

ANNUAL STATEMENT
Including Index and Supplements

OF THE

of _____

in the state of _____

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
December 31, 2002

PROPERTY AND CASUALTY

2002



16705200220100100

ANNUAL STATEMENT

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

Dealers Assurance Company

NAIC Group Code 0000 0000 NAIC Company Code 16705 Employer's ID Number 34-6513705
(Current Period) (Prior Period)

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

Country of Domicile United States

Incorporated: August 2, 1935 Commenced Business: August 2, 1935

Statutory Home Office: 3518 Riverside Drive Upper Arlington, OH 43221

Main Administrative Office: 3518 Riverside Drive Upper Arlington, OH 43221 800-282-8913

Mail Address: 3518 Riverside Drive Upper Arlington, OH 43221

Primary Location of Books and Records: 3518 Riverside Drive Upper Arlington, OH 43221 800-282-8913

Internet Website Address: www.dealersassurance.com

Statement Contact: Kelly Hixon 800-282-8913 206
khixon@earthlink.net 614-459-2665
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: 3518 Riverside Drive Upper Arlington, OH 43221 800-282-8913 209

OFFICERS

President Robert Lee Ratchford, Jr.

Secretary George Watt Hairston

Treasurer Sharon Mae Spohn

Actuary

Vice-Presidents

[Blank lines for Vice-Presidents]

DIRECTORS OR TRUSTEES

Jeffrey Owen Hardy Richard Hall Moore Sharon Mae Spohn George Watt Hairston
Robert Lee Ratchford, Jr.

[Blank lines for Directors or Trustees]

State of Ohio
County of Franklin 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) Robert Lee Ratchford, Jr. (Signature) George Watt Hairston (Signature) Sharon Mae Spohn
(Printed Name) President (Printed Name) Secretary (Printed Name) Treasurer

Subscribed and sworn to before me this 19th day of February, 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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	15,065,479		15,065,479	16,822,779
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	129,772		129,772	138,705
2.2 Common stocks (Schedule D, Part 2, Section 2)	2,997,530		2,997,530	3,273,177
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 90,677 Schedule E, Part 1) and short-term investments (\$ 2,630,647 Schedule DA, Part 2)	2,721,324		2,721,324	2,445,321
6. Other invested assets (Schedule BA)				
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	20,914,105		20,914,105	22,679,982
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	776,754		776,754	846,884
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	6,467		6,467	49,892
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)				
15. Federal and foreign income tax recoverable and interest thereon (including \$ 330,896 net deferred tax asset)	385,179		385,179	105,623
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued	230,812		230,812	256,832
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				
21. Amount due from/to protected cells				
22. Equities and deposits in pools and associations				
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted (Exhibit 1)				
25. Aggregate write-ins for other than invested assets	33,825	33,825		3,588
26. Total assets excluding protected cell assets (Lines 9 through 25)	22,347,142	33,825	22,313,317	23,942,801
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	22,347,142	33,825	22,313,317	23,942,801

DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)				
2501. Accounts Receivable				3,588
2502. Prepaid Expenses	33,825	33,825		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 + 2598) (Line 25 above)	33,825	33,825		3,588

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	129,000	128,665
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	12,058	13,066
4. Commissions payable, contingent commissions and other similar charges	971,806	1,101,313
5. Other expenses (excluding taxes, licenses and fees)	753,731	101,942
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	30,322	39,831
7. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)		36,941
8. Borrowed money \$ 0 and interest thereon \$ 0		
9. Unearned premiums (Part 1A, Line 37, Column 5)(after deducting unearned premiums for ceded reinsurance of \$ 444,401 and including warranty reserves of \$ 10,997,291)	10,997,291	11,534,480
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	4,037	(1,733)
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others	10,529	14,308
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)	65,000	104,000
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Payable for securities		47,981
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	12,973,774	13,120,794
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	12,973,774	13,120,794
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	3,035,500	3,035,500
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	1,404,800	2,081,950
33. Unassigned funds (surplus)	4,899,243	5,704,557
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)		
34.2 0 shares preferred (value included in Line 29 \$ 0)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	9,339,543	10,822,007
36. TOTALS (Page 2, Line 28, Col. 3)	22,313,317	23,942,801
DETAILS OF WRITE-INS		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 34, Column 4)	6,540,448	6,737,217
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	2,682,646	3,182,610
3. Loss expenses incurred (Part 3, Line 25, Column 1)	643,356	328,599
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	3,705,521	3,323,273
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	7,031,523	6,834,482
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(491,075)	(97,265)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	708,747	816,911
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))	(66,435)	(37,954)
11. Net investment gain (loss) (Lines 9 + 10)	642,312	778,957
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 0)		
13. Finance and service charges not included in premiums	1,622	
14. Aggregate write-ins for miscellaneous income	82,899	65,341
15. Total other income (Lines 12 through 14)	84,521	65,341
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	235,758	747,033
17. Dividends to policyholders		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	235,758	747,033
19. Federal and foreign income taxes incurred	179,442	208,674
20. Net income (Line 18 minus Line 19) (to Line 22)	56,316	538,359
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	10,822,007	10,078,186
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	56,316	538,359
23. Net unrealized capital gains or (losses)	(796,335)	(378,630)
24. Change in net unrealized foreign exchange capital gain (loss)		
25. Change in net deferred income tax	225,274	105,623
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	(6,719)	(20,835)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	39,000	458,000
28. Change in surplus notes		
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles		41,304
31. Capital changes:		
31.1 Paid in		677,150
31.2 Transferred from surplus (Stock Dividend)		
31.3 Transferred to surplus		
32. Surplus adjustments:		
32.1 Paid in		(677,150)
32.2 Transferred to capital (Stock Dividend)		
32.3 Transferred from capital		
33. Net remittances from or (to) Home Office		
34. Dividends to stockholders	(1,000,000)	
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
36. Aggregate write-ins for gains and losses in surplus		
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	(1,482,464)	743,821
38. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 37) (Page 3, Line 35)	9,339,543	10,822,007

DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus Line 0598) (Line 5 above)		
1401. Roadside Commission	73,069	
1402. Misc. Income	7,440	63,486
1403. Transfer Income	2,390	1,610
1498. Summary of remaining write-ins for Line 14 from overflow page		245
1499. Totals (Lines 1401 through 1403 plus Line 1498) (Line 14 above)	82,899	65,341
3601.		
3602.		
3603.		
3698. Summary of remaining write-ins for Line 36 from overflow page		
3699. Totals (Lines 3601 through 3603 plus Line 3698) (Line 36 above)		

