

DIRECTORS OR TRUSTEES (continued)

J. B. Silvers
Richard A. Merolla

Bernett L. Williams

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11	12	13	14	15
Description of Property	2	3	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted	Fair Value	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amounts Received During Year	Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
	City	State					Less Encumbrances	Less Encumbrances						
Properties occupied by the reporting entity - Administrative														
400 West Market Leashold Improvement	Akron	OH			347,474		42,191		(27,763)			11,607		
0299999 Subtotal - Properties occupied by the reporting entity - Administrative					347,474		42,191		(27,763)			11,607		
0399999 Subtotal - Properties occupied by the reporting entity					347,474		42,191		(27,763)			11,607		
9999999 Totals					347,474		42,191		(27,763)			11,607		

E02 Schedule A - Part 2 Real Estate Aquired - NONE

E03 Schedule A - Part 3 Real Estate Sold - NONE

E04 Schedule B - Part 1 Mortgage Loans Owned - NONE

E05 Schedule B - Part 2 Mortgage Loans Sold - NONE

E06 Schedule BA - Part 1 Invested Assets Owned - NONE

E07 Schedule BA - Part 2 Invested Assets Sold - NONE

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current year, on Bonds in Default as to Principal or Interest	19 NAIC Design- 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							
U.S. Governments - Issuer Obligations																					
9128275N8	US Treasury Note		6.000		08/15/2009			507,534	500,000		507,534	509,375	11,342	30,000	(900)				1PE	11/22/2000	5.728
912827J78	US Treasury Note		6.250		02/15/2003			500,326	500,000		500,326	504,219	11,815	31,250	(1,905)				1PE	11/22/2000	5.853
9128274N9	US Treasury Note		5.250		08/15/2003			200,675	200,000		200,675	204,281	3,970	10,500	(961)				1PE	12/24/1998	5.250
912827N81	US Treasury Note		5.875		02/15/2004			202,479	200,000		202,479	210,063	4,442	11,750	(2,019)				1PE	12/24/1998	4.804
9128275M0	US Treasury Note		6.000		08/15/2004			501,903	500,000		501,903	504,063	11,342	30,000	(1,047)				1PE	11/22/2000	6.000
9128276D9	US Treasury Note		6.750		05/15/2005			511,760	500,000		511,760	520,781	4,253	33,750	(4,411)				1PE	11/22/2000	5.706
912827V82	US Treasury Note		5.875		11/15/2005			102,782	100,000		102,782	106,125	740	5,875	(864)				1PE	12/24/1998	5.897
912827Z62	US Treasury Note		6.500		10/15/2006			512,926	500,000		512,926	518,906	6,856	32,500	(2,925)				1PE	11/22/2000	6.500
9128273E0	US Treasury Note		6.125		08/15/2007			508,433	500,000		508,433	511,562	11,578	30,626	(1,530)				1PE	11/22/2000	5.713
9128274F6	US Treasury Note		5.625		05/15/2008			497,977	500,000		497,977	497,344	3,545	28,125	309				1PE	11/22/2000	5.712
9128275N8	US Treasury Note		6.000		08/15/2009			198,437	200,000		198,437	198,156	4,537	12,000	186				1PE	06/30/2000	6.144
9128276J6	US Treasury Note		5.750		08/15/2010			502,986	500,000		502,986	503,594	10,870	28,750	(297)				1PE	11/22/2000	5.655
3133M5WE6	Federal Home Ln Bks		5.000		10/16/2003			501,604	500,000		501,604	506,280	5,205	25,000	(1,835)				1PE	06/26/2001	5.196
31359MEM1	FNMA		5.125		02/13/2004			502,582	500,000		502,582	507,720	9,829	25,625	(2,106)				1PE	06/19/2001	4.669
31359MDW0	FNMA		5.750		06/15/2005			207,559	200,000		207,559	210,625	527	11,500	(2,810)				1PE	11/28/2001	5.750
31359MGM9	FNMA		6.000		12/15/2005			512,266	500,000		512,266	517,845	1,315	30,000	(3,679)				1PE	06/16/2001	5.118
31359CCD5	FNMA		5.875		02/02/2006			509,298	500,000		509,298	513,281	12,152	29,375	(2,628)				1PE	06/19/2001	5.237
3133MCPG4	Federal Home Ln Bks		5.875		11/15/2007			509,913	500,000		509,913	512,500	3,702	29,375	(1,708)				1PE	06/19/2001	5.713
31359MDU4	FNMA		6.000		05/15/2008			509,148	500,000		509,148	512,031	3,781	30,000	(1,404)				1PE	06/19/2001	5.608
3133M7V37	FHLB		5.700		03/03/2009			496,862	500,000		496,862	496,250	9,292	28,500	405				1PE	06/19/2001	5.820
3133MCLA1	Federal Home Ln Bks		6.625		11/15/2010			519,052	500,000		519,052	521,810	4,175	33,125	(1,823)				1PE	06/19/2001	6.019
3134A4DY7	FHLMC		5.625		03/15/2011			199,684	200,000		199,684	199,642	3,298	11,250	31				1PE	08/22/2001	5.625
912827J78	US Treasury Note		6.250		02/15/2003			804,879	800,000		804,879	832,250	18,718	50,000	(27,371)				1PE	01/29/2002	2.472
9128276N7	US Treasury Note		5.750		11/15/2005			1,041,771	1,000,000		1,041,771	1,053,906	8,605	57,500	(12,136)				1PE	01/29/2002	4.227
9128273E0	US Treasury Note		6.125		08/15/2007			1,060,498	1,000,000		1,060,498	1,070,938	22,930	61,249	(10,439)				1PE	01/29/2002	4.681
31359MMQ3	FNMA		6.125		03/15/2012			365,604	350,000		365,604	366,352	6,435	10,064	(748)				1PE	05/30/2002	5.510
0199999	Subtotal - U.S. Governments - Issuer Obligations							12,488,938	12,250,000	X X X	12,488,938	12,609,899	195,254	717,689	(84,615)				X X X	X X X	X X X
0399999	Subtotal - U.S. Governments							12,488,938	12,250,000	X X X	12,488,938	12,609,899	195,254	717,689	(84,615)				X X X	X X X	X X X
5499999	Subtotals - Issuer Obligations							12,488,938	12,250,000	X X X	12,488,938	12,609,899	195,254	717,689	(84,615)				X X X	X X X	X X X
6099999	Grand Total - Bonds							12,488,938	12,250,000	X X X	12,488,938	12,609,899	195,254	717,689	(84,615)				X X X	X X X	X X X

