000,000	40,892
6099999	Total - Bonds.....				22,095,234	21,675,000	195,025
Preferred Stocks - Industrial and Miscellaneous							
United States							
126304 60 9.....	CSC HOLDINGS CL H 11.75% RED 10-07.....	08/22/2002...	BANK OF AMERICA NT&SA.....	15,000,000	911,250	0.00	0
	United States.....				911,250	0.00	0
6399999	Total - Preferred Stocks - Industrial & Miscellaneous.....				911,250	0.00	0
6599997	Total - Preferred Stocks - Part 3.....				911,250	0.00	0
6599999	Total - Preferred Stocks.....				911,250	0.00	0
Common Stocks - Banks, Trust and Insurance Companies							
United States							
939322 10 3.....	WASHINGTON MUTUAL, INC.....	06/27/2002...	PURCH AMERICAN EMPIRE S.....	20,000,000	745,200	0	0
	United States.....				745,200	XXX	0
6799999	Total - Common Stocks - Banks, Trust & Ins. Cos.....				745,200	XXX	0
Common Stocks - Industrial and Miscellaneous							
United States							
170032 11 4.....	CHIQUITA BRANDS INTNL WT 03-19-09.....	03/19/2002...	NON-TAX EXCHANGE.....	9,000,000	43,650	0	0
	United States.....				43,650	XXX	0
6899999	Total - Common Stocks - Industrial & Miscellaneous.....				43,650	XXX	0
7099997	Total - Common Stocks - Part 3.....				788,850	XXX	0
7099998	Total - Common Stocks - Summary Item from Part 5.....				8,100	XXX	0
7099999	Total - Common Stocks.....				796,950	XXX	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
7199999	Total - Preferred and Common Stocks.....				1,708,200	XXX	0
7299999	Total - Bonds, Preferred and Common Stocks.....				23,803,434	XXX	195,025

