



ANNUAL STATEMENT

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

TICO INSURANCE COMPANY

NAIC Group Code..... 0084, 0084 NAIC Company Code..... 39497 Employer's ID Number..... 75-1227771
(Current Period) (Prior Period)

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio
Country of Domicile USA
Incorporated..... June 3, 1980 Commenced Business..... July 11, 1980

Statutory Home Office	580 Walnut Street Cincinnati OH 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number) (City or Town, State and Zip Code)</i>	214-526-3876 <i>(Area Code) (Telephone Number)</i>
Mail Address	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number) (City or Town, State and Zip Code)</i>	214-526-3876 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.LeaderInsurance.com	
Statement Contact	William Joseph Herm <i>(Name)</i> BHerm@LeaderInsurance.com <i>(E-Mail Address)</i>	214-526-3876-4573 <i>(Area Code) (Telephone Number) (Extension)</i> 214-520-4529 <i>(Fax Number)</i>
Policyowner Relations Contact	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number) (City or Town, State and Zip Code)</i>	214-526-3876-5739 <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President James Randall Gober Treasurer Donald Alan Baker Secretary Tommy Joe Stone

VICE PRESIDENTS

Ronald Charles Hayes	Karen Holley Horrell	Tracy Lea McGovern	Judy Regis Metoyer
Thomas Edward Mischell	Scott Christopher Pitrone	Eve Cutler Rosen	Fred Joseph Runk
Virginia Ann Ward	John Joseph Whalin	David John Witzgall	Robert Jude Zbacnik

DIRECTORS OR TRUSTEES

James Randall Gober	Karen Holley Horrell	Keith Alan Jensen	John Raymond Miner #
Roger Hubert Prestridge	Eve Cutler Rosen	Tommy Joe Stone	

State of..... Texas
County of..... Dallas

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) James Randall Gober _____ (Printed Name) President	_____ (Signature) Tommy Joe Stone _____ (Printed Name) Secretary	_____ (Signature) Donald Alan Baker _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this

