



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
MENNONITE MUTUAL INSURANCE COMPANY

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 17299 Employer's ID Number 34-0396080
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Incorporated 02/01/1905 Commenced Business 02/01/1895
Statutory Home Office 1000 South Main Street (Street and Number), Orrville, OH 44667-0300 (City or Town, State and Zip Code)
Main Administrative Office 1000 South Main Street (Street and Number), Orrville, OH 44667-0300 (City or Town, State and Zip Code) 330-683-3730-21 (Area Code) (Telephone Number)
Mail Address PO Box 300 (Street and Number or P.O. Box), Orrville, OH 44667-0300 (City or Town, State and Zip Code)
Primary Location of Books and Records 1000 South Main Street (Street and Number), Orrville, OH 44667-0300 (City or Town, State and Zip Code) 330-683-3730-21 (Area Code) (Telephone Number)
Internet Website Address mennonitemutual.com
Statement Contact Ric Hochstetler (Name), 330-683-3730-21 (Area Code) (Telephone Number) (Extension), rhochstetler@mennonitemutual.com (E-mail Address), 330-683-2083 (Fax Number)
Policyowner Relations Contact 1000 South Main Street (Street and Number), Orrville, OH 44667-0300 (City or Town, State and Zip Code) 330-683-3730 (Area Code) (Telephone Number) (Extension)

OFFICERS

President DAVID LUTHER LEHMAN Treasurer DAVID LUTHER LEHMAN
Secretary GEORGE BIXLER JR

VICE PRESIDENTS

ROBERT J GOOD

DIRECTORS OR TRUSTEES

DAVID LUTHER LEHMAN ROBERT EUGENE ASCHLIMAN CRAIG THOMAS MERCER
ROBERT J GOOD MORRIS STUTZMAN PAUL D BONTRAGER
GEORGE BIXLER JR

State of OHIO
County of WAYNE } 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.

DAVID LUTHER LEHMAN President DAVID LUTHER LEHMAN Treasurer GEORGE BIXLER, JR Secretary

Subscribed and sworn to before me this 24 day of JUNE, 2003

a. Is this an original filing? Yes [] No [X]
b. If no,
1. State the amendment number 1
2. Date filed 06/30/2003
3. Number of pages attached 111

MELANIE J ALGER
NOTARY PUBLIC
APRIL 8, 2006

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MENNONITE MUTUAL INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	3,675,151		3,675,151	4,162,677
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	244,970		244,970	368,782
2.2 Common stocks (Schedule D, Part 2, Section 2)	1,075,980		1,075,980	936,909
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	450,416		450,416	474,424
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$(216,974) Schedule E, Part 1) and short-term investments(\$2,269,540 Schedule DA, Part 2)	2,052,566		2,052,566	762,619
6. Other invested assets (Schedule BA)	0		0	0
7. Receivable for securities			0	0
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	7,499,083	0	7,499,083	6,705,411
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	245,960	0	245,960	280,065
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (Including \$ earned but unbilled premiums)	1,728,653	0	1,728,653	1,268,666
10.3 Accrued retrospective premiums			0	0
11. Funds held by or deposited with reinsured companies			0	0
12. Bills receivable, taken for premiums			0	0
13. Amounts receivable under high deductible policies			0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	663,222	0	663,222	388,426
15. Federal and foreign income tax recoverable and interest thereon (including \$269,738 net deferred tax asset)	292,594	22,856	269,738	201,923
16. Guaranty funds receivable or on deposit			0	0
17. Electronic data processing equipment and software	166,664	121,825	44,839	42,466
18. Interest, dividends and real estate income due and accrued	75,980		75,980	93,096
19. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
20. Receivable from parent, subsidiaries and affiliates			0	0
21. Amount due from/to protected cells			0	0
22. Equities and deposits in pools and associations			0	0
23. Amounts receivable relating to uninsured accident and health plans			0	0
24. Other assets nonadmitted (Exhibit 1)	15,045	15,045	0	0
25. Aggregate write-ins for other than invested assets	78,711	78,580	131	131
26. Total assets excluding protected cell assets (Lines 9 through 25)	10,765,912	238,306	10,527,606	8,980,184
27. Protected cell assets			0	
28. TOTALS (Lines 26 and 27)	10,765,912	238,306	10,527,606	8,980,184
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
2501. Loan.....	78,580	78,580	0	0
2502. Workers Comp Deposit.....	131		131	131
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	78,711	78,580	131	131