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	6,116,814	8,445,015
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	3,326,675	3,649,475
3. Underwriting expenses paid	3,196,893	3,077,901
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(406,754)	1,717,639
6. Net Investment income	760,329	803,091
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	(3,779)	(79,188)
7.4 Aggregate write-ins for miscellaneous items	84,521	65,341
7.5 Total other income (Lines 7.1 to 7.4)	80,742	(13,847)
8. Dividends to policyholders on direct business, less \$ 0 dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(270,666)	(243,923)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	163,651	2,262,960
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	2,850,000	2,500,000
11.2 Stocks	1,984,702	2,463,321
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		(1,246)
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	4,834,702	4,962,075
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,114,117	4,343,895
12.2 Stocks	2,562,895	3,505,733
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investment acquired (Lines 12.1 to 12.6)	3,677,012	7,849,628
13. Net cash from investments (Line 11.8 minus Line 12.7)	1,157,690	(2,887,553)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ 0 less amounts repaid \$ 0		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		
14.5 Other cash provided		65,542
14.6 Total (Lines 14.1 to 14.5)		65,542
15. Cash applied:		
15.1 Dividends to stockholders paid	1,000,000	
15.2 Net transfers to affiliates		
15.3 Borrowed funds repaid		
15.4 Other applications	45,338	
15.5 Total (Lines 15.1 to 15.4)	1,045,338	
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(1,045,338)	65,542
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	276,003	(559,051)
18. Cash and short-term investments:		
18.1 Beginning of year	2,445,321	3,004,372
18.2 End of year (Line 17 plus Line 18.1)	2,721,324	2,445,321
DETAILS OF WRITE-INS		
7.401 Roadside Commission	73,069	
7.402 Misc. Inc	7,440	63,486
7.403 Trans Fee Income	2,390	1,610
7.498 Summary of remaining write-ins for Line 7.4 from overflow page	1,622	245
7.499 Totals (Lines 7.401 through 7.403 + 7.498) (Line 7.4 above)	84,521	65,341

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1- PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril	4,657		750	3,907
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical malpractice - occurrence				
11.2 Medical malpractice - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims-made				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability				
19.3, 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property				
31. Reinsurance-Nonproportional Assumed Liability				
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business	5,998,602	11,534,480	10,996,541	6,536,541
34. TOTALS	6,003,259	11,534,480	10,997,291	6,540,448

DETAILS OF WRITE-INS				
3301. Extended Warranties	5,998,602	11,534,480	10,996,541	6,536,541
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	5,998,602	11,534,480	10,996,541	6,536,541

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience, viz:

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					
2. Allied lines					
3. Farmowners multiple peril					
4. Homeowners multiple peril					
5. Commercial multiple peril					
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine					
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake					
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence					
17.2 Other liability - claims-made					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability					
19.3, 19.4 Commercial auto liability					
21. Auto physical damage					
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft					
27. Boiler and machinery					
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property					
31. Reinsurance-Nonproportional Assumed Liability					
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business	418,764	10,578,527			10,997,291
34. TOTALS	418,764	10,578,527			10,997,291
35. Accrued retrospective premiums based on experience					
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					10,997,291

DETAILS OF WRITE-INS					
3301. Extended Warranties	418,764	10,578,527			10,997,291
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page					
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	418,764	10,578,527			10,997,291

(a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.
Are they so returned in this statement? YES [X] NO []

(b) State here basis of computation used in each case Pro-Rata used vehicles, 9mth delay new vehicles

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees
Written and Renewed During Year

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
	Direct Business (a)	2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire						
2. Allied lines						
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5. Commercial multiple peril	295,180				290,523	4,657
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical malpractice - occurrence						
11.2 Medical malpractice - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence	158,528				158,528	
17.2 Other liability - claims-made						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability						
19.3, 19.4 Commercial auto liability						
21. Auto physical damage						
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X					
31. Reinsurance-Nonproportional Assumed Liability	X X X					
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business	4,879,118		1,417,053		297,569	5,998,602
34. TOTALS	5,332,826		1,417,053		746,620	6,003,259

DETAILS OF WRITE-INS						
3301. Extended Warranties	4,879,118		1,417,053		297,569	5,998,602
3302.						
3303.						
3398. Summary of remaining write-ins for Line 33 from overflow page						
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	4,879,118		1,417,053		297,569	5,998,602

(a) Does the company's direct premiums written include premiums recorded on an installment basis? YES [] NO [X]
 If yes: 1. The amount of such installment premiums \$ 0
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 0

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED**

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire								
2. Allied Lines								
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5. Commercial multiple peril					1,160		1,160	29.690
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical malpractice - occurrence								
11.2 Medical malpractice - claims - made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence								
17.2 Other liability - claims - made								
18.1 Products liability - occurrence								
18.2 Products liability - claims - made								
19.1, 19.2 Private passenger auto liability								
19.3, 19.4 Commercial auto liability								
21. Auto physical damage								
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X							
31. Reinsurance-Nonproportional Assumed Liability	X X X							
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X							
33. Aggregate write-ins for other lines of business	2,527,343	175,548	20,580	2,682,311	127,840	128,665	2,681,486	41.020
34. TOTALS	2,527,343	175,548	20,580	2,682,311	129,000	128,665	2,682,646	39.490

6

DETAILS OF WRITE-INS								
3301. Extended Warranties	2,527,343	175,548	20,580	2,682,311	127,840	128,665	2,681,486	41.020
3302.								
3303.								
3398. Summary of remaining write-ins for Line 33 from overflow page								
3399. Totals (Lines 3301 through 3303 + 3398) (Line 33 above)	2,527,343	175,548	20,580	2,682,311	127,840	128,665	2,681,486	41.020

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire									
2. Allied lines									
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5. Commercial multiple peril					354,425		353,265	1,160	
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical malpractice - occurrence									
11.2 Medical malpractice - claims - made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation									
17.1 Other liability - occurrence									
17.2 Other liability - claims - made									
18.1 Products liability - occurrence									
18.2 Products liability - claims - made									
19.1, 19.2 Private passenger auto liability									
19.3, 19.4 Commercial auto liability									
21. Auto physical damage									
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X				X X X				
31. Reinsurance-Nonproportional Assumed Liability	X X X				X X X				
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X				X X X				
33. Aggregate write-ins for other lines of business	88,346	17,222		105,568	22,272			127,840	12,058
34. TOTALS	88,346	17,222		105,568	376,697		353,265	129,000	12,058
DETAILS OF WRITE-INS									
3301. Extended Warranties	88,346	17,222		105,568	22,272			127,840	12,058
3302.									
3303.									
3398. Summary of remaining write-ins for Line 33 from overflow page									
3399. Totals (Lines 3301 through 3303 + 3398) (Line 33 above)	88,346	17,222		105,568	22,272			127,840	12,058

