

STATEMENT AS OF December 31, 2002 OF THE U.S. Home Protective Assoc., Inc.

ASSETS

	Current Year	Previous Year
1. Bonds (Sch. D, Part 1 Col. 16)	25,391.	24,984.
2. Stocks		
a. Preferred stocks (Sch. D, Part 2, Col. 6)		
b. Common stocks (Sch. D, Part 2, Section 2)	6,600.	0
3. Real estate, less encumbrances (Sch. A)	-	
4. Mortgage loans on real estate (Sch. A)	-	
5. Cash on hand and on deposit		
a. Cash in company's office	345.	
b. Cash on deposit (Sch. N)	104,553.	88,684.
6. Other invested assets (Sch. A)	-	-
7. Subtotals, Cash & Invested Assets (Items 1 to 6)	136,889.	113,668.
8. Home protection contract fees receivable		
9. Contract fees receivable		
10. Receivable from affiliates		
11. Federal income tax recoverable (Including \$ _____ Net deferred tax assets)		
12. Electronic data processing equipment		
13. Interest, dividends and real estate income due and accrued		
14. Reinsurance recoverable on loss payments		
15. Other assets		
a. <u>Pre-Paid Expenses</u>	10,385.	8,032.
b. _____		
c. _____		
16. TOTALS (Lines 7 to 15)	147,274.	121,700.

Total, current year, to agree with page 8, Exhibit 1, Col 4, line 18.

STATEMENT AS OF December 31, 2002 OF THE U.S. Home Protective Assoc., Inc. 3

LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year	Previous Year
1. Unpaid contract claims in process of settlement	38,660.	30,120.
2. Statutory reserve (pg. 28, Report 1, line 6, Col (1) + Col (2))	45,089.	38,758.
3. Unpaid claims adjustment expense		
4. Other expenses (excluding taxes, licenses and fees)		
5. Taxes, licenses and fees (excluding federal and foreign income taxes		
6. Federal and foreign income taxes (including \$ _____ net deferred tax liability)		
7. Borrowed money		
8. Interest payable		
9. Unearned contract fees		
10. Dividends declared and unpaid		
11. Reinsurance in unauthorized companies		
a. Unearned contract fees		
b. Reinsurance recoverable		
1. paid claims		
2. unpaid claims		
c. Reinsurance recoverable on paid & unpaid claims adjustment expense		
12. Ceded reinsurance balances payable		
13. All other liabilities:		
a. <u>Accounts Payable</u>	-	238.
b. <u>Wages Payable</u>	5,000.	
c. <u>Accrued Expenses</u>	7,163.	
14. Total liabilities (Items 1 to 13c)	95,912.	69,116.
15. a. Common capital stock	500.	500.
b. Preferred capital stock		
16. Gross paid-in and contributed surplus	92,672.	92,672.
17. Unassigned funds (surplus)	(41,810.)	(40,588.)
18. Less treasury stock, at cost		
19. Surplus as regards contractholders (Items 15 to 17 less 18)	51,362.	52,584.
20. Totals (Item 14 plus 19)	147,274.	121,700.

Line 19 to agree with Page 4, line 27.

STATEMENT AS OF December 31, 2002 OF THE U.S. Home Protective Assoc., Inc.

STATEMENT OF INCOME

UNDERWRITING INCOME	Current Year	Previous Year
1. Contract fees earned (Part 2B, Col 4)	319,135.	231,700.
DEDUCTIONS		
2. Claims incurred (Part 3, Col. 7)	92,916.	84,043.
3. Claims adjustment expenses incurred (Part 4, Col 1, line 22)		
4. Other underwriting expenses incurred (Part 4, Col 2, line 22)	156,182.	114,329.
5. <u>TPA Processing Fees</u>	37,063.	28,372.
6. Total deductions (Lines 2 to 5)	286,161.	226,744.
7. Net underwriting gain or loss (-) (Item 1 less 6)	32,974.	4,956.
INVESTMENT INCOME		
8. Net investment income earned (Part 1, Col 8, ln 15)	2,157.	4,716.
9. Net realized capital gains or losses (Part 1A, Col 7, ln 11)	(1,828)	
10. Net investment gain or loss	329.	4,716.
OTHER INCOME		
11. _____		
12. _____		
13. Total other income (Lines 11 + 12)		
14. Net income before federal income taxes (Lines 7 + 10 + 13)	33,303.	9,672.
15. Federal income taxes incurred		
16. Net income (Item 14 less 15)	33,303.	9,672.
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards contractholders, Dec. 31 Previous year Gains (+) and Losses (-) in Surplus	52,584.	59,200.
18. Net income (from item 16)	33,303.	9,672.
19. Net unrealized capital gains and losses	1,806.	
20. Change in non-admitted assets (Exhibit 2)		
21. Capital changes:		
a. Paid in		
b. Transferred from surplus		10,000
c. Transferred to surplus		
22. Surplus adjustments:		
a. Paid in		
b. Transferred to capital		
c. Transferred from capital		
23. Dividends to stockholders (cash)	(30,000.)	(13,500.)
24. Change in treasury stock		
25. Change in Statutory reserve (Year-to-Date)	(6,331.)	(12,788.)
26. Change in surplus as regards contractholders (lines 18 to 25)	(1,222.)	(6,616.)
27. Surplus as regards contractholders at statement date (line 17 + 26)	51,362.	52,584.

