



51632200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

Guardian National Title Insurance Company

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 51632 Employer's ID Number 34-1252928

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

Country of Domicile

Incorporated: April 7, 1978 Commenced Business: April 7, 1978

Statutory Home Office: 4920 Commerce Parkway Warrensville Heights, OH 44128

Main Administrative Office: 4920 Commerce Parkway Warrensville Heights, OH 44128 216-360-9720

Mail Address: 4920 Commerce Parkway Warrensville Heights, OH 44128

Primary Location of Books and Records: 4920 Commerce Parkway Warrensville Heights, OH 44128 216-360-9720

Internet Website Address: N/A

Statement Contact: Karen Polomsky 216-360-9720 11
klpolomsky@gtinsurance.com 216-360-9743
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: 4920 Commerce Parkway Warrensville Heights, OH 44128 216-360-9720

OFFICERS

President JAMES A. ASHER
Secretary KEITH CARSON
Treasurer KEITH CARSON
Actuary

Vice-Presidents

[Empty lines for Vice-Presidents]

DIRECTORS OR TRUSTEES

ANTHONY ASHER ANTHONY JUDD ASHER JAMES A. ASHER NORM FISHER
KEVIN CALLAHAN

State of
County of 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.

(Signature) (Signature) (Signature)
JAMES A. ASHER KEITH CARSON KEITH CARSON
(Printed Name) (Printed Name) (Printed Name)
President Secretary Treasurer

Subscribed and sworn to before me this
day of , 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

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	Location		4 Date Acquired	5 Date of Last Appraisal	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Fair Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Amounts Received During Year	13 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	14 Gross Income Earned Less Interest Incurred on Encumbrances	15 Taxes, Repairs and Expenses Incurred
	2 City	3 State												
NONE														

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SCHEDULE A - PART 2
 Showing all Real Estate ACQUIRED During the Year

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
NONE								

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Year, including Payments during the Final Year on "Sales under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	2 City	3 State													
NONE															

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								
NONE										

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General Interrogatory:

1. Mortgages in good standing \$ 0 unpaid taxes \$ 0 interest due and unpaid.
2. Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
4. Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
NONE									

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SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Year

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
NONE												

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SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
585510-CH-1 254687-AM-8	MELLON FINANCIAL CO. DISNEY WALT CO.		5.750 6.750	N/A N/A	11/15/2003 03/30/2006			48,924 49,870			51,747 54,603	48,924 49,870							1Z 1Z	09/21/1999 09/21/1999	5.750 6.750
3999999	Subtotal-Industrial and Misc.-Issuer Obligations							98,794		X X X	106,350	98,794		6,250					X X X	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)							98,794		X X X	106,350	98,794		6,250					X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							98,794		X X X	106,350	98,794		6,250					X X X	X X X	X X X
6099999	Totals							98,794		X X X	106,350	98,794		6,250					X X X	X X X	X X X

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SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	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														