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MENNONITE MUTUAL INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	1,382,365	1,399,153
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	149,875	146,425
4. Commissions payable, contingent commissions and other similar charges	428,111	313,469
5. Other expenses (excluding taxes, licenses and fees)	221,198	92,486
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	73,383	64,796
7. Federal and foreign income taxes (including \$ on realized capital gains (losses)) (including \$ net deferred tax liability)	30,000	0
8. Borrowed money \$ and interest thereon \$	0	0
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$970,365 and including warranty reserves of \$)	3,569,370	2,884,701
10. Advance premiums	118,371	79,038
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	650,744	13,781
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others	208	416
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (Schedule F, Part 7)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	0
20. Payable for securities	0	0
21. Liability for amounts held under uninsured accident and health plans	0	0
22. Capital Notes \$ and interest thereon \$	0	0
23. Aggregate write-ins for liabilities	0	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	6,623,625	4,994,265
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	6,623,625	4,994,265
27. Aggregate write-ins for special surplus funds	0	0
28. Common capital stock	0	0
29. Preferred capital stock	0	0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	0	0
32. Gross paid in and contributed surplus	0	0
33. Unassigned funds (surplus)	3,903,981	3,985,919
34. Less treasury stock, at cost:		
34.1 shares common (value included in Line 28 \$)	0	0
34.2 shares preferred (value included in Line 29 \$)	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	3,903,981	3,985,919
36. TOTALS (Page 2, Line 28, Col. 3)	10,527,606	8,980,184
DETAILS OF WRITE-INS		
2301.	0	0
2302.	0	0
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MENNONITE MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	5,808,908	5,189,560
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	3,164,832	3,258,558
3. Loss expenses incurred (Part 3, Line 25, Column 1)	501,765	363,094
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	2,348,372	2,022,568
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	6,014,969	5,644,220
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(206,061)	(454,660)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	242,762	322,449
10. Net realized capital gains or (losses) (Exhibit of Capital Gains (Losses))	(10,079)	113,031
11. Net investment gain or (loss) (Lines 9 + 10)	232,683	435,480
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		0
13. Finance and service charges not included in premiums	22,293	34,286
14. Aggregate write-ins for miscellaneous income	(11,055)	(5,853)
15. Total other income (Lines 12 through 14)	11,238	28,433
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	37,860	9,253
17. Dividends to policyholders		0
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	37,860	9,253
19. Federal and foreign income taxes incurred	31,360	2,594
20. Net income (Line 18 minus Line 19) (to Line 22)	6,500	6,659
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	3,985,919	4,207,162
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	6,500	6,659
23. Net unrealized capital gains or (losses)	(223,884)	(284,363)
24. Change in net unrealized foreign exchange capital gain (loss)		0
25. Change in net deferred income tax	102,671	94,382
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	32,775	(133,462)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
28. Change in surplus notes		0
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles	0	95,541
31. Capital changes:		
31.1. Paid in		0
31.2. Transferred from surplus (Stock Dividend)		0
31.3. Transferred to surplus		0
32. Surplus adjustments:		
32.1. Paid in		0
32.2. Transferred to capital (Stock Dividend)		0
32.3. Transferred from capital		0
33. Net remittances from or (to) Home Office		0
34. Dividends to stockholders (cash)		0
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
36. Aggregate write-ins for gains and losses in surplus	0	0
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	(81,938)	(221,243)
38. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 37) (Page 3, Line 35)	3,903,981	3,985,919
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0
1401. MISC.....	(11,055)	(5,853)
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(11,055)	(5,853)
3601.		
3602.		
3603.		
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	6,704,658	4,939,610
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	3,954,731	3,682,554
3. Underwriting expenses paid	2,105,379	2,024,700
4. Other underwriting income (expenses)	0	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	644,548	(767,644)
6. Net investment income	284,079	345,508
7. Other income (expenses):		
7.1 Agents' balances charged off	0	0
7.2 Net funds held under reinsurance treaties	0	0
7.3 Net amount withheld or retained for account of others	(208)	212
7.4 Aggregate write-ins for miscellaneous items	0	28,433
7.5 Total other income (Lines 7.1 to 7.4)	(208)	28,645
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)	0	0
9. Federal and foreign income taxes (paid) recovered	10,640	(2,594)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	939,059	(396,085)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	1,524,624	715,117
11.2 Stocks	122,048	737,240
11.3 Mortgage loans	0	0
11.4 Real estate	0	0
11.5 Other invested assets	0	0
11.6 Net gains or (losses) on cash and short-term investments	0	0
11.7 Miscellaneous proceeds	0	0
11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,646,672	1,452,357
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,106,957	404,225
12.2 Stocks	305,618	233,144
12.3 Mortgage loans	0	0
12.4 Real estate	0	3,300
12.5 Other invested assets	0	0
12.6 Miscellaneous applications	0	31,197
12.7 Total investments acquired (Lines 12.1 to 12.6)	1,412,575	671,866
13. Net Cash from investments (Line 11.8 minus Line 12.7)	234,097	780,491
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	0	0
14.2 Capital notes \$ less amounts repaid \$	0	0
14.3 Net transfers from affiliates	0	0
14.4 Borrowed funds received	0	0
14.5 Other cash provided	119,164	88,243
14.6 Total (Lines 14.1 to 14.5)	119,164	88,243
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	0	0
15.3 Borrowed funds repaid	0	0
15.4 Other applications	2,373	5,588
15.5 Total (Lines 15.1 to 15.4)	2,373	5,588
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	116,791	82,655
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	1,289,947	467,061
18. Cash and short-term investments:		
18.1 Beginning of year	762,619	295,558
18.2 End of year (Line 17 plus Line 18.1)	2,052,566	762,619
DETAILS OF WRITE-INS		
07.401 Misc.....		28,433
07.402		
07.403		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	0	28,433

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Lines of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	793,764	353,721	438,401	709,084
2.	Allied lines	0	0	0	0
3.	Farmowners multiple peril	2,109,765	926,796	1,104,486	1,932,075
4.	Homeowners multiple peril	1,410,184	716,127	792,441	1,333,870
5.	Commercial multiple peril	914,178	395,217	521,765	787,630
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	0	0	0	0
10.	Financial guaranty	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	0	0	0	0
17.1	Other liability - occurrence	800,909	338,957	505,991	633,875
17.2	Other liability - claims-made	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	0	0	0	0
19.3,19.4	Commercial auto liability	324,873	99,953	143,161	281,665
21.	Auto physical damage	139,904	53,930	63,125	130,709
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0
34.	TOTALS	6,493,577	2,884,701	3,569,370	5,808,908
DETAILS OF WRITE-INS					
3301.				
3302.				
3303.				
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0

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:

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (b)	Amount Unearned (Running More Than One Year from Date of Policy) (b)	Earned but Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols: 1 + 2 + 3 + 4
1. Fire	438,401				438,401
2. Allied lines					0
3. Farmowners multiple peril	1,104,486				1,104,486
4. Homeowners multiple peril	792,441				792,441
5. Commercial multiple peril	521,765				521,765
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine					0
10. Financial guaranty					0
11.1 Medical malpractice - occurrence					0
11.2 Medical malpractice - claims-made					0
12. Earthquake					0
13. Group accident and health					0
14. Credit accident and health (group and individual)					0
15. Other accident and health					0
16. Workers' compensation					0
17.1 Other liability - occurrence	505,991				505,991
17.2 Other liability - claims-made					0
18.1 Products liability - occurrence					0
18.2 Products liability - claims-made					0
19.1,19.2 Private passenger auto liability					0
19.3,19.4 Commercial auto liability	143,161				143,161
21. Auto physical damage	63,125				63,125
22. Aircraft (all perils)					0
23. Fidelity					0
24. Surety					0
26. Burglary and theft					0
27. Boiler and machinery					0
28. Credit					0
29. International					0
30. Reinsurance - Nonproportional Assumed Property					0
31. Reinsurance - Nonproportional Assumed Liability					0
32. Reinsurance - Nonproportional Assumed Financial Lines					0
33. Aggregate write-ins for other lines of business	0	0	0	0	0
34. TOTALS	3,569,370	0	0	0	3,569,370
35. Accrued retrospective premiums based on experience					
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					3,569,370
DETAILS OF WRITE-INS					
3301.					
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0

(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 [] No []

(b) State here basis of computation used in each case .