.....14th.....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 L8 3...	U.S. TREASURY NOTES 5.75 8-15-03		5.750	AF15	08/15/2003			740,231	740,000	102.7810	760,579	742,813	16,074	42,550	(355)			1	02/02/1994	5.698
912827 R8 7...	U.S. TREASURY NOTES 7.875 11-15-04		7.875	NM15	11/15/2004			100,036	100,000	111.6560	111,656	100,141	1,006	7,875	(17)			1	01/24/1995	7.854
912827 T8 5...	U.S. TREASURY NOTES 6.50 5-15-05		6.500	NM15	05/15/2005			1,209,506	1,200,000	111.0000	1,332,000	1,229,406	9,967	78,000	(3,620)			1	11/08/2000	6.136
912827 X8 0...	U.S. TREASURY NOTES 6.875 5-15-06		6.875	NM15	05/15/2006			12,034	12,000	115.0630	13,808	12,058	105	825	(9)			1	02/15/2000	6.779
912827 4V 1...	U.S. TREASURY NOTES 4.75 11-15-08		4.750	NM15	11/15/2008			303,420	300,000	109.1560	327,468	303,961	1,821	14,250	(498)			1	11/30/2001	4.527
912827 5G 3...	U.S. TREASURY NOTES 5.50 5-15-09		5.500	NM15	05/15/2009			528,806	500,000	113.4690	567,345	533,359	3,514	27,500	(3,832)			1	10/22/2001	4.451
912827 6T 4...	U.S. TREASURY NOTES 5.00 2-15-11		5.000	AF15	02/15/2011			2,210,571	2,000,000	109.8750	2,197,500	2,215,625	37,778		(5,054)			1	10/10/2002	3.500
0199999	U.S. Government - Issuer Obligations							5,104,604	4,852,000	XXX	5,310,356	5,137,363	70,265	171,000	(13,385)			0	XXX	XXX
U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities																				
83162C GR 8...	SBA SER 96-20D 7.35 4-1-16 AL 10-06		7.350	OA	04/01/2016	12/31/2011		565,185	565,185	113.0940	639,191	565,185	10,385	43,232				1PE	04/09/1996	7.350
0299999	U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities							565,185	565,185	XXX	639,191	565,185	10,385	43,232	0	0	0	XXX	XXX	XXX
0399999	Total - U.S. Government							5,669,789	5,417,185	XXX	5,949,547	5,702,548	80,650	214,232	(13,385)			0	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																				
United States																				
001957 AV 1...	AT&T CORP 6.00 3-15-09 NC		6.000	SM15	03/15/2009			43,228	45,000	98.8750	44,494	42,494	795	2,700	223			2	06/04/1999	6.788
00209T AA 3...	AT&T BROADBAND 8.375 3-15-13 NC		8.375	SM15	03/15/2013			452,000	452,000	113.0000	510,760	452,000	4,522					2	11/18/2002	8.375
362388 AA 8...	GEORGIA PACIFIC FIN 7.20 12-15-06 NC		7.200	DJ15	12/15/2006			855,000	900,000	95.0000	855,000	899,433	2,880	64,800	(44,669)			3	12/11/1996	7.209
382388 AM 8...	GOODRICH B.F. 6.60 5-15-09 NC		6.600	NM15	05/15/2009			482,702	500,000	99.7440	498,720	476,025	4,217	33,000	2,068			2PE	06/23/1999	7.289
744593 AC 8...	STEER-IBM-Z2-A 6.415 6-01-18 AL 2-11		6.415	DJ...	06/01/2018			431,996	429,928	107.5000	462,173	432,259	2,298	27,580	(77)			1PE	04/23/1999	6.366
833667 AC 2...	SOCIETY NATL BANK 7.25 6-01-05 NC		7.250	DJ...	06/01/2005			506,800	500,000	109.9800	549,900	521,660	3,021	36,250	(2,516)			1PE	11/06/1995	6.631
	United States							2,771,726	2,826,928	XXX	2,921,047	2,823,871	17,733	164,330	(44,971)			0	XXX	XXX
Canada																				
06366T AB 7...	BANK OF MONTREAL 7.80 4-1-07 NC		7.800	OA	04/01/2007			519,575	500,000	115.7860	578,930	537,330	9,750	39,000	(3,862)			1PE	09/25/1997	6.725
	Canada							519,575	500,000	XXX	578,930	537,330	9,750	39,000	(3,862)			0	XXX	XXX
3999999	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations							3,291,301	3,326,928	XXX	3,499,977	3,361,201	27,483	203,330	(48,833)			0	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Defined Multi-Class Residential Mortgage-Backed Securities																				
United States																				
863572 JP 9...	SASC 1996-A A1 SEQ CSTR 4-25-27		8.328	MTHL	04/25/2027	04/25/2026		57,456	56,279	100.0000	56,279	57,792	392	4,707	(1,027)			1	03/13/1996	8.073
	United States							57,456	56,279	XXX	56,279	57,792	392	4,707	(1,027)			0	XXX	XXX
4199999	Industrial & Miscellaneous - Defined Multi-Class Residential Mtg.-Backed Securities							57,456	56,279	XXX	56,279	57,792	392	4,707	(1,027)			0	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities																				
United States																				
921796 AV 0...	VMF 1995-B B2 SUB 7.925 1-07-17		7.925	MTHL	01/07/2017	02/07/2013		356,661	356,661	98.0000	349,528	356,661	2,355	28,265				2	08/30/1995	7.925
	United States							356,661	356,661	XXX	349,528	356,661	2,355	28,265	0	0	0	XXX	XXX	XXX
4299999	Industrial & Miscellaneous - Other Multi-Class Residential Mtg.-Backed Securities							356,661	356,661	XXX	349,528	356,661	2,355	28,265	0	0	0	XXX	XXX	XXX
4599999	Total - Industrial & Miscellaneous (Unaffiliated)							3,705,418	3,739,868	XXX	3,905,784	3,775,654	30,230	236,330	(49,860)			0	XXX	XXX
Totals																				
5499999	Total - Issuer Obligations							8,395,905	8,178,928	XXX	8,810,333	8,498,564	97,748	374,330	(62,218)			0	XXX	XXX
5599999	Total - Single Class Mortgage-Backed/Asset-Backed Securities							565,185	565,185	XXX	639,191	565,185	10,385	43,232	0	0	0	XXX	XXX	XXX
5699999	Total - Defined Multi-Class Residential Mortgage-Backed Securities							57,456	56,279	XXX	56,279	57,792	392	4,707	(1,027)			0	XXX	XXX
5799999	Total - Other Multi-Class Residential Mortgage-Backed Securities							356,661	356,661	XXX	349,528	356,661	2,355	28,265	0	0	0	XXX	XXX	XXX
6099999	Grand Total - Bonds							9,375,207	9,157,053	XXX	9,855,331	9,478,202	110,880	450,534	(63,245)			0	XXX	XXX