(a) Including \$ 0 for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct				
1.2 Reinsurance assumed	236			236
1.3 Reinsurance ceded				
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	236			236
2. Commission and brokerage:				
2.1 Direct excluding contingent		115,046		115,046
2.2 Reinsurance assumed excluding contingent		409,890		409,890
2.3 Reinsurance ceded excluding contingent		160,386		160,386
2.4 Contingent-direct		977,272		977,272
2.5 Contingent-reinsurance assumed		662,865		662,865
2.6 Contingent-reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		2,004,687		2,004,687
3. Allowances to manager and agents			51,809	51,809
4. Advertising		11,327		11,327
5. Boards, bureaus and associations	2,523	6,517	1,057	10,097
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	190,874	493,077	80,000	763,951
8.2 Payroll taxes	13,827	35,718	5,795	55,340
9. Employee relations and welfare	35,962	92,899	15,072	143,933
10. Insurance	12,799	33,064	5,365	51,228
11. Directors' fees				
12. Travel and travel items	12,751	32,939	5,344	51,034
13. Rent and rent items	15,211	39,293	6,375	60,879
14. Equipment	29,125	75,237	12,207	116,569
15. Cost of depreciation of EDP equipment and software				
16. Printing and stationery	12,159	59,568	5,096	76,823
17. Postage, telephone and telegraph, exchange and express	17,304	44,701	7,253	69,258
18. Legal and auditing	267,857	691,945	112,266	1,072,068
19. Totals (Lines 3 to 18)	610,392	1,616,285	307,639	2,534,316
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 0	8,217	21,228	3,444	32,889
20.2 Insurance department licenses and fees	14,886	38,454	6,239	59,579
20.3 Gross guaranty association assessments	928	2,397	389	3,714
20.4 All other (excluding federal and foreign income and real estate)	8,415	21,739	3,527	33,681
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	32,446	83,818	13,599	129,863
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	283	732	119	1,134
25. Total expenses incurred	643,357	3,705,522	321,357	(a) 4,670,236
26. Less unpaid expenses-current year	12,058	1,745,586	10,273	1,767,917
27. Add unpaid expenses-prior year	13,066	1,236,957	6,129	1,256,152
28. Amounts receivable relating to uninsured accident and health plans, prior year				
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	644,365	3,196,893	317,213	4,158,471
DETAILS OF WRITE-INS				
2401. Misc. Expenses	283	732	119	1,134
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	283	732	119	1,134

(a) Includes management fees of \$ 72,000 to affiliates and \$ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 174,819	162,777
1.1 Bonds exempt from U.S. tax	(a) 219,380	204,005
1.2 Other bonds (unaffiliated)	(a) 575,669	575,369
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 12,534	11,297
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	51,297	54,943
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash/short-term investments	(e) 22,426	21,713
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	1,056,125	1,030,104
11. Investment expenses		(g) 321,357
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		321,357
17. Net investment income - (Line 10 minus Line 16)		708,747
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		
(a) Includes \$ 7,462 accrual of discount less \$ 28,879 amortization of premium and less \$ 6,702 paid for accrued interest on purchases.		
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.		
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		
(d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.		
(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		
(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.		
(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.		
(i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4 Net Gain (Loss) from Change in Difference Between Basis Book/Adjusted Carrying and Admitted Values	5 Total
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment		
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)		(8,748)	(185)		(8,933)
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(57,687)		(796,150)		(853,837)
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(57,687)	(8,748)	(796,335)		(862,770)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)					

**EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS
AND RELATED ITEMS**

	1	2	3
	End of Current Year	End of Prior Year	Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 23, Column 2			
2. Other Nonadmitted Assets:			
2.1 Bills receivable			
2.2 Furniture, equipment and supplies			
2.3 Leasehold improvements			
2.4 Loans on personal security, endorsed or not			
3. Total (Lines 2.1 to 2.4)			
4. Aggregate write-ins for other assets	33,825	27,106	(6,719)
5. Total (Line 1 plus Lines 3 and 4)	33,825	27,106	(6,719)
DETAILS OF WRITE-INS			
0401. Prepaid Expenses	33,825	27,106	(6,719)
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)	33,825	27,106	(6,719)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

- a. Accounting Practices
The accompanying financial statements of Dealers Assurance Company have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the State of Ohio. The company adopted codification as of 01/01/01.
- b. Use of Estimates in the Preparation of the Financial Statements
The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.
- c. Accounting Policy
 1. Short-term investments are stated at cost.
 2. Bonds are stated at amortized cost using the scientific method.
 3. Common stocks are at market.
 4. Preferred stocks are at market when allowable.
 5. The Company owns no mortgage loans.
 6. The Company does not own loan-backed securities.
 7. The Company has no investments in subsidiaries or the parent company.
 8. Investments are not made in joint ventures, partnerships and limited liability companies.
 9. The Company does not use derivatives.
 10. The Company does not have a premium deficiency reserve.
 11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors

- a. The Company did not need to make any corrections to prior year annual statements.
- b. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual – Version effective January 1, 2001 subject to any deviations prescribed or permitted by the State of Ohio Insurance Commissioner.

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual – Version effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change of accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the company reported a change of accounting principle relating to deferred tax liabilities that increased unassigned funds, \$225,274 as of December 31, 2002.

3. Business Combinations and Goodwill

The Company has not merged with any other entity.

4. Discontinued Operations

Dealers Assurance Company has no discontinued operations to report.

5. Investments

- A. Mortgage Loans, Including Mezzanine Real Estate Loans
The company has no mortgage loans.
- B. Debt Restructuring
No recorded investment in restructured loans to report.
- C. Reverse Mortgages
The Company has no investment in reverse mortgages.
- D. Loan-Backed Securities
Loan-backed securities have not been purchased.
- E. Repurchase Agreements
The underlying securities pledged for the repurchase agreement should be composed of specific U.S. Government securities attesting to the full faith and credit of the U.S. Government. The repurchase agreement held at 12/31/02 was collateralized with a Federal Home Loan Bond maturing 4/25/03. The \$2,344,000 repo was collateralized with \$2,387,212 of this investment.

6. Joint Ventures, Partnerships and Limited Liability Companies

The Company does not have any investments in joint ventures, partnerships or limited liability companies.

7. Investment Income

All investment income due and accrued that are over 90 days past due would be excluded from surplus. The Company does not have any excluded investment income.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

Dealers Assurance Company does not own derivative instruments.