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 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	1,038,962		23,850		269,048	793,764
2. Allied lines						.0
3. Farmowners multiple peril	2,905,324				795,559	2,109,765
4. Homeowners multiple peril	1,902,977				492,793	1,410,184
5. Commercial multiple peril	1,292,553				378,375	914,178
6. Mortgage guaranty						.0
8. Ocean marine						.0
9. Inland marine						.0
10. Financial guaranty						.0
11.1 Medical malpractice - occurrence						.0
11.2 Medical malpractice - claims-made						.0
12. Earthquake						.0
13. Group accident and health						.0
14. Credit accident and health (group and individual)						.0
15. Other accident and health						.0
16. Workers' compensation						.0
17.1 Other liability - occurrence	1,218,646		11,684		429,421	800,909
17.2 Other liability - claims-made						.0
18.1 Products liability - occurrence						.0
18.2 Products liability - claims-made						.0
19.1,19.2 Private passenger auto liability						.0
19.3,19.4 Commercial auto liability	438,398				113,525	324,873
21. Auto physical damage	188,794				48,890	139,904
22. Aircraft (all perils)						.0
23. Fidelity						.0
24. Surety						.0
26. Burglary and theft						.0
27. Boiler and machinery						.0
28. Credit						.0
29. International						.0
30. Reinsurance - Nonproportional Assumed Property	XXX					.0
31. Reinsurance - Nonproportional Assumed Liability	XXX					.0
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX					.0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0
34. TOTALS	8,985,654	0	35,534	0	2,527,611	6,493,577
DETAILS OF WRITE-INS						
3301.						
3302.						
3303.						
3398. Summary of remaining write-ins for Line 33 from overflow page	.0	.0	.0	.0	.0	.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No []

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MENNONITE MUTUAL INSURANCE COMPANY

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 Previous 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	253,238	539	13,234	240,543	85,085	31,936	293,692	41.4
2. Allied lines				.0	.0	.0	.0	.0
3. Farmowners multiple peril	2,481,803		1,132,147	1,349,656	326,164	136,713	1,539,107	79.7
4. Homeowners multiple peril	1,424,539	97	492,607	932,029	186,320	55,063	1,063,286	79.7
5. Commercial multiple peril	207,216		8,770	198,446	199,246	304,272	93,420	11.9
6. Mortgage guaranty				.0	.0	.0	.0	.0
8. Ocean marine				.0	.0	.0	.0	.0
9. Inland marine				.0	.0	.0	.0	.0
10. Financial guaranty				.0	.0	.0	.0	.0
11.1 Medical malpractice - occurrence				.0	.0	.0	.0	.0
11.2 Medical malpractice - claims-made				.0	.0	.0	.0	.0
12. Earthquake				.0	.0	.0	.0	.0
13. Group accident and health				.0	.0	.0	.0	.0
14. Credit accident and health (group and individual)				.0	.0	.0	.0	.0
15. Other accident and health				.0	.0	.0	.0	.0
16. Workers' compensation				.0	.0	.0	.0	.0
17.1 Other liability - occurrence	537,677	12,034	311,439	238,272	302,268	364,836	175,704	27.7
17.2 Other liability - claims-made				.0	.0	.0	.0	.0
18.1 Products liability - occurrence				.0	.0	.0	.0	.0
18.2 Products liability - claims-made				.0	.0	.0	.0	.0
19.1,19.2 Private passenger auto liability	27,503		2,340	25,163	208,462	307,431	(73,806)	.0
19.3,19.4 Commercial auto liability	127,194		9,820	117,374	49,285	188,397	(21,738)	(7.7)
21. Auto physical damage	83,988		3,851	80,137	25,535	10,505	95,167	72.8
22. Aircraft (all perils)				.0	.0	.0	.0	.0
23. Fidelity				.0	.0	.0	.0	.0
24. Surety				.0	.0	.0	.0	.0
26. Burglary and theft				.0	.0	.0	.0	.0
27. Boiler and machinery				.0	.0	.0	.0	.0
28. Credit				.0	.0	.0	.0	.0
29. International				.0	.0	.0	.0	.0
30. Reinsurance - Nonproportional Assumed Property	XXX			.0	.0	.0	.0	.0
31. Reinsurance - Nonproportional Assumed Liability	XXX			.0	.0	.0	.0	.0
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX			.0	.0	.0	.0	.0
33. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0
34. TOTALS	5,143,158	12,670	1,974,208	3,181,620	1,382,365	1,399,153	3,164,832	54.5
DETAILS OF WRITE-INS								
3301.								
3302.								
3303.								
3398. Summary of remaining write-ins for Line 33 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0.0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MENNONITE MUTUAL INSURANCE COMPANY

**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	86,252		26,367	59,885	25,200			85,085	5,461
2. Allied lines				.0				.0	
3. Farmowners multiple peril	881,725		646,211	235,514	111,424		20,774	326,164	27,142
4. Homeowners multiple peril	435,823		313,933	121,890	85,205		20,775	186,320	31,961
5. Commercial multiple peril	224,163		81,715	142,448	64,898		8,100	199,246	14,062
6. Mortgage guaranty				.0				.0	
8. Ocean marine				.0				.0	
9. Inland marine				.0				.0	
10. Financial guaranty				.0				.0	
11.1 Medical malpractice - occurrence				.0				.0	
11.2 Medical malpractice - claims-made				.0				.0	
12. Earthquake				.0				.0	
13. Group accident and health				.0				(a) .0	
14. Credit accident and health (group and individual)				.0				(a) .0	
15. Other accident and health				.0				(a) .0	
16. Workers' compensation				.0				.0	
17.1 Other liability - occurrence	264,898	4,084	52,909	216,073	76,463	9,732		302,268	27,258
17.2 Other liability - claims-made				.0				.0	
18.1 Products liability - occurrence				.0				.0	
18.2 Products liability - claims-made				.0				.0	
19.1,19.2 Private passenger auto liability	313,003		165,244	147,759	78,703		18,000	208,462	30,936
19.3,19.4 Commercial auto liability	123,537		101,500	22,037	32,968		5,720	49,285	10,501
21. Auto physical damage	19,642			19,642	5,893			25,535	2,554
22. Aircraft (all perils)				.0				.0	
23. Fidelity				.0				.0	
24. Surety				.0				.0	
26. Burglary and theft				.0				.0	
27. Boiler and machinery				.0				.0	
28. Credit				.0				.0	
29. International				.0				.0	
30. Reinsurance - Nonproportional Assumed Property	XXX			.0	XXX			.0	
31. Reinsurance - Nonproportional Assumed Liability	XXX			.0	XXX			.0	
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX			.0	XXX			.0	
33. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0
34. TOTALS	2,349,043	4,084	1,387,879	965,248	480,754	9,732	73,369	1,382,365	149,875
DETAILS OF WRITE-INS									
3301.									
3302.									
3303.									
3398. Summary of remaining write-ins for Line 33 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	133,584			133,584
1.2 Reinsurance assumed	1,237			1,237
1.3 Reinsurance ceded				0
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	134,821	0	0	134,821
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	1,382,384		1,382,384
2.2 Reinsurance assumed excluding contingent		3,887		3,887
2.3 Reinsurance ceded excluding contingent		432,482		432,482
2.4 Contingent-direct		159,023		159,023
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded		(3,516)		(3,516)
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	1,116,328	0	1,116,328
3. Allowances to managers and agents		17,197		17,197
4. Advertising		30,038		30,038
5. Boards, bureaus and associations		55,801		55,801
6. Surveys and underwriting reports		25,030		25,030
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	161,984	466,513	19,438	647,935
8.2 Payroll taxes	14,304	41,195	1,717	57,216
9. Employee relations and welfare	44,279	127,522	5,313	177,114
10. Insurance	6,238	17,965	749	24,952
11. Directors' fees	9,570	27,563	1,149	38,282
12. Travel and travel items	5,681	48,294	2,841	56,816
13. Rent and rent items	8,006	23,059	961	32,026
14. Equipment	1,740	5,011	209	6,960
15. Cost or depreciation of EDP equipment and software	25,411	73,184	3,049	101,644
16. Printing and stationery	7,877	22,684	945	31,506
17. Postage, telephone and telegraph, exchange and express	12,870	37,064	1,544	51,478
18. Legal and auditing	5,577	20,914	1,394	27,885
19. Totals (Lines 3 to 18)	303,537	1,039,034	39,309	1,381,880
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		23,010		23,010
20.2 Insurance department licenses and fees		19,605		19,605
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		392		392
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	43,007	0	43,007
21. Real estate expenses			38,350	38,350
22. Real estate taxes			9,036	9,036
23. Reimbursements by uninsured accident and health plans				0
24. Aggregate write-ins for miscellaneous expenses	63,407	150,003	0	213,410
25. Total expenses incurred	501,765	2,348,372	86,695	(a) 2,936,832
26. Less unpaid expenses - current year	149,875	713,656	9,036	872,567
27. Add unpaid expenses - prior year	146,425	470,663	8,844	625,932
28. Amounts receivable relating to uninsured accident and health plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	498,315	2,105,379	86,503	2,690,197
DETAILS OF WRITE-INS				
2401. DATA PROCESSING	62,175	145,075		207,250
2402. DONATIONS	1,232	4,928		6,160
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	63,407	150,003	0	213,410