Line 27 to agree with Page 3, line 19.

STATEMENT AS OF December 31, 2002 OF THE U.S. Home Protective Assoc., Inc.

UNDERWRITING AND INVESTMENT EXHIBIT
PART I - INTEREST, DIVIDENDS AND REAL ESTATE INCOME

1	2 Sch	3 Collected during yr - paid on accrued purchase	Paid in Advance		Due and accrued		8 Earned During year 3+5+6 -4 -7
			4 Current Year	5 Previous Year	6 Current Year	7 Previous Year	
1. Bonds	D*						
2. Preferred Stock	D						
3. Common Stock	D						
4. Mortgage loans	A"						
5. Real estate	A#						
6. Cash	N						
7. Other assets	A						
8. _____							
9. _____							
10. Totals							

11. Total investment expenses incurred Pg. 7, Col 3, line 22	Deductions
12. Depreciation on real estate	
13. _____	
14. Total deductions (Items 11 to 13)	
15. Net investment income earned (Item 10 less 14)	

*Includes \$ _____ accrual of discount less \$ _____ amortization of premium.
 #Includes \$ _____ accrual of discount less \$ _____ amortization of premium.
 #Includes \$ _____ for company's occupancy of its own buildings.

PART IA - CAPITAL GAINS AND LOSSES ON INVESTMENTS

1	2 Profit on sales or maturity	3 Loss on sales or maturity	4 Increase by adj. in book value	5 Decrease by adj. in book value	6 Net Change in BV and admitted value	7 Total (2 - 3 + 4 - 5 + 6)
1. Bonds						
2. Preferred stock						
3. Common stock						
4. Mortgage loans	1,806.	(1,828.)				(1,828.)
5. Real estate						
6. Cash						
7. Other assets						
8. _____						
9. _____						
10. Totals	1,806.	(1,828.)				(22.)
11. Net realized capital gains or losses						(1,828.)
12. Net unrealized capital gains or losses (Pg. 4, line 19)						1,806.

STATEMENT AS OF **December 31, 2002**OF THE **U.S. Home Protective Assoc., Inc.**

UNDERWRITING AND INVESTMENT EXHIBIT

Part 2A - Contract Fees Written			
Direct Fees Written 1	Reinsurance		Net Fees Written (Col. 1+2-3) 4
	Assumed 2	Ceded 3	
319,135.	0	0	319,135.

Part 2B - Contract Fees Earned			
Net Fees Written 1	Unearned Fees Prior Year 2	Unearned Fees Current Year 3	Net Fees Earned (Col. 1+2-3) 4
319,135.	0	0	319,135.

Part 3 - Contract Claims Paid and Incurred						
Direct Business 1	Claims Paid		Net Claim Payments (Col. 1+2-3) 4	Net Claims Unpaid Current Year 5	Net Claims Unpaid Prior Year 6	Claims Incurred Current Year 7
	Assumed 2	Ceded 3				
83,025	0	0	83,025.	38,660.	28,769.	92,916.