9. Income Taxes

A. The components of the net deferred tax assets/(liability) at December 31, 2002 are as follows:

	12/31/02	12/31/01
1. Total of all deferred tax assets (admitted & nonadmitted)	\$975,029	\$799,627
2. Total of all deferred tax liabilities	8,218	35,241
3. Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	644,132	658,763
4. The total of all DTA's admitted	322,679	105,623
5. Increase (decrease) in deferred tax assets nonadmitted	(14,631)	658,763

B. Deferred tax liabilities are not recognized for the following amounts:

The Company did not have any deferred tax liabilities that were not recognized.

C. Current income taxes incurred consist of the following major components:

Current year expense	\$179,442
Tax credits	
Current year equity tax	
Prior year overaccrual of tax reserves	
0199. Current income taxes incurred	\$179,442

The main components of the 2002 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
DTA's				
Reserves	10,997,290	2,199,458	8,797,832	747,816
Reserve Discount	24,576	24,576	0	8,356
Acc'd Vacation	18,697	18,697	0	6,357
Loss Contingency	625,000	625,000	0	212,500
0299. Total DTA's	330,896	975,029		975,029
0399. DTA's nonadmitted				644,132
DTL's				
Unrealized Capital Gains	(688,597)	66,375	(754,972)	-0-
Disc't Bonds	24,171	24,171	0	8,218
0499. Total DTL's				8,218

The changes in main components of DTA's and DTL's are as follows:

	2002	2001	Change
DTA's resulting from book/tax differences in			
Reserves	747,816	784,345	(36,529)
Reserve Disc't	8,356	8,298	58
Acc'd Vacation	6,357	6,985	(628)
0599. Total DTA's	762,529	799,627	(37,098)
0699. DTA's nonadmitted	644,132	658,763	(14,631)
DTL's resulting from book/tax differences in			
Unrealized Capital Gains	-0-	24,515	(24,515)
Disc't on Bonds	8,218	10,726	(2,508)
0799. Total DTL's	8,218	35,241	(27,023)

D. Among the more significant book to tax adjustments were the following:

	Amount	Tax Effect
01. Income Before Taxes	235,758	80,158
02. Book over tax reserves	(107,438)	(36,529)
03. Tax exempt interest	(174,469)	(59,319)
04. Dividends Received Deduction	(39,415)	(13,401)
05. Acc'd vacation	(1,845)	(627)
06. Loss Contingency & Other	615,180	209,160
0399. Total Adjustments	292,013	99,284
0499. Taxable Income	527,771	179,442

E. At December 31, 2002, the company had \$0 of operating loss carry forwards.

F. Dealers Assurance Company's federal income tax return is consolidated with Dealers Alliance Corporation and DAC Insurance Agency, Inc. A written agreement exists setting forth the manner in which the federal income tax is to be allocated to each entity. The federal income tax allocated to this company is based on its portion of the net consolidated income.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. All outstanding shares of Dealers Assurance Company are owned by Dealers Alliance Corporation, an insurance holding company domiciled in the State of Ohio.

B - D. Dealers Assurance Company had no transactions with an affiliated company other than cost allocation transactions that are based upon generally accepted accounting principles.

E. Dealers Assurance Company has no guarantees or undertakings for the benefit of an affiliate, which result in a material contingent exposure of the Company's assets or liabilities.

F. Other than cost allocation transactions described in (B-D) above there are no material management or service contracts.

NOTES TO FINANCIAL STATEMENTS

- G. The parent company, Dealers Alliance Corporation, is a non-insurance entity. The Company had no transactions other than cost allocation with its parent company.
- H-J. Dealers Assurance Company holds no investments in its parent company or any affiliates.
11. **Debt**
- A. **Capital Notes**
The Company does not have capital notes.
- B. **All Other Debt**
The Company does not have any other outstanding debt.
12. **Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Plans**
Dealers Assurance Company has no retirement plans, deferred compensation plans or other postretirement plans.
13. **Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**
1. The Company has 3,000 shares authorized, 2,335 shares issued and 2,335 shares outstanding.
 2. The Company has no preferred stock outstanding.
 3. The maximum amount of dividends which can be paid by the State of Ohio insurance companies to shareholders without prior approval of the Insurance Commissioner is subject to restrictions relating to statutory surplus. Statutory surplus at December 31, 2001 was \$10,822,007.
 4. Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
 5. There were no restrictions placed on the Company's surplus.
 6. Company is a stock company.
 7. No stocks are held for special purposes.
 8. There are no special surplus funds.
 9. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. unrealized gains and losses	\$(796,335)
b. nonadmitted asset values	(6,719)
c. separate account business	-
d. asset valuation reserves	-
e. provision for reinsurance	39,000
 10. The Company does not have surplus notes.
 - 11-12. The Company has not undergone reorganization.
14. **Contingencies**
The Company does not have any contingencies to report.
15. **Leases**
Dealers Assurance Company has no material lease obligations at this time.
16. **Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**
The Company does not own these types of investments.
17. **Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**
The Company does not have any sales or transfers to report.
18. **Gain/Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans**
The Company was not subject to any gain or loss from uninsured accident and health plans or the uninsured portion of insured plans.
19. **Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**
- | Name/Address | FEIN
Number | Exclusive
Contract | Types of
Business | Type of
Authority | Total Direct
Premiums Written |
|---|----------------|-----------------------|----------------------|----------------------|----------------------------------|
| National Auto Care
101 Green Meadows Dr S
Westerville, OH 43081 | 31-1115893 | N | Warranty | C,CA,P | (\$1,155) |
20. **Other Items**
Loss Contingency Payable
In 2000, The Company issued excess loss policies to a service contract administrator, **Independent Warranty Management Corporation (IWMC)**, and its marketer, **Warranty USA (WUSA)**. The policies were intended to insure service contract losses in excess of the loss reserves attributable to the service contracts. The insureds failed to maintain loss reserves in accordance with their obligations to The Company and they lack the financial capacity to post reserves and pay service contract claims as they accrue.
- On March 5, 2002 WUSA filed a voluntary petition for relief under chapter 11 with the United States Bankruptcy Court for the District of Nevada Southern Division.

Although The Company denies that it has any liability because of the insured's failure to post reserves, in October 2002 the State of Texas, Attorney General Consumer Protection Division (TAG), sued Dealers Assurance Company (DAC); WUSA and affiliates; John Common (owner of WUSA), in his individual capacity; IWMC; and National Warranty Insurance Company, Risk Retention Group (the carrier that insured the program prior to The Company) based upon the defendants failure to pay claims and the alleged breach of the Texas consumer protection and insurance laws. That suit is currently pending in the United States District Court for the

NOTES TO FINANCIAL STATEMENTS

Western District of Texas, Austin Division.