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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				
172967-10-1	CITIGROUP INC.	466.000	16,398	35.190	16,398	21,996		326			L	07/11/2000
493267-10-8	KEYCORP NEW	1,024.000	25,743	25.140	25,743	14,356		1,229			L	01/01/1999
635405-10-3	NATIONAL CITY BANK	1,000.000	27,320	27.320	27,320	19,177		1,200			L	01/01/1999
6799999	Subtotal - Common Stock - Banks, Trusts, and Insurance Companies		69,461	X X X	69,461	55,529		2,755			X X X	X X X
00141M-71-3	AIM BASIC VALUE FUND	930.000	19,464	20.929	19,464	25,179					L	12/08/2000
245917-70-3	DELAWARE U.S. GROWTH	2,052.000	18,798	9.161	18,798	42,938					L	08/16/2000
294711-18-9	HEALTHCARE PORT 2001	72,589.000	53,883	0.745	53,883	71,740		274			L	01/24/2001
628263-25-3	JP MORGAN CORE EQUITY	3,791.000	23,220	6.125	23,220	39,995					L	11/10/1999
68380D-20-7	OPPENHEIMER MAIN STREET GROWTH	674.000	17,068	25.323	17,068	25,028					L	12/08/2000
101137-10-7	BOSTON SCIENTIFIC	500.000	21,260	42.520	21,260	7,700					L	05/21/2001
110122-10-8	BRISTOL MYERS SQUIBB CO.	500.000	11,575	23.150	11,575	6,761		560			L	09/23/1991
244199-10-5	DEERE & COMPANY	900.000	41,265	45.850	41,265	15,180		792			L	09/21/1992
260543-10-3	DOW CHEMICAL	900.000	26,730	29.700	26,730	18,548		1,206			L	09/23/1993
293637-10-4	ENTERASYS NETWORK	1,000.000	1,560	1.560	1,560	9,995					L	06/21/1999
370442-10-5	GENERAL MOTORS	500.000	18,430	36.860	18,430	15,824		1,000			L	09/21/1993
413875-10-5	HARRIS CORP.	800.000	21,040	26.300	21,040	15,017		208			L	09/21/1991
458140-10-0	INTEL CORP.	1,370.000	21,331	15.570	21,331	70,347		110			L	09/27/2000
615369-10-5	MOODY'S CORP.	600.000	24,774	41.290	24,774	10,226		108			L	09/21/2000
589331-10-7	MERCK & CO.	663.000	37,575	56.610	37,575	28,802		920			L	01/01/1996
654902-20-4	NOKIA CORP.	600.000	9,300	15.500	9,300	26,928		142			L	01/01/1999
68389X-10-5	ORACLE CORP.	1,200.000	12,960	10.800	12,960	10,638					L	06/21/1999
696429-30-7	PALL CORP.	500.000	8,340	16.680	8,340	11,784		220			L	05/22/2001
717081-10-3	PFIZER INC.	1,690.000	51,684	30.570	51,684	35,610		870			L	01/01/1996
89420G-40-6	TRAVELERS PTY CAS CRP B	41.000	601	14.650	601	1,031					L	08/29/2002
89420G-10-9	TRAVELERS PTY CAS CRP A	20.000	293	14.650	293	465					L	08/29/2002
915289-10-2	UNOCAL CORP.	900.000	27,522	30.580	27,522	23,153		720			L	09/21/1998
92343V-10-4	VERIZON COMMUNICATIONS	600.000	23,250	38.750	23,250	14,281		924			L	09/21/2000
984121-10-3	XEROX CORP.	1,000.000	8,050	8.050	8,050	9,725					L	09/21/1994
983919-10-1	XILINX INC.	400.000	8,240	20.600	8,240	17,537					L	12/22/1999
000000-00-0	INCREASE								78,328		L	12/31/2002
6899999	Subtotal - Industrial and Miscellaneous		508,213	X X X	508,213	554,432		8,054	78,328		X X X	X X X
7099999	Total Common Stocks		577,674	X X X	577,674	609,961		10,809	78,328		X X X	X X X
7199999	Total Preferred and Common Stock		577,674	X X X	577,674	609,961		10,809	78,328		X X X	X X X

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(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
635405-10-3	NATIONAL CITY BANK	07/25/2002	MARKET	400.000	11,145		
635405-10-3	NATIONAL CITY BANK	07/25/2002	MARKET	100.000	2,788		
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies			X X X	13,933	X X X	
369604-10-3	GENERAL ELECTRIC	01/25/2002	MARKET	15.000	579		
369604-10-3	GENERAL ELECTRIC	04/25/2002	MARKET	17.000	558		
294711-18-9	HEALTHCARE PORT 2001	06/28/2002	MARKET	133.000	106		
294711-18-9	HEALTHCARE PORT 2001	12/27/2002	MARKET	229.000	168		
589331-10-7	MERCK & CO.	01/03/2002	MARKET	4.000	239		
589331-10-7	MERCK & CO.	04/01/2002	MARKET	4.000	230		
589331-10-7	MERCK & CO.	07/01/2002	MARKET	4.000	196		
589331-10-7	MERCK & CO.	10/01/2002	MARKET	5.000	235		
717081-10-3	PFIZER INC.	03/07/2002	MARKET	6.000	241		
717081-10-3	PFIZER INC.	06/07/2002	MARKET	6.000	205		
717081-10-3	PFIZER INC.	09/05/2002	MARKET	7.000	222		
717081-10-3	PFIZER INC.	12/06/2002	MARKET	7.000	215		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	3,194	X X X	
7099997	Subtotal - Common Stock - Part 3			X X X	17,127	X X X	
7099999	Subtotal - Common Stock			X X X	17,127	X X X	
7199999	Subtotal - Preferred Stock and Common Stock			X X X	17,127	X X X	
7299999	Total Bonds, Preferred Stock and Common Stock			X X X	17,127	X X X	