Part 3A - Claims and Claim Adjustment Expenses to Net Fees Earned Ratios

Calendar Year 1	Net Fees Earned 2	Claims Incurred 3	Claims Expense Incurred Pg 7 ln 21 col. 1 4	Ratio 1 Col. 3 / Col. 2 5	Ratio 2 Col. 4 / Col. 2 6
1996	0	0	0	0	0
1997	4,140.	298.	25.	7.2	.6
1998	10,005	1,575.	120.	15.7	1.2
1999	19,585.	3,711.	30.	18.9	.2
2000	110,180.	19,597.	0	17.7	0.0
2001	231,700	84,043.	0	36.3	0.0
2002	319,135.	92,916.	0	29.1	0.0

Part 3B - Contract Fees Written - OHIO BUSINESS ONLY

Direct Fees Written 1	Direct Fees Earned 2	Dividends Paid 3	Direct Claims Paid (deduct salvage) 4	Direct Claims Incurred 5	Direct Claims Unpaid 6
309,320.	309,320.	0	81,135.	91,788.	0

Part 4 B - Development of Prior Year Unpaid Contract Claims Reserve

Prior Year Unpaid Contract Claims Reserve 1	Claims Paid Current Year Incurred Prior Year 2	Col. (2) - Col. (1) Difference 3
28,769.	9,945.04	18,823.96

PART 4 - EXPENSE EXHIBIT

	Claims Adjustment Expense	Under- writing Expense	Invest- ment Expense	Total Expense
1. Claims adjustment expense				
2. Commission and brokerage:				
a. Direct		75,511.		75,511.
b. Reinsurance ceded				
c. Reinsurance assumed				
d. Net commission				
3. Allowance to managers and agents				
4. Advertising		17,052.		17,052.
5. Salaries		5,000.		5,000.
6. Employee relations and welfare				
7. Insurance		8,113.		8,113.
8. Directors' fees				
9. Travel and travel items		19,688.		19,688.
10. Rent and rent items		5,000.		5,000.
11. Equipment		3,124.		3,124.
12. Printing and stationery		3,694.		3,694.
13. Postage, telephone and telegraph		9,392.		9,392.
14. Legal and auditing		1,140.		1,140.
15. Entertainment		2,801.		2,801.
16. Taxes, licenses and fees:				
a. State & local insurance taxes		749.		750.
b. Ins. department licenses & Fees		90.		90.
c. Payroll taxes		0.		0.
d. All other (excl federal and foreign income and real estate		1,700.		1,700.
17. Real estate expenses				
18. Real Estate taxes				
19. Administration Expense		37,063.		37,063.
20. Miscellaneous Expense		3,128.		3,128.
21. Total expenses incurred (Lines 1 to 20)				
22. Less unpaid expenses - current year				
23. Add unpaid expenses - previous year				
24. Total expenses paid (Line 21-22+23)		193,245.		193,245.

EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Asset not Admitted (include excess BV over MV)	Net Admitted Assets
1. Bonds	25,391.			25,391.
2. Stocks				
a. Preferred stocks				
b. Common stocks				
3. Real estate, less encumbrances	6,600.			6,600.
4. Mortgage loans on real estate				
5. Cash on hand and on deposit				
a. Cash in company's office	345.			345.
b. Cash on deposit	104,553.			104,553.
6. Other invested assets				
7. Home protection contract fees receivable				
8. Service fees receivable				
9. Receivable from affiliates				
10. Federal income tax recoverable (Including net DTA)				
11. Electronic data processing equip				
12. Interest, dividends & real estate income due and accrued				
13. Reinsurance recoverable on loss payments				
14. Equip., furniture & supplies				
15. Deferred acquisition cost				XXXXXXXX
16. Other assets:				XXXXXXXX
a. _____				
b. _____				
c. _____				
17. Prepaid expenses:				
a. <u>Policy Processing Fees</u>	10,385.			XXXXXXXX
b. _____				XXXXXXXX
c. _____				XXXXXXXX
18. Totals	147,274.			136,889.

Line 18, Col. 4 to agree with Page 2, Col 1, Line 16.

EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	End of Previous Year	End of Current Year	Change increase - decrease + Col. 2-3
19. Company's stock owned			
20. Deposits in suspended depositories, less estimated amount recoverable			
21. Equip., furniture and supplies			
22. Prepaid expenses:			
a. _____	8,032.	10,385.	(2,353.)
b. _____			
c. _____			
23. Other assets not admitted :			
a. _____			
b. _____			
c. _____			
24. Total change	XXXXXXXXXX	XXXXXXXXXX	(2,353.)

Line 24 to agree with Page 4, line 20.

Change reflected on Pg. 4 Line 5

Note: In case the following schedules do not afford sufficient space, companies may furnish them on separate forms, provided the same are upon paper of like size and arrangements and contain the information asked for herein and have the name of the Company printed or stamped at the top thereof.