(a) Includes management fees of \$ paid to affiliates and \$ paid to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 67,411	60,604
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 195,078	184,769
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 23,304	23,304
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		18,658
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 34,080	34,080
5. Contract loans		
6. Cash/short-term investments	(e) 25,956	25,956
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	6,095	6,095
10. Total gross investment income	370,582	353,466
11. Investment expenses		(g) 86,695
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) 24,009
15. Aggregate write-ins for deductions from investment income		0
16. Total (Lines 11 through 15)		110,704
17. Net Investment Income - (Line 10 minus Line 16)		242,762
DETAILS OF WRITE-INS		
0901. NAMICO	1,717	1,717
0902. MISC	4,378	4,378
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	6,095	6,095
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Net Gain (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1. U.S. Government bonds	262				262
1.1 Bonds exempt from U.S. tax					0
1.2 Other bonds (unaffiliated)	(4,389)			(61,525)	(65,914)
1.3 Bonds of affiliates					0
2.1 Preferred stocks (unaffiliated)	(5,952)			4,188	(1,764)
2.11 Preferred stocks of affiliates					0
2.2 Common stocks (unaffiliated)				(166,547)	(166,547)
2.21 Common stocks of affiliates					0
3. Mortgage loans					0
4. Real estate					0
5. Contract loans					0
6. Cash/Short-term investments					0
7. Derivative instruments					0
8. Other invested assets					0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(10,079)	0	0	(223,884)	(233,963)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 23, Column 2	121,825	156,870	35,045
2. Other Nonadmitted Assets:			
2.1 Bills receivable		0	0
2.2 Furniture, equipment and supplies	15,045	21,120	6,075
2.3 Leasehold improvements		0	0
2.4 Loans on personal security, endorsed or not		0	0
3. Total (Lines 2.1 to 2.4)	15,045	21,120	6,075
4. Aggregate write-ins for other assets	101,490	93,145	(8,345)
5. Total (Line 1 plus Lines 3 and 4)	238,360	271,135	32,775
0401. AGENT LOAN	78,634	93,145	14,511
0402. DTA	22,856	0	(22,856)
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page	0	0	0
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)	101,490	93,145	(8,345)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. The financial statements of Mennonite Mutual Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Commissioners ("NAIC") Accounting Practices and Procedures Manual version effective January 1, 2001 ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

B. Use of Estimates in the Preparation of 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 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

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Reinsurance recoverables are estimates of paid and unpaid losses collectible from the Company's reinsurers. The amounts ultimately collected may be more or less than these estimates. Any adjustments of these estimates is reflected in income as they are determined. The Company periodically reviews the financial condition of its reinsurers and amounts recoverable therefrom, recording an allowance when necessary for uncollectible reinsurance.

In addition the Company uses the following accounting policies:

1. Short-Term investments are stated at cost, which is also their fair value.
2. Bonds are stated at amortized cost using the interest method unless required by the NAIC to be carried at fair value.
3. Common stocks are stated at fair value except the stock of its uncombined subsidiary is carried on the equity basis.
4. Preferred stocks are stated at fair value.
5. Mortgage loans - N/A
6. Loan backed securities are stated at amortized cost using the interest method unless required by the NAIC to be carried at fair value.
7. Investments in Subsidiary, Controlled and Affiliated Entities
The Company carries Orrville Insurance Agency, Inc. at GAAP equity.
8. Joint Ventures, Partnerships, and Limited Liability Companies - N/A
9. Derivatives - N/A
10. The Company anticipates investment income as a factor in the premium deficiency calculation
11. Unpaid Claims, Losses and Loss Adjusting Expenses

Unpaid losses and loss adjustment expenses including an amount determined from individual case estimates and loss reports and an 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.

NOTE 2 - ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

A. (Description of above other than results from codification)

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 Procedures Manual - Version effective January 1, 2001, subject to any deviations prescribed or p the State of Ohio Insurance Commisssioners.

As a result of these changes, the Company reported a change of accounting principle, as an adjustment which increased unassigned funds of \$95,541 as of January 1, 2001. Included in this total adjustment is an increase in unassigned funds of approximately \$95,541 related to deferred tax assets.

NOTES TO FINANCIAL STATEMENTS

NOTE 3 - BUSINESS COMBINATIONS AND GOODWILL - N/A

NOTE 4 - DISCONTINUED OPERATIONS - N/A

NOTE 5 - INVESTMENTS

A. Mortgage Loans - N/A

B. Troubled Debt Restructuring - N/A

C. Reverse Mortgages - N/A

D. Loan Backed and Structured Securities - N/A

E. Repurchase, Reverse Repurchase, and Dollar Repurchase Agreements

For repurchase agreements, Company policies require a minimum of 100% of the fair value of securities purchased under repurchase agreements to be maintained as collateral. Cash collateral received is invested in short-term investments and the offsetting collateral liability is included in "Miscellaneous liabilities".