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SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

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

NONE

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 - Industrial and Miscellaneous (Unaffiliated)												
United States												
170032 11 4.....	CHIQUITA BRANDS INTNL WT 03-19-09.....	2,166.000	7,971	3.680	7,971	10,505			(2,534)		L	..04/30/1992...
	United States.....		7,971	XXX	7,971	10,505	0	0	(2,534)	0	XXX	XXX
6899999	Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated).....		7,971	XXX	7,971	10,505	0	0	(2,534)	0	XXX	XXX
7099999	Total - Common Stock.....		7,971	XXX	7,971	10,505	0	0	(2,534)	0	XXX	XXX
7199999	Total - Preferred and Common Stock.....		7,971	XXX	7,971	10,505	0	0	(2,534)	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 6T 4.....	U.S. TREASURY NOTES 5.00 2-15-11.....	10/10/2002....	MCDONALD INVESTMENTS.....		2,215,625	2,000,000	15,489
0399999	Total - Bonds - U.S. Government.....				2,215,625	2,000,000	15,489
Bonds - Industrial and Miscellaneous							
United States							
00209T AA 3.....	AT&T BROADBAND 8.375 3-15-13 NC.....	11/18/2002....	EXCHANGED.....		452,925	452,925	
	United States.....				452,925	452,925	0
4599999	Total - Bonds - Industrial & Miscellaneous.....				452,925	452,925	0
6099997	Total - Bonds - Part 3.....				2,668,550	2,452,925	15,489
6099999	Total - Bonds.....				2,668,550	2,452,925	15,489
Common Stocks - Industrial and Miscellaneous							
United States							
170032 11 4.....	CHIQUITA BRANDS INTNL WT 03-19-09.....	03/19/2002....	NON-TAX EXCHANGE.....	2,166,000	10,505		
	United States.....				10,505	XXX	0
6899999	Total - Common Stocks - Industrial & Miscellaneous.....				10,505	XXX	0
7099997	Total - Common Stocks - Part 3.....				10,505	XXX	0
7099998	Total - Common Stocks - Summary Item from Part 5.....				1,935	XXX	
7099999	Total - Common Stocks.....				12,440	XXX	0
7199999	Total - Preferred and Common Stocks.....				12,440	XXX	0
7299999	Total - Bonds, Preferred and Common Stocks.....				2,680,990	XXX	15,489