SPECIAL DEPOSIT SCHEDULE

Showing all deposits or investments NOT held for the protection of ALL the policyholders of the Company

1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value
	NONE			
<p>SCHEDULE OF ALL OTHER DEPOSITS Showing all deposits made with any Government, Province, State, District, County, Municipality, Corporation, firm or individual, except those shown in Schedule N, and those shown in "Special Deposit Schedule"</p>				
1 Where Deposited	2 Description and Purpose of Deposit (Indicating literal form of registration of Securities)	3 Par Value	4 Statement Value	5 Market Value
	NONE			

1. 750 shares of common stock have been authorized, of which 500 shares have been issued. The par value of each share is \$1.00.
2. There have been no changes to the By-laws or Articles of Incorporation.
3. U. S. Home has no contingent liabilities, material or otherwise.
4. U. S. Home Protective Association, Inc. was acquired on June 2, 1999. Since that date, there have been no examinations performed by the Ohio Department of Insurance. The current management has no way of determining when, or if, an examination(s) was performed while U. S. Home was still under the ownership of Celina Insurance Group.
5. Both the contract rates (all three states) and agent expense reimbursement levels (all three states) have remained constant throughout 2002.
6. The majority of U. S. Home assets are either in the form of cash, treasuries or bonds. The cash assets have been reported at their stated cash equivalent. The bond and the common stock have been reported at market value as of 12/31/02.
7. U. S. Home has no affiliates. The owners of U. S. Home, William S. and Jane A. Moser, are also the sole owners of a corporation named Underwriting Specialists Agency, Inc., however, this insurance agency is not directly affiliated with U. S. Home. It should also be noted that, because Underwriting Specialists has been dormant since its inception and produced \$0.00 of revenue, this corporation will be officially dissolved on January 31, 2003.
8. Other than the \$25,000 bond that is pledged to the State of Ohio Department of Insurance, none of the cash or treasury fund assets have been pledged or assigned at any time during the year.
9. No loans have been made to any officers and/or directors of either U. S. Home or Underwriting Specialists.
10. The aforementioned \$25,000 bond is in the possession of Minster Bank, 95 West Fourth Street, Minster, OH 45865, as per the requirements of the Department of Insurance. All common stock is in the possession of City Securities Corporation, 30 South Meridian, Suite 600, Indianapolis, IN 46204. The cash assets are in the possession of U. S. Home.
11. There is no stated limit on the U. S. Home warranty contract. Due to the nature of the systems and appliances covered by the warranty contract, a large loss would be any claim in excess of \$1,000 and would very seldom exceed \$2,500.
12. U. S. Home has not been under any regulatory restrictions or received any disciplinary action in 2002, or to the best knowledge of the current ownership, at any other time since its organization.

STATEMENT AS OF December 31, 2002 OF THE U.S. Home Protective Assoc., Inc.

FOUR-YEAR HISTORICAL DATA

Show amounts in whole dollars; show ratios to one decimal place

	2001 2002	2000 2001	2000 2000	2000 1999
Balance Sheet Items (pg 2.3)				
Total Assets (pg 2, ln 16)	147,274.	121,700.	86,172.	65,706.
Total Liabilities (pg 3, ln 14)	95,912.	69,116.	26,972.	8,492.
Capital (pg 3, ln 15)	500.	500.	500.	500.
Total Surplus (pg 3, ln 19)	51,362.	52,584.	59,200.	57,214.
Income Statement Items (pg 4)				
Net Underwriting Gain (ln 7)	32,974.	4,956.	13,114.	(13,849.)
Net Investment Gain (ln 10)	329.	4,716.	2,755.	2,793.
Total Other Income (ln 13)	0	0	0	0
Federal Income Tax Incurred (ln 15)				
Net Income (ln 16)	33,303.	9,672.	15,869.	(11,056.)
Ratios (pg 4)				
Claims Incurred (ln 2) divided by (pg 4, ln 1) x 100	29.1	36.3	17.8	18.9
Claims Adjustment Expense Divided by (pg 4, ln 1) x 100	0	0	0	15.3
Combined Ratio: (pg 4 lns 2+3) divided by (pg 4 ln 1) x 100	29.1	36.3	17.8	19.1
(pg 4 lns 4 + 5 - 13) divided by (pg 9 ln 1) x 100	60.55	61.9	70.3	151.6
Contracts				
Total contracts issued (number of)	914	646	309	55
Total claims paid (dollar amount)	83,025.	53,923.	19,597.	3,711.