There is currently a plan before the United States Bankruptcy Court for the District of Nevada Southern Division February 28, 2003 wherein John Common and the insurers of the WUSA program would contribute a set amount to a pool to be distributed to all contract holders on a pro-rata basis. DAC's portion of this pool is tentatively agreed to be \$625,000. The TAG has represented to The Company that the lawsuit will be dismissed upon approval of the bankruptcy plan and execution of an appropriate court decree.

In anticipation of the above resolution the following changes are reflected in this 2002 Statutory Statement to account for the \$625,000 contribution to the pool, additional legal fees, and the recognition of the unearned excess loss premium and administrative reserve as income:

	DEBIT	AMOUNT	CREDIT	AMOUNT
1. DAC Pool Contribution	Legal Exp	\$625,000.00	Legal Contingency Pay	\$625,000.00
2. WUSA Unearned Premium	Unearned Prem	269,575.74	Earned Premium	269,575.74
3. WUSA Adm. Reserve	Adm Escrow	14,307.57	Earned Premium	14,307.57
4. Legal Fees Payable	Legal Exp	60,000.00	Legal Fees Payable	60,000.00
Net Affect to Income		(401,116.69)		

21. Events Subsequent

There are no subsequent events to report.

22. Reinsurance

A. The Company has no unsecured reinsurance recoverables to report.

B. The Company has no reinsurance recoverables in dispute.

C. Reinsurance Assumed or Ceded

	ASSUMED REINSURANCE		CEDED REINSURANCE		NET	
	PREM. RESERVE	COMM. EQUITY	PREM. RESERVE	COMM. EQUITY	PREM RESERVE	COMM. EQUITY
a. AFFL.						
b. OTHER	846,356	160,046	(397,301)	(39,730)	449,055	120,316
c. TOTAL	846,356	160,046	(397,301)	(39,730)	449,055	120,316
d. Direct Unearned Premium Reserve	\$10,595,335.					

2. The additional or return commissions, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements are accrued as follows:

	REINSURANCE			
	(1) Direct	(2) Assumed	(3) Ceded	(4) Net
a. Contingent Commissions	977,272	662,865		1,640,137
b. Sliding Scale Adjustment				
c. Other Profit Commissions				
d. Total	977,272	662,865		1,640,137

D. The Company has no uncollectible reinsurance.

E. Dealers Assurance Company has no commutation of ceded reinsurance.

F. The Company did not write any retroactive reinsurance.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not have retrospectively rated contracts or contracts subject to redetermination.

24. Change in Incurred Losses and Loss Adjustment Expenses

Due to the short-tail nature of the Company's business, prior year loss and loss adjustment expenses are not restated.

25. Intercompany Pooling Agreements

The Company does not participate in intercompany pooling arrangements.

26. Structured Settlements

Dealers Assurance Company has no structured settlements.

27. High Deductibles

The Company does not have reserve credits for high deductibles.

28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount unpaid losses or unpaid loss adjustment expenses.

29. Asbestos/Environment Reserves

Dealers Assurance Company does not have exposure to asbestos/environment claims.

30. Subscriber Savings Account

The Company does not have subscriber savings accounts.

31. Financial Guaranty Insurance Exposures

The Company does not have financial guaranty insurance exposures.

NOTES TO FINANCIAL STATEMENTS

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	2,424,973	11.595	2,424,973	11.595
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies				
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	853,537	4.081	853,537	4.081
1.43 Revenue and assessment obligations	2,455,882	11.743	2,455,882	11.743
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (including residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA				
1.512 Issued by FNMA and FHLMC				
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC				
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)				
2.2 Unaffiliated foreign securities	9,331,086	44.616	9,331,086	44.616
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated	129,772	0.620	129,772	0.620
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated	2,997,530	14.333	2,997,530	14.333
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)				
6. Policy loans				
7. Receivables for securities				
8. Cash and short-term investments	2,721,324	13.012	2,721,324	13.012
9. Other invested assets				
10. Total invested assets	20,914,104	100.000	20,914,104	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? OHIO
-
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended. _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1998
-
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1998
-
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/28/2000
-
- 3.4 By what department or departments? OHIO
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [X]
- 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No [X]
- 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
	00000	
	00000	
	00000	
	00000	
	00000	

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action either formal or informal, if a confidentiality clause is part of the agreement) Yes [] No [X]
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control 0 %
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager, or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

(continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG Columbus, OH
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Stephanie Albrinck Mason, OH
 Actuarial Consultant
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
13. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|-------|---|----------|
| 14.11 | To directors or other officers | \$ _____ |
| 14.12 | To stockholders not officers | \$ _____ |
| 14.13 | Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|-------|---|----------|
| 14.21 | To directors or other officers | \$ _____ |
| 14.22 | To stockholder not officers | \$ _____ |
| 14.23 | Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|-------|----------------------|----------|
| 15.21 | Rented from others | \$ _____ |
| 15.22 | Borrowed from others | \$ _____ |
| 15.23 | Leased from others | \$ _____ |
| 15.24 | Other | \$ _____ |
- Disclose in Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- | | | |
|-------|--|----------|
| 16.21 | Amount paid as losses or risk adjustment | \$ _____ |
| 16.22 | Amount paid as expenses | \$ _____ |
| 16.23 | Other amounts paid | \$ _____ |

GENERAL INTERROGATORIES
(continued)
INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1	2	3	4	5		6	
	Number of Shares Authorized	Number of Shares Outstanding	Par Value Per Share	Redemption Price If Callable	Is Dividend Rate Limited?		Are Dividends Cumulative?	
Preferred					Yes []	No []	Yes []	No []
Common	3,000	2,335	1,300	X X X	X X X	X X X	X X X	X X X

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 2 - Special Deposits? Yes [X] No []

18.2 If no, give full and complete information, relating thereto 0
0

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E - Part 2 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1). Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21	Loaned to others	\$ _____
19.22	Subject to repurchase agreements	\$ _____
19.23	Subject to reverse repurchase agreements	\$ _____
19.24	Subject to dollar repurchase agreements	\$ _____
19.25	Subject to reverse dollar repurchase agreements	\$ _____
19.26	Pledged as collateral	\$ _____
19.27	Placed under option agreements	\$ _____
19.28	Letter stock or securities restricted as to sale	\$ _____
19.29	Other	\$ _____