NOTE 6 - INVESTMENTS IN JOINT VENTURES, PARTNERSHIPS, AND LLC'S - N/A

NOTE 7 - INVESTMENT INCOME - N/A

NOTE 8 - DERIVATIVES - N/A

NOTE 9 - INCOME TAXES

2000
2002 (Before Codification)

A. The components of the deferred tax asset (DTA) or liability (DTL) at December 31 are as follows:

1. Total of all DTAs (admitted and non-admitted)	\$322,361	xxxx
2. Total of all DTL-s	\$29,767	xxxx
3. Total DTAs nonadmitted in accordance with SSAP No. 10 - Income taxes	\$22,856	xxxx

B. As of December 31, the Company had no unrecognized deferred income tax liabilities

C. The components of Income tax expense incurred and the change in DTAs; and DTL-s are as follows:

I. Current income tax expenses benefit)		
Change in DTAs;	\$68,582	xxxx
Change in DTLs	34,089	xxxx
2. Net change in deferred taxes (page 4, line 25)	102,671	xxxx

D. 1. The following are income taxes incurred in the current and prior years which will be available for recoupment in the event of future losses.

2002	\$31,360
2001	2,594
2000	(31,110)

E. The Company is not a member of an affiliated Company group.

NOTE 10 - INFORMATION CONCERNING PARENTS, SUBSIDIARIES, AND AFFILIATES

All outstanding shares of the Orrville Insurance Agency are owned by the Mennonite Mutual Insurance Company domiciled in the state of Ohio.

NOTE 11 - DEBT - N/A

NOTE 12 - BENEFIT PLANS

The Company has provided its employees with a 401 (K) retirement plan. The company also makes an additional contribution each year for all qualified employees.

NOTE 13 - CAPITAL AND SURPLUS AND SHAREHOLDERS' AND POLICYHOLDERS' DIVIDEND RESTRICTIONS

1. N/A

2. The Company has no preferred stock outstanding.

NOTES TO FINANCIAL STATEMENTS

3. N/A

4. N/A

5. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

6. N/A

7. N/A

8. N/A

9. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

1. unrealized gains and losses:	\$(223,884)
2. nonadmitted asset values:	32,775
3. provision for reinsurance:	0

10. N/A

NOTE 14 - CONTINGENCIES

A. Liabilities, Contingencies and Impairment of Assets

Various lawsuits against the Company regarding questions of coverage have arisen in the course of the Company's business. Contingent liabilities arising from litigation and other matters are not considered material in relation to the financial position of the Company.

B. Guarantee Fund and Other Assessments

On 12/14/01, the Company received notification of the insolvency of Reliance Insurance Company. It is expected that the insolvency will result in a guaranty fund assessment against the Company of \$14,898 which has been charged to operations in the prior year.

C. Gain Contingencies

D. All Other

NOTE 15 - LEASES - N/A

NOTE 16 - FINANCIAL INSTRUMENTS AND OFF-BALANCE SHEET RISK - N/A

NOTE 17 - TRANSFERS AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES - N/A

NOTE 18 - UNINSURED PLANS - NA

NOTE 19 - MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS - NA

NOTE 20 - OTHER - N/A

NOTE 21 - SUBSEQUENT EVENTS - N/A

NOTE 22 - REINSURANCE

A. Unsecured reinsurance recoverables in excess of 3% of surplus -

1. 51-0098159 13722 Excess Reinsurance	214,000
2. 36-2667627 22969 GE Reins Co	138,000
3. 38-0855585 22012 Motors ins Corp	1,549,000
4. 23-1525628 11878 Mutual Aid Exchange	195,000
5. AA-9995121 00000 Treaty Reinsurance	156,000

B. Reinsurance Recoverable in Dispute - N/A

C. Reinsurance Assumed and Ceded

	ASSUMED REINSURANCE		CEDED REINSURANCE NET		(5)	(6)
	(1)	(2)	(3)	(4)		
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
1. Affiliates						
2. All Other	\$5,285	\$1,797	\$970,365	\$184,369	\$965,080	\$182,572
3. Total						
4. Direct Unearned Premium reserve	\$4,534,450					

D. Uncollectible Reinsurance - N/A

E. Commutation of Ceded Reinsurance - N/A

F. Retroactive Reinsurance - N/A

NOTE 23 - RETROSPECTIVELY RATED CONTRACTS - N/A

NOTES TO FINANCIAL STATEMENTS

NOTE 24 - CHANGES IN INCURRED LOSSES AND LAE

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by \$13,338 from \$1,545,578 in 2001 to \$1,532,240 in 2002. Original estimates are increased or decreased as additional information becomes known regarding individual losses. Current reserves also include a CAT Recoverable of \$227,783.

NOTE 25 - INTERCOMPANY POOLING ARRANGEMENTS - NA

NOTE 26 - STRUCTURED SETTLEMENTS - N/A

NOTE 27 - HEALTH CARE RECEIVABLES - N/A

NOTE 28 - PARTICIPATING POLICIES - N/A

NOTE 29 - PREMIUM DEFICIENCY RESERVES - N/A

NOTE 30 - HIGH DEDUCTIBLES - N/A

NOTE 31 - DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES AND LAE - N/A

NOTE 32 - ASBESTOS AND ENVIRONMENTAL CLAIMS

A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses? Yes () No (X)