ANNUAL STATEMENT FOR THE YEAR ~~2001~~ OF THE U.S. Home Protective Association, Inc.
 2002
 SCHEDULE D — PART 1

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

1 CUSIP Ident- fication	2 Description	3 Interest	4 Rate of	5 How Paid	6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Determ- ine Fair Value	12 Fair Value	13 Actual Cost	14 Interest		16 Increase/ (Decrease) by Adjustment	17 Increase/ (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest due and accrued Dec. 31, on bonds in default as to principal or interest	19 NAIC Design- ation	20 Date Acquired	21 Effective Rate of Interest		
													14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in default	15 Gross Amount Received During Year after Fees								
31359 MERD	FNMA	6.5	*			*quarterly			25,000		25,391	25,379		1172						2001		
TOTALS									25,000,xxx		25,391,xxx	25,379,xxx		1172						xxx	xxx	xxx

ANNUAL STATEMENT FOR THE YEAR 2001 OF THE U.S. Home Protective Association, Inc.
2002

SCHEDULE D — PART 2 — SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 No. of Shares	4 Book/ Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	8 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				
	American Airlines	1,000			6,600.	4,794.	-	-				10/02
	TOTAL COMMON STOCKS				6,600.	4,794.						
	TOTAL PREFERRED AND COMMON STOCKS				6,600.	4,794.						

(a) For all common stocks bearing the NAIC designation "U", provide the number of such issues _____ the total \$ value (included in Column 6) of all such issues \$ _____

SCHEDULE F — PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Item 9)			
2. Agent's balances or uncollected premiums (Item 10)			
3. Funds held by or deposited with reinsured companies (Item 11)	N/A		
4. Reinsurance recoverables on loss and loss adjustment expense payments (Item 14)			
5. Other assets (Items 12 and 13 and 15 through 24)			
6. Net amount recoverable from reinsurers			
7. Totals (Item 25)			
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Items 1 through 3)			
9. Taxes, expenses, and other obligations (Items 4 through 8)			
10. Unearned premiums (Item 9)			
11. Dividends declared and unpaid (Item 10.1 and 10.2)			
12. Funds held by company under reinsurance treaties (Item 12)			
13. Amounts withheld or retained by company for account of others (Item 13)			
14. Provision for reinsurance (Item 15)			
15. Other liabilities (Items 14 and 16 through 22)			
16. Total Liabilities (Item 23)			
17. Surplus as regards policyholders (Item 32)		X X X X	
18. Totals (Item 33)			

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No []

If yes, give full explanation: _____

SCHEDULE Y

INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 — ORGANIZATIONAL CHART

**SCHEDULE Y — (Continued)
PART 2 — SUMMARY OF THE INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10	11 Any Other Material Activity not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
		N/A										
9999999 CONTROL TOTALS												
										xxx		

REPORT 1 - RESERVE CALCULATION

	Ohio Business (1)	Non-Ohio Business (2)
1. Contract fees collected – on contracts issued and renewed during 2001 and all other contracts still in force (unexpired) at the end of 2001	\$ 309,320.	9,815. 1.
2. Less: Reinsurance ceded	-	2.
3. Net contract fees	309,320.	9,815. 3.
	x .40	.40
4. Sub-total reserve amount	123,728.	3,926. 4.
5. Less: Claims paid during current year and prior years on those contract policies issued or renewed during the year and all other contracts in force (unexpired) at the end of 2001.	- 81,135.	1,430. 5.
6. Current year end statutory reserve **	\$ 42,593.	2,496. 6.

** Show line 6 (sum of Col. (1) + Col. (2)) on Page 3, line 2, current year.
If line 6 is negative enter 0 (zero) on page 3, line 2, current year.

REPORT 2 - SURPLUS REQUIREMENT CALCULATION

Calculated company required surplus is based on contracts issued or renewed representing Ohio and Non-Ohio business in the previous calendar year.

If company is commencing business for the first time, surplus is based on the projected number of contracts to be issued representing Ohio and Non-Ohio business.