19.3 For each category above, if any of these assets are held by other, identify by whom held:

19.31 _____
19.32 _____
19.33 _____
19.34 _____
19.35 _____
19.36 _____

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement

19.4 For category (19.28) provide the following:

1	2	3
Nature of Restriction	Description	Amount

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year. \$ _____

22. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

22.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1	2
Name of Custodian(s)	Custodian's Address
KeyBank	Columbus, OH
Wachovia Bank	Wachovia, Georgia
Sun Trust	Richmond, VA
Hibernia NB	Louisiana
Arkansas Bankers Bank	Little Rock, AR
Citibank NA	California
Huntington NB	Columbus, OH
National City Bank	Cleveland, OH
Wells Fargo	NM
Bk of Oklahoma	Oklahoma City, OK

GENERAL INTERROGATORIES

(continued)

INVESTMENT

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [] No []

22.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
2124910	Key Bank	Columbus, OH

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 9,392

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Demotech	\$ 4,310
NAII	\$ 5,082
	\$
	\$

24.1 Amount of payments for legal expenses, if any? \$ 375,843

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Baker & Hostetler	\$ 226,865
Gray & Becker	\$ 45,756
	\$
	\$

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$ _____

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or department of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

**GENERAL INTERROGATORIES
(continued)**

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? YES [] NO [X]
- 1.2 If yes, indicate premium earned on U. S. business only. \$ _____
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
- 1.31 Reason for excluding _____
-
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ _____
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$ _____
- 1.62 Total incurred claims \$ _____
- 1.63 Number of covered lives \$ _____
- All years prior to most current three years:
- 1.64 Total premium earned \$ _____
- 1.65 Total incurred claims \$ _____
- 1.66 Number of covered lives \$ _____
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$ _____
- 1.72 Total incurred claims \$ _____
- 1.73 Number of covered lives \$ _____
- All years prior to most current three years:
- 1.74 Total premium earned \$ _____
- 1.75 Total incurred claims \$ _____
- 1.76 Number of covered lives \$ _____
- 2.1 Does the reporting entity issue both participating and non-participating policies? YES [] NO [X]
- 2.2 If yes, state the amount of calendar year premiums written on:
- 2.21 Participating \$ _____
- 2.22 Non-participating policies \$ _____
3. For Mutual Reporting Entities and Reciprocal Exchange only:
- 3.1 Does the reporting entity issue assessable policies? YES [] NO [X]
- 3.2 Does the reporting entity issue non-assessable policies? YES [] NO [X]
- 3.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? \$ _____
- 3.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____
4. For Reciprocal Exchanges Only:
- 4.1 Does the exchange appoint local agents? YES [] NO [X]
- 4.2 If yes, is the commission paid:
- 4.21 Out of Attorney's-in-fact compensation YES [] NO [] N/A [X]
- 4.22 As a direct expense of the exchange YES [] NO [] N/A [X]
- 4.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? _____
-
- 4.4 Has an Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred? YES [] NO [X]
- 4.5 If yes, give full information _____
-
- 5.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss: n/a
-
- 5.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: n/a
-
- 5.3 What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types of concentrations of insured exposures comprising its probable maximum property insurance loss? n/a
-
- 5.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? YES [] NO [X]
- 5.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss n/a
-
- 6.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar provisions)? YES [] NO [X]
- 6.2 If yes, indicate the number of reinsurance contracts containing such provisions. _____

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES (Continued)

- 7.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? YES [] NO [X]
- 7.2 If yes, give full information
8. If the reporting entity has assumed risks from another entity, there should be a charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [X] NO [] N/A []
- 9.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: YES [] NO [X]
- 9.2 If yes, give full information
- 10.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- | | | |
|--|---|----------|
| | 10.11 Unpaid losses | \$ _____ |
| | 10.12 Unpaid underwriting expenses (including loss adjustment expenses) | \$ _____ |
- 10.2 Of the amount on Line 10.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds? \$ _____
- 10.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? YES [] NO [] N/A [X]
- 10.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- | | | |
|--|------------|---------|
| | 10.41 From | _____ % |
| | 10.42 To | _____ % |
- 10.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? YES [] NO [X]
- 10.6 If yes, state the amount thereof at December 31 of current year:
- | | | |
|--|----------------------------------|----------|
| | 10.61 Letters of Credit | \$ _____ |
| | 10.62 Collateral and other funds | \$ _____ |
- 11.1 What amount of installment notes is owned and now held by the reporting entity? \$ _____
- 11.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? YES [] NO [X]
- 11.3 If yes, what amount? \$ _____
- 12.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ _____ 25,000
- 12.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? YES [] NO [X]
- 12.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. _____
- 13.1 Has the reporting entity guaranteed any financial premium accounts? YES [] NO [X]
- 13.2 If yes, give full information
- 14.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? YES [] NO [X]
- | | | |
|--|---|----------|
| | 14.11 Name of real estate holding company | _____ |
| | 14.12 Number of parcels involved | _____ |
| | 14.13 Total book/adjusted carrying value | \$ _____ |
- 14.2 If yes, provide explanation
- 15.1 Does the reporting entity write any warranty business? YES [X] NO []
- If yes, disclose the following information for each of the following types of warranty coverage:

	1	2	3	4	5
	Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned
15.11 Home	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
15.12 Products	\$ 19,287	\$ _____	\$ 294,790	\$ 356,783	\$ 90,268
15.13 Automobile	\$ 2,467,737	\$ 88,346	\$ 4,584,328	\$ 10,150,185	\$ 5,118,815
15.14 Other*	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