NOTE 33- SUBSCRIBER SAVINGS ACCOUNTS - N/A

NOTE 34 - MULTIPLE PERIL CROP INSURANCE - N/A

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		0.000		0.000
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies		0.000		0.000
1.22 Issued by U.S. government sponsored agencies	1,103,179	14.711	1,103,179	14.711
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)		0.000		0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations		0.000		0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000		0.000
1.43 Revenue and assessment obligations		0.000		0.000
1.44 Industrial development and similar obligations	2,571,972	34.297	2,571,972	34.297
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA		0.000		0.000
1.512 Issued by FNMA and FHLMC		0.000		0.000
1.513 Privately issued		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC		0.000		0.000
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC		0.000		0.000
1.523 All other privately issued		0.000		0.000
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)		0.000		0.000
2.2 Unaffiliated foreign securities		0.000		0.000
2.3 Affiliated securities		0.000		0.000
3. Equity interests:				
3.1 Investments in mutual funds		0.000		0.000
3.2 Preferred stocks:				
3.21 Affiliated		0.000		0.000
3.22 Unaffiliated	244,970	3.267	244,970	3.267
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated		0.000		0.000
3.32 Unaffiliated	841,733	11.224	841,733	11.224
3.4 Other equity securities:				
3.41 Affiliated	100	0.001	100	0.001
3.42 Unaffiliated	234,147	3.122	234,147	3.122
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.000		0.000
3.52 Unaffiliated		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development		0.000		0.000
4.2 Agricultural		0.000		0.000
4.3 Single family residential properties		0.000		0.000
4.4 Multifamily residential properties		0.000		0.000
4.5 Commercial loans		0.000		0.000
5. Real estate investments:				
5.1 Property occupied by the company	450,416	6.006	450,416	6.006
5.2 Property held for the production of income (includes \$ of property acquired in satisfaction of debt)		0.000	0	0.000
5.3 Property held for sale (\$ including property acquired in satisfaction of debt)		0.000	0	0.000
6. Policy loans		0.000		0.000
7. Receivables for securities		0.000	0	0.000
8. Cash and short-term investments	2,052,566	27.371	2,052,566	27.371
9. Other invested assets		0.000		0.000
10. Total invested assets	7,499,083	100.000	7,499,083	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 [] No [X]
- 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 [] No [] NA [X]
- 1.3 State Regulating?
- 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.12/31/1997
- 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.12/31/1997
- 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).11/01/1998
- 3.4 By what department or departments?
- 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
.....
.....

- 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;
- 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 or 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?
 BWB, 100 East Fifth Street, PO Box 1324, Jamestown, New York 14702-1324.....
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?
 Demotech, Inc. 2941 Donnylane Blvd., Columbus, Ohio 432325-3228.....
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 [X] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] NA [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 likely to conflict with the official duties of such person? Yes [] No [X]

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 end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|---------------|
| | 14.21 To directors or other officers ... | \$.....84,457 |
| | 14.22 To stockholders not officers | \$..... |
| | 14.23 Trustees, supreme or grand (Fraternal only) | \$..... |
- 15.1 Were any of the assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this 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 Statements the nature of each of these obligations.
- 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?	
					Yes	No	Yes	No
Preferred					[]	[X]	[]	[X]
Common				XXX	XXX	XXX	XXX	XXX

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 [] No [X]

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

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 the 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 other securities restricted as to sale	\$
19.29	Other	\$

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

19.31	19.35
19.32	19.36
19.33	19.37
19.34	19.38
	19.39

For categories (19.21) and (19.23) above, and for any other 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 [] NA [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 [] No [X]

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

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 broker/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

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?..... \$.....55,801

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
AAIS.....	\$.....22,410
	\$.....
	\$.....

24.1 Amount of payments for legal expenses, if any?..... \$.....79,482

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
LOGEE, HOSTETLER, STUTZMAN, & LEHMAN.....	\$.....44,802
	\$.....
	\$.....

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments 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 departments 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 \$0
 - 1.62 Total incurred claims \$0
 - 1.63 Number of covered lives \$0
 - All years prior to most current three years:
 - 1.64 Total premium earned \$0
 - 1.65 Total incurred claims \$0
 - 1.66 Number of covered lives \$0
- 1.7 Group policies:
 - Most current three years:
 - 1.71 Total premium earned \$0
 - 1.72 Total incurred claims \$0
 - 1.73 Number of covered lives \$0
 - All years prior to most current three years:
 - 1.74 Total premium earned \$0
 - 1.75 Total incurred claims \$0
 - 1.76 Number of covered lives \$0
- 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 net premiums written on:
 - 2.21 Participating policies \$
 - 2.22 Non-participating policies \$
- 3. For Mutual Reporting Entities and Reciprocal Exchanges Only:
 - 3.1 Does the reporting entity issue assessable policies? Yes [] No [X]
 - 3.2 Does the reporting entity issue non-assessable policies? Yes [X] No []
 - 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 []
 - 4.2 If yes, is the commission paid:
 - 4.21 Out of Attorney's-in-fact compensation Yes [] No [] NA [X]
 - 4.22 As a direct expense of the Exchange Yes [] No [] NA [X]
- 4.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
.....
- 4.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []
- 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?
- 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.
- 5.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
- 5.4 Does the reporting entity carry catastrophe reinsurance protection, with provision 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 [X] No []
- 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 uninsured catastrophic loss.
.....
- 6.1 Has this 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 ratio cap, an aggregate limit or any similar provision)? Yes [X] No []
- 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 the 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 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 [] No [] NA [X]
- 9.1 Has this 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 assets 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 assets 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 [] NA [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 the 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 the 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): \$ 75,000
- 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 [X] No []
- 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 this amount.
- 13.1 Has this reporting entity guaranteed any financed 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 [] No [X]
- If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
15.11 Home	\$	\$	\$	\$	\$
15.12 Products	\$	\$	\$	\$	\$
15.13 Automobile	\$	\$	\$	\$	\$
15.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MENNONITE MUTUAL INSURANCE COMPANY