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. Government															
912827 G5 5.....	U.S. TREASURY NOTES 6.375 8-15-02.....	08/15/2002	REDEEMED.....		1,000,000	1,000,000	1,003,750	1,000,000	(518)	0	0	0	0	63,750	
0399999	Total - Bonds - U.S. Government.....				1,000,000	1,000,000	1,003,750	1,000,000	(518)	0	0	0	0	63,750	XXX
Bonds - Special Revenue and Special Assessment															
Ohio															
677560 B* 4.....	OHIO HI EDUC SER A 7.50 12-1-01.....	03/19/2002	REDEEMED.....		195,000	195,000	185,250	195,000	0	0	0	0	0	0	
677560 C* 3.....	OHIO HI EDUC SER A 7.50 12-1-02.....	12/31/2002	REDEEMED.....		215,000	215,000	204,250	215,000	897	0	0	0	0	16,125	
	Ohio.....				410,000	410,000	389,500	410,000	897	0	0	0	0	16,125	XXX
	Total States and US.....				410,000	410,000	389,500	410,000	897	0	0	0	0	16,125	XXX
3199999	Total - Bonds - Special Revenue & Assessment.....				410,000	410,000	389,500	410,000	897	0	0	0	0	16,125	XXX
Bonds - Industrial and Miscellaneous															
United States															
066050 BP 9.....	BANKAMERICA CORP 8.125 2-1-02 NC.....	02/01/2002	REDEEMED.....		700,000	700,000	710,843	700,000	(131)	0	0	0	0	28,438	
141781 AH 7.....	CARGILL INC 6.30 4-15-09 NC.....	11/18/2002	BANK OF AMERICA NT&SA.....		550,065	500,000	499,655	499,755	26	0	0	50,310	50,310	34,650	
208464 AG 2.....	CONSECO INC 6.40 2-10-03 NC.....	01/30/2002	BEAR STEARNS & CO. INC.....		750,000	1,000,000	560,000	600,000	194,168	0	0	(44,168)	(44,168)	30,933	
21987H AS 4.....	CBBC-ADM 98-1 6.50 12-15-17 AL111810.....	06/15/2002	SINKING FUND PAYMENT.....		16,181	16,181	16,793	16,724	(9)	0	0	(543)	(543)	526	
21987H AS 4.....	CBBC-ADM 98-1 6.50 12-15-17 AL111810.....	12/15/2002	SINKING FUND PAYMENT.....		16,707	16,707	17,339	17,257	(21)	0	0	(550)	(550)	1,086	
244217 BH 7.....	JOHN DEERE CAP 4.50 8-22-07 NC.....	12/31/2002	DIVID AMERICAN EM.....		313,377	300,000	306,135	305,894	(241)	0	0	7,483	7,483	4,838	
369622 CM 5.....	GE CAPITAL 8.75 5-21-07 NC.....	07/29/2002	SALE GREAT AMERICAN.....		730,478	620,000	627,347	623,265	(311)	0	0	107,212	107,212	37,523	
49306S AA 4.....	KEY BANK NA 6.50 04-15-08.....	12/31/2002	DIVID AMERICAN EM.....		766,150	700,000	758,366	757,640	(726)	0	0	8,510	8,510	9,606	
585510 CA 6.....	MELLON FINANCIAL 6.875 3-1-03 NC.....	06/17/2002	SALOMON SMITH BARNEY.....		825,480	800,000	794,000	799,309	436	0	0	26,171	26,171	44,153	
803111 AK 9.....	SARA LEE CORP 6.25 9-15-11 NC.....	11/19/2002	J. P. MORGAN SECURITIES.....		1,114,160	1,000,000	995,070	995,510	329	0	0	118,650	118,650	75,000	
852060 AM 4.....	SPRINT CAP CORP 6.00 1-15-07 NC.....	07/31/2002	LEHMAN BROTHERS INC.....		765,000	1,000,000	995,140	995,747	475	0	0	(230,747)	(230,747)	45,500	
89676K AC 5.....	TRITON ENERGY 8.875 10-01-07 C06.....	06/06/2002	SALOMON SMITH BARNEY.....		550,000	500,000	556,875	549,843	(4,736)	0	0	157	157	30,816	
	United States.....				7,097,598	7,152,888	6,837,563	6,860,944	189,259	0	0	42,485	42,485	343,069	XXX
4599999	Total - Bonds - Industrial & Miscellaneous.....				7,097,598	7,152,888	6,837,563	6,860,944	189,259	0	0	42,485	42,485	343,069	XXX
6099997	Total - Bonds - Part 4.....				8,507,598	8,562,888	8,230,813	8,270,944	189,638	0	0	42,485	42,485	422,944	XXX
6099998	Total - Bonds - Summary Item from Part 5.....				3,266,860	3,000,000	3,012,460	3,013,285	825	0	0	253,575	253,575	132,101	XXX
6099999	Total - Bonds.....				11,774,458	11,562,888	11,243,273	11,284,229	190,463	0	0	296,060	296,060	555,045	XXX
Common Stocks - Industrial and Miscellaneous															
United States															
170032 10 6.....	CHIQUITA BRANDS INTERNATIONAL, INC.....	03/19/2002	NON-TAX EXCHANGE.....		75,717,000	51,752	50,734	52,245	2,275	0	0	1,018	1,018		0
	United States.....				51,752	XXX	50,734	52,245	2,275	0	0	1,018	1,018	XXX	0
6899999	Total - Common Stocks - Industrial & Miscellaneous.....				51,752	XXX	50,734	52,245	2,275	0	0	1,018	1,018	XXX	0
7099997	Total - Common Stocks - Part 4.....				51,752	XXX	50,734	52,245	2,275	0	0	1,018	1,018	XXX	0
7099998	Total - Common Stocks - Summary Item from Part 5.....				9,052	XXX	8,100	8,100	0	0	0	952	952	XXX	0
7099999	Total - Common Stocks.....				60,804	XXX	58,834	60,345	2,275	0	0	1,970	1,970	XXX	0
7199999	Total - Preferred and Common Stocks.....				60,804	XXX	58,834	60,345	2,275	0	0	1,970	1,970	XXX	0
7299999	Total - Bonds, Preferred and Common Stocks.....				11,835,262	XXX	11,302,107	11,344,574	192,738	0	0	298,030	298,030	555,045	0