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															
83162C GR 8.....	SBA SER 96-20D 7.35 4-1-16 AL 10-06.....	10/01/2002	PAYDOWNS.....		79,964	79,964	79,964	79,964					0	4,492	
0399999.	Total - Bonds - U.S. Government.....				79,964	79,964	79,964	79,964	0	0	0	0	0	4,492	XXX
Bonds - Industrial and Miscellaneous															
United States															
001957 AV 1.....	AT&T CORP 6.00 3-15-09 NC.....	11/18/2002	EXCHANGED.....		452,925	455,000	429,657	436,802	1,978			16,123	16,123	32,078	
00209T AA 3.....	AT&T BROADBAND 8.375 3-15-13 NC.....	11/18/2002	PARTIAL CALL.....		925	925	925	925				0	0		
121899 DH 8.....	BUR NTH ETC 6.94 1-2-14 AL9-28-08 SF.....	01/02/2002	SINKING FUND PAYMENT.....		42,482	42,482	40,420	40,816				1,666	1,666	1,474	
121899 DH 8.....	BUR NTH ETC 6.94 1-2-14 AL9-28-08 SF.....	07/02/2002	SINKING FUND PAYMENT.....		21,206	21,206	20,176	20,396	22			810	810	1,472	
121899 DH 8.....	BUR NTH ETC 6.94 1-2-14 AL9-28-08 SF.....	08/26/2002	BANK OF AMERICA NT&SA.....		748,797	685,571	652,293	659,620	939			89,177	89,177	55,133	
744593 AC 8.....	STEER-IBM-Z2-A 6.415 6-01-18 AL 2-11.....	06/01/2002	SINKING FUND PAYMENT.....		7,795	7,795	7,837	7,833	(1)			(38)	(38)	250	
744593 AC 8.....	STEER-IBM-Z2-A 6.415 6-01-18 AL 2-11.....	12/01/2002	SINKING FUND PAYMENT.....		8,043	8,043	8,087	8,082	(1)			(39)	(39)	516	
863572 JP 9.....	SASC 1996-A A1 SEQ CSTR 4-25-27.....	12/26/2002	PAYDOWNS.....		46,228	46,228	47,469	46,228				0	0	2,062	
921796 AV 0.....	VMF 1995-B B2 SUB 7.925 1-07-17.....	04/09/2002	PAYDOWNS.....		27,090	27,090	27,090	27,090				0	0	424	
	United States.....				1,355,491	1,294,340	1,233,954	1,247,792	2,937	0	0	107,699	107,699	93,409	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous.....				1,355,491	1,294,340	1,233,954	1,247,792	2,937	0	0	107,699	107,699	93,409	XXX
6099997.	Total - Bonds - Part 4.....				1,435,455	1,374,304	1,313,918	1,327,756	2,937	0	0	107,699	107,699	97,901	XXX
6099999.	Total - Bonds.....				1,435,455	1,374,304	1,313,918	1,327,756	2,937	0	0	107,699	107,699	97,901	XXX
Preferred Stocks - Public Utilities															
United States															
209111 86 3.....	CON EDISON SER J 6.125% PFD RED 8-02.....	08/01/2002	REDEEMED.....	5,000,000	500,000		522,500	500,000	(2,172)			0	0		22,969
	United States.....				500,000	0.00	522,500	500,000	(2,172)	0	0	0	0	XXX	22,969
6199999.	Total - Preferred Stocks - Public Utilities.....				500,000	0.00	522,500	500,000	(2,172)	0	0	0	0	XXX	22,969
6599997.	Total - Preferred Stocks - Part 4.....				500,000	0.00	522,500	500,000	(2,172)	0	0	0	0	XXX	22,969
6599999.	Total - Preferred Stocks.....				500,000	0.00	522,500	500,000	(2,172)	0	0	0	0	XXX	22,969
Common Stocks - Industrial and Miscellaneous															
United States															
170032 10 6.....	CHIQUITA BRANDS INTERNATIONAL, INC.....	03/19/2002	NON-TAX EXCHANGE.....	18,227,000	12,459		12,375	12,375	710			84	84		
	United States.....				12,459	XXX	12,375	12,375	710	0	0	84	84	XXX	0
6899999.	Total - Common Stocks - Industrial & Miscellaneous.....				12,459	XXX	12,375	12,375	710	0	0	84	84	XXX	0
7099997.	Total - Common Stocks - Part 4.....				12,459	XXX	12,375	12,375	710	0	0	84	84	XXX	0
7099998.	Total - Common Stocks - Summary Item from Part 5.....				2,162	XXX	1,935	1,935				227	227	XXX	
7099999.	Total - Common Stocks.....				14,621	XXX	14,310	14,310	710	0	0	311	311	XXX	0
7199999.	Total - Preferred and Common Stocks.....				514,621	XXX	536,810	514,310	(1,462)	0	0	311	311	XXX	22,969
7299999.	Total - Bonds, Preferred and Common Stocks.....				1,950,076	XXX	1,850,728	1,842,066	1,475	0	0	108,010	108,010	97,901	22,969

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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 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
Common Stocks - Industrial and Miscellaneous																
United States																
170032 80 9.....	CHIQUITA BRANDS INTERNATIONAL.....	03/19/2002	EXCHANGE.....	05/28/2002	PROVIDENT SEC & INV.....	129.000	1,935	2,162	1,935				227	227		
	United States.....					XXX	1,935	2,162	1,935	0	0	0	227	227	0	0
6899999	Total - Common Stocks - Industrial & Miscellaneous.....					XXX	1,935	2,162	1,935	0	0	0	227	227	0	0
7099998	Total - Common Stocks.....					XXX	1,935	2,162	1,935	0	0	0	227	227	0	0
7199999	Total - Preferred and Common Stocks.....					XXX	1,935	2,162	1,935	0	0	0	227	227	0	0
7299999	Total - Bonds, Preferred and Common Stocks.....					XXX	1,935	2,162	1,935	0	0	0	227	227	0	0

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

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

NONE

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 Design- 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																
825252 30 7..	AIM Short-Term Investments Trust Treasury Portfolio.....	12/26/2002	Bank of New York.....	1.240	Mtly..	12/31/2003	305,684			305,684	305,684	163	19,728		1....	1.240
	United States.....						305,684	0	0	305,684	305,684	163	19,728	0	XXX	XXX....
7799999.	Exempt Money Market Mutual Funds.....						305,684	0	0	305,684	305,684	163	19,728	0	XXX	XXX....
Class One Money Market Mutual Funds																
United States																
825251 84 6..	AIM Short-Term Investments Co. Prime Portfolio.....	12/10/2002	Bank of New York.....	1.200	Mtly..	12/31/2003	245,986			245,986	245,986	313	91		1....	1.200
	United States.....						245,986	0	0	245,986	245,986	313	91	0	XXX	XXX....
7899999.	Class One Money Market Mutual Funds.....						245,986	0	0	245,986	245,986	313	91	0	XXX	XXX....
8099999.	Grand Total - Short-Term Investments.....						551,670	(a)	0	551,670	551,670	476	19,819	0	XXX	XXX....