* Disclose type of coverage: 00

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1,2 & 3)					
1. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	158,528				
2. Property lines (Lines 1, 2, 9, 12, 21, & 26)					
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	295,180			2,054	55,889
4. All other lines (Lines 6,10,13,14,15,23,24,28,29,& 33)	6,296,171	6,925,831	7,001,039	6,478,032	6,941,196
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
6. Total (Line 34)	6,749,879	6,925,831	7,001,039	6,480,086	6,997,085
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)					
8. Property lines (Lines 1, 2, 9, 12, 21, & 26)					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,657				
10. All other lines (Lines 6,10,13,14,15,23,24,28,29 & 33)	5,998,602	7,267,954	6,049,794	5,893,644	6,188,904
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
12. Total (Line 34)	6,003,259	7,267,954	6,049,794	5,893,644	6,188,904
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(491,075)	(97,265)	(149,344)	(434,202)	(459,814)
14. Net investment gain (loss) (Line 11)	642,312	778,957	918,549	831,148	939,136
15. Total other income (Line 15)	84,521	65,341	41,188	63,743	62,145
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	179,442	208,674	88,471	17,966	(11,530)
18. Net income (Line 20)	56,316	538,359	721,922	442,723	552,997
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding Protected Cell (Page 2, Line 26, Col. 3)	22,313,317	23,942,801	23,086,890	22,620,341	23,631,008
20. Agents' balances or uncollected premiums (Page 2, Col. 3)					
20.1 In course of collection (Line 10.1)	776,754	846,884	1,661,043	1,009,220	422,993
20.2 Deferred and not yet due (Line 10.2)	6,467	49,892	412,794	1,459,147	2,189,390
20.3 Accrued retrospective premiums (Line 10.3)					
21. Total liabilities excluding Protected Cell (Page 3, Line 24)	12,973,774	13,120,794	13,008,704	13,409,477	15,110,664
22. Losses (Page 3, Lines 1 and 2)	129,000	128,665	256,064	249,183	276,259
23. Loss adjustment expenses (Page 3, Line 3)	12,058	13,066	23,932	18,211	19,292
24. Unearned premiums (Page 3, Line 9)	10,997,291	11,534,480	11,003,743	12,253,273	13,942,624
25. Capital paid up (Page 3, Lines 28 & 29)	3,035,500	3,035,500	2,358,350	2,358,350	2,358,350
26. Surplus as regards policyholders (Page 3, Line 35)	9,339,543	10,822,007	10,078,186	9,210,864	8,520,344
Risk-Based Capital Analysis					
27. Total adjusted capital	9,339,543	10,822,007	10,078,186	9,210,864	8,520,344
28. Authorized control level risk-based capital	1,226,165	920,253	883,376	875,705	934,753
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	72.0	74.2	72.1	72.8	73.0
30. Stocks (Lines 2.1 & 2.2)	15.0	15.0	13.4	14.6	14.6
31. Mortgage loans on real estate (Line 3.1 and 3.2)					
32. Real estate (Lines 4.1, 4.2 & 4.3)					
33. Cash and short-term investments (Line 5)	13.0	10.8	14.5	12.6	12.4
34. Other invested assets (Line 6)					
35. Receivable for securities (Line 7)					
36. Aggregate write-ins for invested assets (Line 8)					
37. Cash and invested assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds, (Sch. D, Summary, Line 25, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)					
41. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43					
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Col. 1, Line 34 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains (losses) (Line 23)	(796,335)	(378,630)	(523,121)	247,797	385,150
47. Dividends to stockholders (Line 34)	(1,000,000)				
48. Change in surplus as regards policyholders for the year (Line 37)	(1,482,464)	743,821	867,322	690,520	978,740
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)					
50. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
51. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)			350,000		
52. All other lines (Lines 6,10,13,14,15,23,24,28,29,& 33)	2,702,891	3,338,654	4,437,495	5,287,178	5,803,219
53. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
54. Total (Line 34)	2,702,891	3,338,654	4,787,495	5,287,178	5,803,219
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)					
56. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
57. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
58. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	2,682,311	3,310,009	4,303,463	4,924,153	5,153,902
59. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
60. Total (Line 34)	2,682,311	3,310,009	4,303,463	4,924,153	5,153,902
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses incurred (Line 2)	41.0	47.2	59.1	64.6	64.1
63. Loss expenses incurred (Line 3)	9.8	4.9	3.0	3.2	3.6
64. Other underwriting expenses incurred (Line 4)	100.6	49.3	40.0	38.0	38.1
65. Net underwriting gain (loss) (Line 8)	(7.5)	(1.4)	(2.1)	(5.7)	(5.8)
Other Percentages					
66. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	60.3	44.8	47.6	47.8	48.1
67. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	50.9	52.1	62.0	67.8	67.7
68. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34, divided by Page 3, Line 35, Col. 1 x 100.0)	64.3	67.2	59.1	64.0	72.6
One Year Loss Development (000 omitted)					
69. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	38	(28)	14		(5)
70. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)					
Two Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(28)	14		(2)	(11)
72. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)					

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value (a)	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,424,973	2,524,286	2,431,713	2,425,000
	2. Canada				
	3. Other Countries				
	4. Totals	2,424,973	2,524,286	2,431,713	2,425,000
States, Territories and Possessions (Direct and guaranteed)	5. United States				
	6. Canada				
	7. Other Countries				
8. Totals					
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	853,537	930,154	856,690	850,000
	10. Canada				
	11. Other Countries				
	12. Totals	853,537	930,154	856,690	850,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	2,455,882	2,641,341	2,459,077	2,450,000
	14. Canada				
	15. Other Countries				
	16. Totals	2,455,882	2,641,341	2,459,077	2,450,000
Public Utilities (unaffiliated)	17. United States	99,576	101,031	92,458	100,000
	18. Canada				
	19. Other Countries				
	20. Totals	99,576	101,031	92,458	100,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	9,231,510	9,797,716	9,248,786	9,200,000
	22. Canada				
	23. Other Countries				
	24. Totals	9,231,510	9,797,716	9,248,786	9,200,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	15,065,478	15,994,528	15,088,724	15,025,000
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States	67,522	67,522	71,220	
	36. Canada				
	37. Other Countries	62,250	62,250	62,625	
	38. Totals	129,772	129,772	133,845	
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks	129,772	129,772	133,845	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	30,940	30,940	50,288	
	42. Canada				
	43. Other Countries				
	44. Totals	30,940	30,940	50,288	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	358,421	358,421	441,360	
	46. Canada				
	47. Other Countries				
	48. Totals	358,421	358,421	441,360	
Industrial and Miscellaneous (unaffiliated)	49. United States	2,582,333	2,582,333	3,160,649	
	50. Canada				
	51. Other Countries	25,836	25,836	29,757	
	52. Totals	2,608,169	2,608,169	3,190,406	
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks	2,997,530	2,997,530	3,682,054	
	55. Total Stocks	3,127,302	3,127,302	3,815,899	
	56. Total Bonds and Stocks	18,192,780	19,121,830	18,904,623	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 0.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	20,234,661	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	3,677,012	6.1 Column 17, Part 1	
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1	
3.1 Column 16, Part 1	(20,484)	6.3 Column 11, Part 2, Section 2	
3.2 Column 12, Part 2, Section 1	(8,933)	6.4 Column 11, Part 4	
3.3 Column 10, Part 2, Section 2	(708,397)	7. Book/adjusted carrying value at end of current period	18,192,781
3.4 Column 10, Part 4	(88,688)	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	(57,687)	9. Subtotal (Lines 7 plus 8)	18,192,781
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	4,834,702	10. Total nonadmitted amounts	
		11. Statement value of bonds and stocks, current period	18,192,781