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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 Identification	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 - Industrial and Miscellaneous																
United States																
244199 BB 0.....	DEERE & CO 6.95 04-25-14 NC.....	04/10/2002	CS FIRST BOSTON.....	08/23/2002	MORGAN STANLEY.....	1,000,000	999,010	1,121,360	999,029	19	0	0	122,331	122,331	25,290	0
42307T AD 0.....	HEINZ FINANCE 6.00 3-15-12 NC.....	04/16/2002	GOLDMAN SACHS &.....	11/12/2002	UBS WARBURG.....	1,000,000	973,450	1,104,000	974,581	1,131	0	0	129,419	129,419	41,333	7,000
961548 AM 6.....	WESTVACO 8.30 8-1-22 AL1011C03@103.7..	06/27/2002	PURCH.....	11/15/2002	REDEEMED BY.....	1,000,000	1,040,000	1,041,500	1,039,675	(325)	0	0	1,825	1,825	65,478	33,892
	United States.....					3,000,000	3,012,460	3,266,860	3,013,285	825	0	0	253,575	253,575	132,101	40,892
4599999	Total - Bonds - Industrial & Miscellaneous.....					3,000,000	3,012,460	3,266,860	3,013,285	825	0	0	253,575	253,575	132,101	40,892
6099998	Total - Bonds.....					3,000,000	3,012,460	3,266,860	3,013,285	825	0	0	253,575	253,575	132,101	40,892
Common Stocks - Industrial and Miscellaneous																
United States																
170032 80 9.....	CHIQUITA BRANDS INTERNATIONAL.....	03/19/2002	EXCHANGE.....	05/28/2002	PROVIDENT SEC &.....	540,000	8,100	9,052	8,100	0	0	0	952	952	0	0
	United States.....					XXX	8,100	9,052	8,100	0	0	0	952	952	0	0
6899999	Total - Common Stocks - Industrial & Miscellaneous.....					XXX	8,100	9,052	8,100	0	0	0	952	952	0	0
7099998	Total - Common Stocks.....					XXX	8,100	9,052	8,100	0	0	0	952	952	0	0
7199999	Total - Preferred and Common Stocks.....					XXX	8,100	9,052	8,100	0	0	0	952	952	0	0
7299999	Total - Bonds, Preferred and Common Stocks.....					XXX	3,020,560	3,275,912	3,021,385	825	0	0	254,527	254,527	132,101	40,892

AMERICAN EMPIRE 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	Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding

Common Stocks

Other Affiliates

025530ZA7.....	American Empire Underwriters, Inc.....	...None.....	-3A.....	No.....	.....0	.....0	.....5,000,000	.....100.0
1599999.	Total - Common Stocks - Other Affiliates.....				.....0	.....0	.....XXX.....	.....XXX.....
1699999.	Total - Common Stocks.....				.....0	.....0	.....XXX.....	.....XXX.....
1799999.	Total - Preferred and Common Stock.....				.....0	.....0	.....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: \$.....21,510,517.

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

NONE

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			
Exempt Money Market Mutual Funds																
United States																
825252307	AIM Short-Term Investments Trust Treasury Portfolio.....	12/26/2002	The Bank of New York.....	1.240	Mtly..	12/31/2003	3,557,083	0	0	3,557,083	3,557,083	0	63,281	0	1....	1.240
	United States.....						3,557,083	0	0	3,557,083	3,557,083	0	63,281	0	XXX	XXX....
7799999	Exempt Money Market Mutual Funds.....						3,557,083	0	0	3,557,083	3,557,083	0	63,281	0	XXX	XXX....
Class One Money Market Mutual Funds																
United States																
825251846	AIM Short-Term Investments Company Prime Portfolio	12/16/2002	The Bank of New York.....	1.200	Mtly..	12/31/2003	0	0	0	0	0	0	1,077	0	1....	1.200
	United States.....						0	0	0	0	0	0	1,077	0	XXX	XXX....
7899999	Class One Money Market Mutual Funds.....						0	0	0	0	0	0	1,077	0	XXX	XXX....
8099999	Grand Total - Short-Term Investments.....						3,557,083	(a).....0	0	3,557,083	3,557,083	0	64,357	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**

AMERICAN EMPIRE 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	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds.....	37,627,687	39,068,530	1,440,843
2. Preferred stocks.....	940,695	1,425,000	484,305
3. Totals.....	38,568,382	40,493,530	1,925,148

(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 preferred stocks and non-investment grade bonds were obtained from the Securities Valuation Office of the National Association of Insurance Commissioners.