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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
744567-DN-5	PUBLIC SERVICE ELECTRIC & GAS	08-01-2002	MARKET		50,000		49,459	50,000				541	541	3,062	
3899999	Subtotal - Bonds - Public Utilities				50,000		49,459	50,000				541	541	3,062	X X X
6099997	Subtotal - Bonds - Part 4				50,000		49,459	50,000				541	541	3,062	X X X
6099999	Subtotal - Bonds				50,000		49,459	50,000				541	541	3,062	X X X
635405-10-3	NATIONAL CITY BANK	07-18-2002	MARKET	500.000	13,959		5,245	13,959				8,714	8,714		
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				13,959	X X X	5,245	13,959				8,714	8,714	X X X	
01878A-88-0	ALLIANCE SELECT INVESTORS	07-18-2002	MARKET	2,000.000	6,980		20,000	6,980				(13,020)	(13,020)		
628263-33-7	JP MORGAN FLEMING EUROPEAN FD.	07-18-2002	MARKET	1,147.000	16,127		21,725	16,127				(5,598)	(5,598)		
00504W-10-0	ACTIVE POWER INC.	07-18-2002	MARKET	300.000	657		20,193	657				(19,536)	(19,536)		
156490-10-4	CENTURY BUSINESS SERVICES	07-18-2002	MARKET	15,000.000	30,885		30,022	30,885				863	863		
17275R-10-2	CISCO	07-18-2002	MARKET	600.000	8,444		18,028	8,444				(9,584)	(9,584)		
219350-10-5	CORNING INC.	07-18-2002	MARKET	525.000	1,860		20,201	1,860				(18,341)	(18,341)		
268648-10-2	EMC CORPORATION	07-18-2002	MARKET	560.000	4,598		18,507	4,598				(13,909)	(13,909)		
277461-10-9	EASTMAN KODAK	07-18-2002	MARKET	500.000	14,081		16,190	14,081				(2,109)	(2,109)		450
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	3,075.000	89,188		68,439	89,188				20,749	20,749		1,711
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	32.000	928		1,662	928				(734)	(734)		
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	11.000	319		511	319				(192)	(192)		
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	10.000	290		489	290				(199)	(199)		
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	11.000	319		483	319				(164)	(164)		
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	13.000	377		497	377				(120)	(120)		
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	15.000	435		579	435				(144)	(144)		
369604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	17.000	493		558	493				(65)	(65)		
369604-10-3	GENERAL ELECTRIC	07-22-2002	MARKET	0.949	22			22				22	22		
46612J-10-1	JDS UNIPHASE CORP.	07-18-2002	MARKET	200.000	644		18,797	644				(18,153)	(18,153)		
580031-20-1	MCDATA CORP.	07-18-2002	MARKET	20.000	162		414	162				(252)	(252)		
755111-30-9	RAYTHEON CO.	07-18-2002	MARKET	31.000	1,015		1,038	1,015				(23)	(23)		19
769320-10-2	RIVERSTONE NETWORKS	07-18-2002	MARKET	513.000	1,225		5,087	1,225				(3,862)	(3,862)		
786449-10-8	SAFEGUARD SCIENTIFICS	07-18-2002	MARKET	1,000.000	1,586		24,869	1,586				(23,283)	(23,283)		
879664-10-0	TELLABS INC.	07-18-2002	MARKET	200.000	1,282		6,894	1,282				(5,612)	(5,612)		
884315-10-2	THOMAS & BETTS CORP.	07-18-2002	MARKET	500.000	7,985		9,654	7,985				(1,669)	(1,669)		
923436-10-9	VERITAS SOFTWARE	07-18-2002	MARKET	1,500.000	2,434		18,112	2,434				(15,678)	(15,678)		
983764-10-1	XO COMMUNICATIONS	07-18-2002	MARKET	550.000	11		18,953	11				(18,942)	(18,942)		
98956P-10-2	ZIMMER HOLDINGS	07-18-2002	MARKET	50.000	1,437		342	1,437				1,095	1,095		
671081-10-7	WHITE OAK GROWTH	07-18-2002	MARKET	4,564.857	120,365		334,603	120,365				(214,238)	(214,238)		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				314,149	X X X	676,847	314,149				(362,698)	(362,698)	X X X	2,180