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)	1,668,728	1,158,231	1,203,616	1,627,621	1,693,509
2. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	1,251,606	1,030,625	1,158,893	1,696,893	1,698,802
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	6,100,854	5,131,701	4,746,782	4,601,632	4,363,664
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
5. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	0	0	0	0	0
6. Total (Line 34)	9,021,188	7,320,557	7,109,291	7,926,146	7,755,975
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)	1,125,782	864,718	587,631	964,672	1,070,695
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	933,668	769,916	1,085,621	1,626,546	1,433,088
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	4,434,127	3,741,538	2,616,225	3,343,726	1,961,291
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
11. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	0	0	0	0	0
12. Total (Line 34)	6,493,577	5,376,172	4,289,477	5,934,944	4,465,074
Statement of Income (Page 4)					
13. Net Underwriting Gain (Loss) (Line 8)	(206,061)	(454,660)	(467,632)	(465,974)	(326,655)
14. Net Investment Gain (Loss) (Line 11)	232,683	435,480	504,476	635,726	371,075
15. Total Other Income (Line 15)	11,238	28,433	17,601	5,975	14,456
16. Dividends to Policyholders (Line 17)	0	0	0	0	0
17. Federal and Foreign Income Taxes Incurred (Line 19)	31,360	2,594	(31,110)	65,000	0
18. Net Income (Line 20)	6,500	6,659	85,555	110,727	58,876
Balance Sheet Lines (Pages 2 and 3)					
19. Total Admitted Assets excluding Protected Cell (Page 2, Line 26, Col. 3)	10,527,606	8,980,184	8,788,009	9,710,056	9,172,406
20. Agents' Balances or Uncollected Premiums (Page 2, Col. 3)					
20.1 In Course of Collection (Line 10.1)	245,960	280,065	0	110,242	49,969
20.2 Deferred and not yet due (Line 10.2)	1,728,653	1,268,666	1,112,169	1,208,985	1,156,383
20.3 Accrued Retrospective Premiums (Line 10.3)	0	0	0	0	0
21. Total Liabilities excluding Protected Cell (Page 3, Line 24)	6,623,625	4,994,265	4,580,847	5,399,924	4,830,812
22. Losses (Page 3, Lines 1 and 2)	1,382,365	1,399,153	1,169,520	1,754,306	1,900,217
23. Loss Adjustment Expenses (Page 3, Line 3)	149,875	146,425	159,050	157,974	170,422
24. Unearned premiums (Page 3, Line 9)	3,569,370	2,884,701	2,698,089	2,919,429	2,267,193
25. Capital Paid Up (Page 3, Lines 28 & 29)	0	0	0	0	0
26. Surplus as Regards Policyholders (Page 3, Line 35)	3,903,981	3,985,919	4,207,162	4,310,132	4,341,594
Risk-Based Capital Analysis					
27. Total Adjusted Capital	3,903,981	3,985,919	4,207,162	4,310,132	4,341,594
28. Authorized Control Level Risk-Based Capital	614,757	574,967	531,037	563,553	484,846
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)	49.0	62.1	61.2	62.2	41.3
30. Stocks (Lines 2.1 & 2.2)	17.6	19.5	27.9	24.7	35.0
31. Mortgage Loans on Real Estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	1.2	1.5
32. Real Estate (Lines 4.1, 4.2 & 4.3)	6.0	7.1	6.8	6.4	7.2
33. Cash and Short-Term Investments (Line 5)	27.4	11.4	4.1	5.4	15.1
34. Other Invested Assets (Line 6)	0.0	0.0	0.0	0.0	0.0
35. Receivable for Securities (Line 7)	0.0	0.0	0.0	0.0	0.0
36. Aggregate Write-Ins for Invested Assets (Line 8)	0.0	0.0	0.0	0.0	0.0
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 (Schedule D, Summary, Line 25, Col. 1)	0	0	0	0	0
39. Affiliated Preferred Stocks (Schedule D, Summary, Line 39, Col. 1)	0	0	0	0	0
40. Affiliated Common Stocks (Schedule D, Summary, Line 53, Col. 2)	100	100	100	100	100
41. Affiliated Short-Term Investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)	0	0	0	0	0
42. Affiliated Mortgage Loans on Real Estate	0	0	0	0	0
43. All Other Affiliated	0	0	0	0	0
44. Total of above Lines 38 to 43	100	100	100	100	100
45. Percentage of Investments in Parent, Subsidiaries and Affiliates to Surplus as Regards Policyholders (Line 44 above divided by Page 3, Col. 1, Line 35 x 100.0)	0.0	0.0	0.0	0.0	0.0

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)	(223,884)	(284,363)	(241,994)	(165,368)	271,833
47. Dividends to Stockholders (Line 34)	0	0	0	0	0
48. Change in surplus as regards policyholders for the year (Line 37)	(81,938)	(221,243)	(102,970)	(31,462)	302,947
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)	704,408	495,399	891,432	1,124,734	1,721,911
50. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	337,765	522,118	856,335	829,741	728,516
51. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	4,113,655	4,192,740	3,130,681	2,956,974	3,123,302
52. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
53. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	0	0	0	0	0
54. Total (Line 34)	5,155,828	5,210,257	4,878,448	4,911,449	5,573,729
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)	380,809	275,788	630,867	807,458	712,441
56. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	320,680	353,506	760,544	814,361	704,414
57. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	2,480,131	2,399,631	1,981,354	1,645,595	1,257,061
58. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
59. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	0	0	0	0	0
60. Total (Line 34)	3,181,620	3,028,925	3,372,765	3,267,414	2,673,916
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)	54.5	62.8	61.8	59.1	58.2
63. Loss Expenses Incurred (Line 3)	8.6	7.0	8.9	8.5	11.7
64. Other Underwriting Expenses Incurred (Line 4)	40.4	39.0	39.7	41.2	37.6
65. Net Underwriting gain (loss) (Line 8)	(3.5)	(8.8)	(10.4)	(8.8)	(7.4)
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)	36.0	37.1	41.3	36.6	36.6
67. Losses and Loss Expenses Incurred to Premiums Earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	63.1	69.8	70.7	67.6	69.9
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)	166.3	134.9	102.0	137.7	102.8
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)	(201)	(119)	(228)	(212)	(210)
70. Percent of Development of Loss and Loss Expenses Incurred to Policyholders' Surplus of Previous Year End (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)	(5.0)	(2.8)	(5.3)	(4.9)	(5.2)
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)	(283)	(341)	(284)	(396)	7
72. Percent of Development of Loss and Loss Expenses Incurred to Reported Policyholders' Surplus of Second Previous Year End (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)	(6.7)	(7.9)	(6.5)	(9.8)	0.2

SCHEDULE D - SUMMARY BY COUNTRY

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

Description	1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (Including all obligations guaranteed by governments)	1. United States 1,103,179 2. Canada 0 3. Other Countries 0 4. Totals 1,103,179	1,146,364 0 0 1,146,364	1,104,225 0 0 1,104,225	1,100,000 0 0 1,100,000
States, Territories and Possessions (Direct and guaranteed)	5. United States 0 6. Canada 0 7. Other Countries 0 8. Totals 0	0 0 0 0	0 0 0 0	0 0 0 0
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States 0 10. Canada 0 11. Other Countries 0 12. Totals 0	0 0 0 0	0 0 0 0	0 0 0 0
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States 204,537 14. Canada 0 15. Other Countries 0 16. Totals 204,537	206,330 0 0 206,330	205,052 0 0 205,052	200,000 0 0 200,000
Public Utilities (unaffiliated)	17. United States 353,303 18. Canada 0 19. Other Countries 0 20. Totals 353,303	387,250 0 0 387,250	356,328 0 0 356,328	350,000 0 0 350,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States 2,014,132 22. Canada 0 23. Other Countries 0 24. Totals 2,014,132	2,108,052 0 0 2,108,052	2,129,772 0 0 2,129,772	2,130,000 0 0 2,130,000
Parent, Subsidiaries and Affiliates	25. Totals 0 26. Total Bonds 3,675,151	0 3,847,996	0 3,795,376	0 3,780,000
PREFERRED STOCKS				
Public Utilities (unaffiliated)	27. United States 52,110 28. Canada 0 29. Other Countries 0 30. Totals 52,110	52,110 0 0 52,110	52,652 0 0 52,652	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States 93,100 32. Canada 0 33. Other Countries 0 34. Totals 93,100	93,100 0 0 93,100	100,000 0 0 100,000	
Industrial and Miscellaneous (unaffiliated)	35. United States 99,760 36. Canada 0 37. Other Countries 0 38. Totals 99,760	99,760 0 0 99,760	100,000 0 0 100,000	
Parent, Subsidiaries and Affiliates	39. Totals 0 40. Total Preferred Stocks 244,970	0 244,970	0 252,652	
COMMON STOCKS				
Public Utilities (unaffiliated)	41. United States 19,540 42. Canada 0 43. Other Countries 0 44. Totals 19,540	19,540 0 0 19,540	47,060 0 0 47,060	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States 460,136 46. Canada 0 47. Other Countries 0 48. Totals 460,136	460,136 0 0 460,136	275,254 0 0 275,254	
Industrial and Miscellaneous (unaffiliated)	49. United States 596,204 50. Canada 0 51. Other Countries 0 52. Totals 596,204	596,204 0 0 596,204	751,785 0 0 751,785	
Parent, Subsidiaries and Affiliates	53. Totals 100 54. Total Common Stocks 1,075,980	100 1,075,980	2,921 1,077,020	
	55. Total Stocks 1,320,950	1,320,950	1,329,672	
	56. Total Bonds and Stocks 4,996,101	5,168,946	5,125,048	