E08

E09 **Schedule D - Part 2 Sn 1 Prfrd Stocks Owned - NONE**

E10 **Schedule D - Part 2 Sn 2 Common Stocks Owned - NONE**

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
Bonds - U.S. Governments							
912827J78	US Treasury Note 2-15-03 6.250%	01/29/2002 ..	First Merit Bank	X X X	832,250	800,000.00	22,690
9128276N7	US Treasury Note 11-15-05 5.750%	01/29/2002 ..	First Merit Bank	X X X	1,053,906	1,000,000.00	11,913
9128273E0	US Treasury Note 8-15-07 6.125%	01/29/2002 ..	First Merit Bank	X X X	1,070,938	1,000,000.00	27,795
31359MMQ3	FNMA 3-15-12 6.125%	05/30/2002 ..	First Merit Bank	X X X	366,352	350,000.00	3,871
0399999	Subtotal - Bonds - U.S. Governments				3,323,446	3,150,000.00	66,269
6099997	Subtotal - Bonds - Part 3				3,323,446	3,150,000.00	66,269
6099998	Summary item from Part 5 for Bonds				2,051,562	2,000,000.00	20,459
6099999	Subtotal - Bonds				5,375,008	5,150,000.00	86,728
6599998	Summary Item from Part 5 for Preferred Stocks					X X X	
7099998	Summary Item from Part 5 for Common Stocks					X X X	
7199999	Subtotal - Preferred and Common Stocks					X X X	
7299999	Totals				5,375,008	X X X	86,728

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED, or Otherwise DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year
Bonds - U.S. Governments															
9128273S9	US Treasury Note	12/31/2002	US Treasury	X X X	200,000	200,000.00	204,938	200,000	(1,234)					11,250	X X X
912827W81	US Treasury Note	01/29/2002	US Treasury	X X X	50,000	50,000.00	49,750	50,000				2,688	2,688	1,284	X X X
0399999	Subtotal - Bonds - U.S. Governments				250,000	250,000.00	254,688	250,000	(1,234)			2,688	2,688	12,534	X X X
6099997	Subtotal - Bonds - Part 4				250,000	250,000.00	254,688	250,000	(1,234)			2,688	2,688	12,534	X X X
6099998	Summary Item from Part 5 for Bonds				2,079,400	2,000,000.00	2,051,562	2,037,703						49,375	X X X
6099999	Subtotal - Bonds				2,329,400	2,250,000.00	2,306,250	2,287,703	(1,234)			2,688	2,688	61,909	X X X
6599998	Summary Item from Part 5 for Preferred Stocks						X X X							X X X	
7099998	Summary Item from Part 5 for Common Stocks						X X X							X X X	
7199999	Subtotal - Preferred and Common Stocks						X X X							X X X	
7299999	Totals				2,329,400		X X X	2,306,250	2,287,703	(1,234)		2,688	2,688	61,909	

SCHEDULE D - PART 5**Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identifi- cation	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consider- ation	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 - U.S. Governments																
9128275F5	US Treasury Notes	01/28/2002	FirstMerit	10/31/2002	Summa Insurance Co.	1,000,000.000	1,041,406	1,051,257	1,029,089						26,250	10,877
9128276X5	US Treasury Notes	01/28/2002	FirstMerit	10/31/2002	Summa Insurance Co.	1,000,000.000	1,010,156	1,028,143	1,008,614						23,125	9,582
0399999	Subtotal - Bonds - U.S. Governments					2,000,000.000	2,051,562	2,079,400	2,037,703						49,375	20,459
6099998	Subtotal - Bonds					2,000,000.000	2,051,562	2,079,400	2,037,703						49,375	20,459
7299999	Totals						2,051,562	2,079,400	2,037,703						49,375	20,459