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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 Identi- fication	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
7099997	Subtotal - Common Stock - Part 4				328,108	X X X	682,092	328,108				(353,984)	(353,984)	X X X	2,180
7099999	Subtotal - Common Stock				328,108	X X X	682,092	328,108				(353,984)	(353,984)	X X X	2,180
7199999	Subtotal - Preferred and Common Stocks				328,108	X X X	682,092	328,108				(353,984)	(353,984)	X X X	2,180
7299999	Total Bonds, Preferred and Common Stocks				378,108	X X X	731,551	378,108				(353,443)	(353,443)	3,062	2,180

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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 Identi- fication	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
NONE																

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
NONE								

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

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 Identi- fication	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 Bond Not in Default	14 Gross Amount Received			
NONE																

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

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned December 31 of Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income
NONE													

E 1 6

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Acquired During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium
NONE						

SCHEDULE DB - PART A - SECTION 3

Showing all Owned Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received on Terminations	13 Increase/ (Decrease) by Adjustment	Gain / Loss on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
NONE																

E 1 7

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force December 31 of Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income
NONE													

SCHEDULE DB - PART B - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Written During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received
NONE						

E 1 8

SCHEDULE DB - PART B - SECTION 3

Showing all Written Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Indicate Exercise, Expiration, Maturity or Closing Purchase Transaction	9 Termination Date	10 Book Value	11 *	12 Consideration Paid on Terminations	13 Increase/ (Decrease) by Adjustment	Gain / (Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis	16 Deferred	
NONE																

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
NONE														

E 1 9

SCHEDULE DB - PART C - SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)
NONE						

SCHEDULE DB - PART C - SECTION 3

Showing all Collar, Swap and Forwards Terminated During Current Year

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received or (Paid) on Terminations	13 Increase (Decrease) by Adjustment	Gain/(Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
NONE																

E 2 0

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open December 31 of Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
NONE												

SCHEDULE DB - PART D - SECTION 2

Showing all Futures Contracts and Insurance Futures Contracts Opened During Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Date of Opening Position	6 Exchange or Counterparty	7 Net Additions to Cash Deposits
NONE						

E 2 1

SCHEDULE DB - PART D - SECTION 3

Showing all Futures Contracts and Insurance Futures Contracts Terminated During Current Year

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Termination Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Net Reduction to Cash Deposits	10 Termination Date	Variation Margin Information		
										11 Gain / (Loss) Recognized	12 Gain / (Loss) Used to Adjust Basis of Hedged Item	13 Gain / (Loss) Deferred
NONE												

SCHEDULE DB - PART E - SECTION 1

Showing Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description Counterparty or Exchange Traded	2 Master Agreement (Y or N)	3 Fair Value of Acceptable Collateral	Statement Value			Fair Value			10 Potential Exposure	11 Off-Balance Sheet Exposure
			4 Contracts Statement Value Greater Than 0	5 Contracts Statement Value Less Than 0	6 Exposure Net of Collateral	7 Contracts Fair Value Greater Than 0	8 Contracts Fair Value Less Than 0	9 Exposure Net of Collateral		
NONE										

E 2 2

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					
HUNTINGTON NATIONAL BANK	CLEVELAND, OH	10,596		1,024,004	
OHIO HERITAGE	CLEVELAND, OH	2,960	4,254	70,822	
MERRILL LYNCH	CLEVELAND, OH	1,000		310,116	
REPUBLIC BANK	CLEVELAND, OH	2,080		200,000	
THIRD FEDERAL	CLEVELAND, OH		6,589	334,140	
0199998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X				X X X
0199999 Totals-Open Depositories	X X X	21,439		1,939,082	X X X
SUSPENDED DEPOSITORIES					
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.	X X X				X X X
0299999 Totals - Suspended Depositories	X X X				X X X
0399999 Total Cash on Deposit	X X X	21,439		1,939,082	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X		X X X
0599999 Total Cash	X X X	21,439		1,939,082	X X X

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

1. January	0	4. April	0	7. July	0	10. October	0
2. February	0	5. May	0	8. August	0	11. November	0
3. March	0	6. June	0	9. September	0	12. December	0

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

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

E 2 5

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