AMERICAN EMPIRE 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	*
Open Depositories					
The Bank of New York..... New York, New York.....	0.230	95	0	475	XXX
The Provident Bank..... Cincinnati, Ohio.....	2.230	1,130	0	51,514	XXX
The Provident Bank..... Cincinnati, Ohio.....	0.000	0	0	481,136	XXX
The Provident Bank..... Cincinnati, Ohio.....	0.000	0	0	(100,283)	XXX
0199999. Total - Open Depositories.....	XXX	1,224	0	432,842	XXX
0399999. Total Cash on Deposit.....	XXX	1,224	0	432,842	XXX
0599999. Total Cash.....	XXX	1,224	0	432,842	XXX

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

1. January.....	(114,933)	4. April.....	116,267	7. July.....	98,728	10. October.....	66,387
2. February.....	13,182	5. May.....	435,751	8. August.....	(50,659)	11. November.....	1,447,928
3. March.....	(335,696)	6. June.....	(657,867)	9. September.....	146,857	12. December.....	432,842

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
SPECIAL DEPOSITS WHICH ARE NOT FOR THE BENEFIT OF ALL POLICYHOLDERS						
Arkansas						
AR00001	B	U.S. TREASURY NOTES 5.50 5-15-09	BANK OF AMERICA,AR RSD BY STATUTE 66-2209 AND 66-2701 THROUGH	55,000	57,278	62,407
AR00002			66-2712	0	0	0
AR99999	Arkansas			55,000	57,278	62,407
Florida						
FL00001	B	U.S. TREASURY NOTES 5.50 5-15-09	WACHOVIA BANK,NC RSD BY FLORIDA STATUTE 625.52	160,000	166,629	181,550
FL99999	Florida			160,000	166,629	181,550
Georgia						
GA00001	B	U.S. TREASURY NOTES 5.50 5-15-09	WACHOVIA BANK,GA RSD BY OCGA 33-3-8 THROUGH 33-3-10	50,000	52,071	56,734
GA99999	Georgia			50,000	52,071	56,734
Louisiana						
LA00001	B	U.S. TREASURY NOTES 5.50 5-15-09	BANK ONE, LOUISIANA,LA RSD BY REVISED STATUTE 22:1021	25,000	26,035	28,367
LA99999	Louisiana			25,000	26,035	28,367
New Mexico						
NM00001	B	U.S. TREASURY NOTES 5.50 5-15-09	WELLS FARGO BANK,NM RSD BY INS CODE, SECTIONS 59A-5-18 AND	240,000	249,944	272,325
NM00002			59A-5-19	0	0	0
NM99999	New Mexico			240,000	249,944	272,325
North Carolina						
NC00001	B	U.S. TREASURY NOTES 5.50 5-15-09	WACHOVIA BANK,NC RSD BY NCGS 58-7.5	80,000	83,314	90,775
NC99999	North Carolina			80,000	83,314	90,775
South Carolina						
SC00001	B	U.S. TREASURY NOTES 5.50 5-15-09	WACHOVIA BANK,SC RSD BY INS CODE, SECTION 38-9-80	160,000	166,629	181,550
SC99999	South Carolina			160,000	166,629	181,550
Virginia						
VA00001	B	U.S. TREASURY NOTES 5.50 5-15-09	SUNTRUST BANK,VA RSD BY INS CODE, SECTION 38.2-1045	225,000	234,322	255,305
VA99999	Virginia			225,000	234,322	255,305
XX99999	Total - All Special Deposits NOT Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			995,000	1,036,222	1,129,013
SPECIAL DEPOSITS WHICH ARE FOR THE BENEFIT OF ALL POLICYHOLDERS						
Ohio						
OH00001	B	U.S. TREASURY NOTES 5.50 5-15-09	THE BANK OF NEW YORK,TOTAL DEPOSIT FOR THE BENEFIT OF ALL	820,000	853,976	930,445
OH00002			POLICYHOLDERS	0	0	0
OH00003	B	U.S. TREASURY NOTES 4.75 11-15-08	THE BANK OF NEW YORK,TOTAL DEPOSIT FOR THE BENEFIT OF ALL	1,065,000	1,077,141	1,162,511
OH00004			POLICYHOLDERS	0	0	0
OH00005	B	OHIO HI EDUC SER A 7.50 12-1-02	THE BANK OF NEW YORK,TOTAL DEPOSIT FOR THE BENEFIT OF ALL	215,000	215,000	215,000
OH00006			POLICYHOLDERS	0	0	0
OH00007	B	GE CAPITAL 6.00 06-15-12 NC	THE BANK OF NEW YORK,TOTAL DEPOSIT FOR THE BENEFIT OF ALL	720,000	716,537	777,362
OH00008			POLICYHOLDERS	0	0	0
OH99999	Ohio			2,820,000	2,862,654	3,085,318
ZZ99999	Total - All Special Deposits Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			2,820,000	2,862,654	3,085,318
9999999	Totals			3,815,000	3,898,876	4,214,331

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