Surplus	Number of Contracts
\$ 50,000 minimum	1,000
70,000	1,500
90,000	2,000
110,000	2,500
130,000	3,000
150,000	3,500
170,000	4,000
210,000	5,000
410,000	10,000
610,000	15,000

	Ohio Business (1)	Non-Ohio Business (2)
1. Total contracts issued or renewed (2000)	1. 887	27
2. Less 1,000 contracts	2. - 1,000	XXXXXXXXXXXXXXXXXXXX x
3. Additional contracts	3. (113)	
4. Divided by 500	4. / 500	/ 500
5. Surplus factor (round up; no decimal)	5. (.226)	.054
6. Multiply by \$20,000	6. x \$20,000	x \$20,000
7. Additional surplus required	7. 0	\$ 1,080
	8. +50,000	

SURPLUS REQUIREMENT CALCULATION (cont'd)

8.	Plus \$50,000 minimum	8.	+	\$50,000
9.	Total minimum surplus required - Ohio Business (lines 7 + 8, Col. (1))	9.	\$	<u>50,000</u>
10.	Total surplus required - Non-Ohio business (line 7, Col. 2)	10.	\$	<u>1,080.</u>
11.	Total (lines 9 + 10)	11.	\$	<u>51,080.</u>
12.	Enter amount from page 3, line 19	12.	\$	<u>51,362.</u>
13.	Difference (line 12 - line 11)	13.	\$	<u>282.</u>

SCHEDULE N - CASH

1 Depository - Give full name and location. Give interest rate and maturity date for certificate of deposits.	2 Amount of interest received during year	3 Amount of interest accrued Dec. 31 (current)	4 Balance
OPEN DEPOSITORIES			
1. Bank One N.A. (Savings) Westerville, OH	983.		80,583.
2. First National Bank of New Bremen, OH			5,661.
3. First National Bank of New Bremen, OH (Savings)	2.		241.
4. Bank One N.A. Westerville, OH			13,875.
5. Minster Bank Minster, OH	1,172.		25,391.
6. Minster (Savings)			3,069.
7. City Securities (Money Market)			1,124.
8. Cash on Hand			345.
SUB-TOTAL			
SUSPENDED DEPOSITORIES			
9.			
10.			
SUB-TOTAL			
GRAND TOTAL - ALL DEPOSITORIES			
	2,157.		130,289.

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

Jan	90,639.	Apr	112,712.	Jul	124,107.	Oct	136,886.
Feb	87,203.	May	110,748.	Aug	124,342.	Nov	128,401.
Mar	105,331.	Jun	122,913.	Sep	123,825.	Dec	130,289.

CONTRACT FEES WRITTEN
Allocated by States and Territories

1 STATES			2 Number of Contracts Written	3 Direct Fees Written	4 Direct Claims Paid	5 Number of Contracts In Force
1	Alabama	AL				
2	Alaska	AK				
3	Arizona	AZ				
4	Arkansas	AR				
5	California	CA				
6	Colorado	CO				
7	Connecticut	CT				
8	Delaware	DE				
9	Wash D.C.	DC				
10	Florida	FL				
11	Georgia	GA				
12	Hawaii	HI				
13	Idaho	ID				
14	Illinois	IL				
15	Indiana	IN	15	5,175.	450.	15
16	Iowa	IA				
17	Kansas	KS				
18	Kentucky	KY				
19	Louisiana	LA				
20	Maine	ME				
21	Maryland	MD				
22	Massachusetts	MA				
23	Michigan	MI				
24	Minnesota	MN				
25	Mississippi	MS				
26	Missouri	MO				
27	Montana	MT				
28	Nebraska	NE				
29	Nevada	NV				
30	New Hampshire	NH				
31	New Jersey	NJ				
32	New Mexico	NM				
33	New York	NY				
34	North Carolina	NC				
35	North Dakota	ND				
36	Ohio	OH	887	309,320.	81,595.	934
37	Oklahoma	OK				
38	Oregon	OR				
39	Pennsylvania	PA				
40	Rhode Island	RI				
41	South Carolina	SC				
42	South Dakota	SD				
43	Tennessee	TN				
44	Texas	TX				
45	Utah	UT				
46	Vermont	VT				
47	Virginia	VA				
48	Washington	WA				
49	West Virginia	WV	12	4,640.	980.	14
50	Wisconsin	WI				
51	Wyoming	WY				
52						
53						
54						
55	Totals		914	319,135.	83,025.	963

Col 3 - Gross premiums, agree with Part 2A, Col 1

Col 4 agree with Part 3, Col 1