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	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 Admitted Assets Include Intan- gible 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
N O N E								
1799999 Total - Preferred and Common Stocks							X X X	X X X

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

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	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
N O N E					
0399999 Total - Preferred and Common Stocks				X X X	X X X

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENT Owned December 31, of Current Year

1 CUSIP Identification	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 Designation	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			
U.S. Governments - Issuer Obligations																
60934N104 ..	Federal Government Obligations FO	12/31/2002	Various			12/31/2002	434,927			434,927	434,927				1PE	
0199999 Subtotal - U.S. Governments - Issuer Obligations							434,927			434,927	434,927				. X X X .	. X X X .
0399999 Subtotal - U.S. Government Bonds							434,927			434,927	434,927				. X X X .	. X X X .
Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																
	Certificate of Deposit - First Merit	01/04/2002	First Merit	2.130		01/03/2003	400,000			400,000	400,000				1Z	2.130
3999999 Subtotal - Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations							400,000			400,000	400,000				. X X X .	. X X X .
4599999 Subtotal - Industrial & Miscellaneous (Unaffiliated)							400,000			400,000	400,000				. X X X .	. X X X .
5499999 Subtotal - Issuer Obligations							834,927			834,927	834,927				. X X X .	. X X X .
6099999 Subtotal - Bonds							834,927			834,927	834,927				. X X X .	. X X X .
7599999 Subtotal - Parent, Subsidiaries and Affiliates										X X X					. X X X .	. X X X .
8099999 Total Short-term Investments							834,927			X X X	834,927				. X X X .	. X X X .

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

- E16 Schedule DB - Part A Sn 1 Opt/Cap/Floor Owned - NONE**

- E16 Schedule DB - Part A Sn 2 Opt/Cap/Floor Acquired - NONE**

- E17 Schedule DB - Part A Sn 3 Opt/Cap/Floor Term - NONE**

- E17 Schedule DB - Part B Sn 1 Opt/Cap/Floor In-force - NONE**

- E18 Schedule DB - Part B Sn 2 Opt/Cap/Floor Written - NONE**

- E18 Schedule DB - Part B Sn 3 Opt/Cap/Floor Term - NONE**

- E19 Schedule DB - Part C Sn 1 Col/Swap/Frwr Open - NONE**

- E19 Schedule DB - Part C Sn 2 Col/Swap/Frwr Opened - NONE**

- E20 Schedule DB - Part C Sn 3 Col/Swap/Frwr Term - NONE**

- E20 Schedule DB - Part D Sn 1 Futures Contracts Open - NONE**

- E21 Schedule DB - Part D Sn 2 Futures Contracts Opened - NONE**

- E21 Schedule DB - Part D Sn 3 Futures Contracts Term - NONE**

- E22 Schedule DB - Part E Sn 1 Counterparty Exposure - NONE**

SCHEDULE DM

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

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds	12,488,938	12,488,938	
2. Preferred Stocks			
3. TOTALS	12,488,938	12,488,938	

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

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					
First Merit	Akron, Ohio	0.890	18,522		710,673
First Merit	Akron, Ohio				17,925,901
First Merit	Akron, Ohio				
First Merit	Akron, Ohio				
First Merit	Akron, Ohio				
0199998 Deposits in	depositories that do not exceed the allowable limit in any one depository				
(See Instructions) - open depositories	X X X				...
0199999 Totals - Open Depositories	X X X	18,522		18,636,574	...
0299998 Deposits in	depositories that do not exceed the allowable limit in any one depository				
(See Instructions) - suspended depositories	X X X				...
0299999 Totals - Suspended Depositories	X X X				...
0399999 Total Cash On Deposit	X X X	18,522		18,636,574	...
0499999 Cash in Company's Office	X X X	X X X	X X X		...
0599999 Total Cash	X X X	18,522		18,636,574	...

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

1. January	7,048,694	4. April	6,044,832	7. July	10,490,265	10. October	13,271,382
2. February	8,073,333	5. May	17,150,598	8. August	17,182,568	11. November	17,947,497
3. March	8,582,974	6. June	10,389,029	9. September	5,792,322	12. December	18,636,574

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
Alberta						
AB00001	C	Certificate of Deposit	Akron, Ohio, USA, OH RSD INS CODE 1751.27	400,000	400,000	400,000
AB99999	Subtotals - Alberta			400,000	400,000	400,000
XX99999	Subtotals - Special Deposits Not Held for the Benefit Of All Policyholders, Claimants and Creditors of the Company			400,000	400,000	400,000
9999999	Totals			400,000	400,000	400,000

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