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE DM

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

	1 Statement (Admitted) Value	2 Fair Value (a)	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds.....	9,926,877	10,407,001	480,124
2. Preferred stocks.....			0
3. Totals.....	9,926,877	10,407,001	480,124

(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.

SCHEDULE E - PART 1 - CASH

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Year	4 Amount of Interest Accrued December 31 of Current Year	5 Balance	6 *
Open Depositories					
Bank of New York..... New York, NY.....	0.230	33		564	XXX
JPMorgan Chase Bank..... Dallas, TX.....				11,620	XXX
0199999. Total - Open Depositories.....	XXX	33	0	12,184	XXX
0399999. Total Cash on Deposit.....	XXX	33	0	12,184	XXX
0599999. Total Cash.....	XXX	33	0	12,184	XXX

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

1. January.....	14,064	4. April.....	22,894	7. July.....	16,680	10. October.....	6,632
2. February.....	60,065	5. May.....	34,969	8. August.....	19,328	11. November.....	20,994
3. March.....	27,558	6. June.....	36,983	9. September.....	13,497	12. December.....	12,184

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						
Delaware						
DE00001.	B.	United States Treasury Notes 5.00% due 2/15/2011	Wilmington Trust Co, DE RSD for Surety by Ins Code, Title 18, Section 513(b)	12,000	13,263	13,185
DE99999.	Delaware			12,000	13,263	13,185
Louisiana						
LA00001.	B.	United States Treasury Notes 5.75% due 8/15/2003	Bank One, N.A., LA RSD by Ins Code, Title 22, Section 1262	110,000	110,034	113,059
LA99999.	Louisiana			110,000	110,034	113,059
Missouri						
MO00001.	B.	United States Treasury Notes 5.00% due 2/15/2011	Central Bank, MO RSD by Ins Code, Section 375.891.3	500,000	552,643	549,375
MO99999.	Missouri			500,000	552,643	549,375
Oregon						
OR00001.	B.	United States Treasury Notes 5.00% due 2/15/2011	U.S. Bank, OR RSD for Surety by Ins Code, Section 731.624(1)	263,000	290,690	288,971
OR99999.	Oregon			263,000	290,690	288,971
South Carolina						
SC00001.	B.	United States Treasury Notes 5.75% due 8/15/2003	Bank of America, SC RSD by Ins Code, Section 38-9-80	150,000	150,047	154,172
SC00002.	B.	United States Treasury Notes 5.75% due 8/15/2003	Bank of America, SC RSD by Ins Code, Section 38-15-30	100,000	100,031	102,781
SC00003.	B.	United States Treasury Notes 5.00% due 2/15/2011	Bank of America, SC RSD by Ins Code, Section 38-15-30	20,000	22,106	21,975
SC99999.	South Carolina			270,000	272,184	278,928
XX99999.	Total - All Special Deposits NOT Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			1,155,000	1,238,814	1,243,518
SPECIAL DEPOSITS WHICH ARE FOR THE BENEFIT OF ALL POLICYHOLDERS						
New York						
NY00001.	B.	United States Treasury Notes 5.75% due 8/15/2003	The Bank of New York, NY RSD by Ins Code, Section 98	380,000	380,118	390,568
NY99999.	New York			380,000	380,118	390,568
Ohio						
OH00001.	B.	United States Treasury Notes 5.00% due 2/15/2011	The Bank of New York, OH RSD by Ins Code, Section 3929.10	1,190,000	1,315,290	1,307,512
OH00002.	B.	Bank of Montreal Note 7.80% due 4/1/2007	The Bank of New York, OH RSD by Ins Code, Section 3929.10	500,000	519,575	578,930
OH99999.	Ohio			1,690,000	1,834,865	1,886,442
ZZ99999.	Total - All Special Deposits Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			2,070,000	2,214,983	2,277,010
9999999.	Totals			3,225,000	3,453,797	3,520,528

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