SCHEDULE P-ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P-PART 1-SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1993	4,993	2,001	2,992	2,353	831			212			1,734	X X X
3. 1994	7,290	3,343	3,947	7,120	5,247			262			2,135	X X X
4. 1995	8,213	3,967	4,246	4,281	2,294			296	9		2,274	X X X
5. 1996	8,969	3,219	5,750	4,814	1,632			300	3		3,479	X X X
6. 1997	10,001	2,379	7,622	5,481	1,006			258	4		4,729	X X X
7. 1998	9,026	1,044	7,982	5,766	649			293	5		5,405	X X X
8. 1999	8,057	474	7,583	5,289	387			257	13		5,146	X X X
9. 2000	7,795	495	7,300	4,386	118			240	5		4,503	X X X
10. 2001	6,925	(342)	7,267	3,249	28			336			3,557	X X X
11. 2002	6,994	454	6,540	2,564	21			612			3,155	X X X
12. Totals	X X X	X X X	X X X	45,303	12,213			3,066	39		36,117	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													X X X
2. 1993			21	21									X X X
3. 1994			10	10									X X X
4. 1995			16	16									X X X
5. 1996			27	27									X X X
6. 1997			26	26									X X X
7. 1998			35	35									X X X
8. 1999			45	45									X X X
9. 2000			3	3									X X X
10. 2001													X X X
11. 2002	106		193	170					12			141	X X X
12. Totals	106		376	353					12			141	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993	2,586	852	1,734	51.793	42.579	57.955					
3. 1994	7,392	5,257	2,135	101.399	157.254	54.092					
4. 1995	4,593	2,319	2,274	55.924	58.457	53.556					
5. 1996	5,141	1,662	3,479	57.320	51.631	60.504					
6. 1997	5,765	1,036	4,729	57.644	43.548	62.044					
7. 1998	6,094	689	5,405	67.516	65.996	67.715					
8. 1999	5,591	445	5,146	69.393	93.882	67.862					
9. 2000	4,629	126	4,503	59.384	25.455	61.685					
10. 2001	3,585	28	3,557	51.769	(8.187)	48.947					
11. 2002	3,487	191	3,296	49.857	42.070	50.398				129	12
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	129	12

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P-PART 2-SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior		1	1	1	1	1	1	1	1	1		
2. 1993	1,517	1,520	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522		
3. 1994	X X X	1,872	1,871	1,873	1,873	1,873	1,873	1,873	1,873	1,873		
4. 1995	X X X	X X X	1,997	1,982	1,987	1,987	1,987	1,987	1,987	1,987		
5. 1996	X X X	X X X	X X X	3,198	3,180	3,182	3,182	3,182	3,182	3,182		
6. 1997	X X X	X X X	X X X	X X X	4,479	4,472	4,475	4,475	4,475	4,475		
7. 1998	X X X	X X X	X X X	X X X	X X X	5,120	5,117	5,117	5,117	5,117		
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,888	4,902	4,902	4,902		
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,296	4,268	4,268		
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,211	3,249	38	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,672	X X X	X X X
12. Totals											38	(28)

SCHEDULE P-PART 3-SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	1	1	1	1	1	1	1	1	1	X X X	X X X
2. 1993	1,315	1,520	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	X X X	X X X
3. 1994	X X X	1,520	1,871	1,873	1,873	1,873	1,873	1,873	1,873	1,873	X X X	X X X
4. 1995	X X X	X X X	1,721	1,682	1,987	1,987	1,987	1,987	1,987	1,987	X X X	X X X
5. 1996	X X X	X X X	X X X	2,880	3,180	3,182	3,182	3,182	3,182	3,182	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	4,164	4,472	4,475	4,475	4,475	4,475	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	4,844	5,117	5,117	5,117	5,117	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,639	4,902	4,902	4,902	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,040	4,268	4,268	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,082	3,221	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,543	X X X	X X X

SCHEDULE P-PART 4-SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)											
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior												
2. 1993	25											
3. 1994	X X X	64										
4. 1995	X X X	X X X	57									
5. 1996	X X X	X X X	X X X	54								
6. 1997	X X X	X X X	X X X	X X X	52							
7. 1998	X X X	X X X	X X X	X X X	X X X	46						
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	22					
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53				
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27			
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		23

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

Dealers Assurance Company

16705

OH

34-6513705

Dealers Assurance Company

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

**Page 4 - Continuation
UNDERWRITING AND INVESTMENT EXHIBIT
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
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REMAINING WRITE-INS AGGREGATED AT LINE 05 FOR UNDERWRITING DEDUCTIONS

0504.		
0505.		
0506.		
0507.		
0508.		
0509.		
0510.		
0511.		
0512.		
0513.		
0514.		
0515.		
0516.		
0517.		
0518.		
0519.		
0520.		
0521.		
0522.		
0523.		
0524.		
0525.		
0597. Totals (Lines 0504 through 0525) (Page 4, Line 0598)		

REMAINING WRITE-INS AGGREGATED AT LINE 14 FOR MISCELLANEOUS INCOME

1404. Administration Fee		245
1405.		
1406.		
1407.		
1408.		
1409.		
1410.		
1411.		
1412.		
1413.		
1414.		
1415.		
1416.		
1417.		
1418.		
1419.		
1420.		
1421.		
1422.		
1423.		
1424.		
1425.		
1497. Totals (Lines 1404 through 1425) (Page 4, Line 1498)		245

REMAINING WRITE-INS AGGREGATED AT LINE 36 FOR GAINS AND LOSSES IN SURPLUS

3604.		
3605.		
3606.		
3607.		
3608.		
3609.		
3610.		
3611.		
3612.		
3613.		
3614.		
3615.		
3616.		
3617.		
3618.		
3619.		
3620.		
3621.		
3622.		
3623.		
3624.		
3625.		
3697. Totals (Lines 3604 through 3625) (Page 4, Line 3698)		

OVERFLOW PAGE FOR WRITE-INS

**Page 5 - Continuation
CASH FLOW**

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 7.4 FOR MISCELLANEOUS ITEMS		
7.404. Service Fees	1,622	
7.405. Administration Fees		245
7.406.		
7.407.		
7.408.		
7.409.		
7.410.		
7.411.		
7.412.		
7.413.		
7.414.		
7.415.		
7.416.		
7.417.		
7.418.		
7.419.		
7.420.		
7.421.		
7.422.		
7.423.		
7.424.		
7.425.		
7.497. Totals (Lines 7.404 through 7.425) (Page 5, Line 7.498)	1,622	245