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

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year 5,468,367	6. Foreign Exchange Adjustment:
2. Cost of bonds and stocks acquired, Column 6, Part 3 1,412,575	6.1 Column 17, Part 1 0
3. Increase (decrease) by adjustment:	6.2 Column 13, Part 2, Sec. 1 0
3.1 Column 16, Part 1 (66,187)	6.3 Column 11, Part 2, Sec. 2 0
3.2 Column 12, Part 2, Sec. 1 (991)	6.4 Column 11, Part 4 0
3.3 Column 10, Part 2, Sec. 2 (166,547)	
3.4 Column 10, Part 4 5,637	7. Book/adjusted carrying value at end of current period 4,996,102
4. Total gain (loss), Col. 14, Part 4 (10,079)	8. Total valuation allowance 0
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4 1,646,673	9. Subtotal (Lines 7 plus 8) 4,996,102
	10. Total nonadmitted amounts 0
	11. Statement value of bonds and stocks, current period 4,996,102

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	XXX	XXX	XXX	0	0	1	0	0	0	0	1	XXX
2. 1993	4,850	1,519	3,331	3,606	1,352	146	0	240	1	71	2,639	XXX
3. 1994	6,195	2,147	4,048	3,882	1,547	158	0	391	3	55	2,881	XXX
4. 1995	6,172	2,328	3,844	3,391	1,299	225	0	234	0	47	2,551	XXX
5. 1996	5,048	991	4,057	4,955	2,491	192	0	308	0	78	2,964	XXX
6. 1997	7,186	2,961	4,225	4,815	2,325	126	0	334	0	70	2,950	XXX
7. 1998	7,622	3,228	4,394	4,451	1,674	79	0	360	0	98	3,216	XXX
8. 1999	7,858	2,576	5,282	4,314	1,298	29	0	373	0	34	3,418	XXX
9. 2000	7,281	2,771	4,510	5,973	3,081	49	0	360	0	22	3,301	XXX
10. 2001	7,037	1,847	5,190	3,854	825	8	0	302	0	81	3,339	XXX
11. 2002	8,125	2,315	5,810	3,335	605	0	0	338	0	13	3,068	XXX
12. Totals	XXX	XXX	XXX	42,576	16,497	1,013	0	3,240	4	569	30,328	XXX

	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.	30	0	9	0	0	0	0	0	2	0	0	41	XXX
2.	5	0	1	0	0	0	0	0	0	0	0	6	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	14	0	4	0	0	0	0	0	1	0	0	19	XXX
5.	28	0	8	0	0	0	0	0	1	0	0	37	XXX
6.	30	0	9	0	0	0	0	0	2	0	0	41	XXX
7.	125	125	42	41	0	0	0	0	9	0	0	10	XXX
8.	152	22	17	0	0	0	0	0	12	0	0	159	XXX
9.	340	340	71	32	0	0	0	0	23	0	0	62	XXX
10.	394	135	83	0	0	0	0	0	20	0	0	362	XXX
11.	1,235	767	246	0	0	0	0	0	80	0	0	794	XXX
12. Totals	2,353	1,389	490	73	0	0	0	0	150	0	0	1,531	XXX

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	39	2
2.	3,998	1,353	2,645	82.4	89.1	79.4	0	0		6	0
3.	4,431	1,550	2,881	71.5	72.2	71.2	0	0		0	0
4.	3,869	1,299	2,570	62.7	55.8	66.9	0	0		18	1
5.	5,492	2,491	3,001	108.8	251.4	74.0	0	0		36	1
6.	5,316	2,325	2,991	74.0	78.5	70.8	0	0		39	2
7.	5,066	1,840	3,226	66.5	57.0	73.4	0	0		1	9
8.	4,897	1,320	3,577	62.3	51.2	67.7	0	0		147	12
9.	6,816	3,453	3,363	93.6	124.6	74.6	0	0		39	23
10.	4,661	960	3,701	66.2	52.0	71.3	0	0		342	20
11.	5,234	1,372	3,862	64.4	59.3	66.5	0	0		714	80
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,381	150

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.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MENNONITE MUTUAL INSURANCE COMPANY

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	55	155	143	80	74	69	34	65	67	68	1	3
2. 1993	2,599	2,415	2,437	2,399	2,399	2,394	2,398	2,399	2,400	2,406	6	7
3. 1994	XXX	2,742	2,554	2,497	2,529	2,521	2,525	2,490	2,493	2,493	0	3
4. 1995	XXX	XXX	2,379	2,361	2,437	2,459	2,373	2,334	2,335	2,335	0	1
5. 1996	XXX	XXX	XXX	2,882	2,855	2,783	2,753	2,764	2,692	2,692	0	(72)
6. 1997	XXX	XXX	XXX	XXX	2,950	2,808	2,765	2,666	2,641	2,655	14	(11)
7. 1998	XXX	XXX	XXX	XXX	XXX	2,874	2,848	2,906	2,875	2,857	(18)	(49)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,419	3,263	3,271	3,192	(79)	(71)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,074	3,068	2,980	(88)	(94)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,416	3,379	(37)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,444	XXX	XXX
12. Totals											(201)	(283)

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	(8)	2	20	27	29	27	26	28	29	XXX	XXX
2. 1993	1,596	2,178	2,366	2,390	2,392	2,394	2,398	2,399	2,400	2,400	XXX	XXX
3. 1994	XXX	1,827	2,216	2,347	2,437	2,441	2,445	2,490	2,493	2,493	XXX	XXX
4. 1995	XXX	XXX	1,378	1,882	2,100	2,243	2,299	2,316	2,317	2,317	XXX	XXX
5. 1996	XXX	XXX	XXX	1,822	2,357	2,555	2,582	2,632	2,655	2,656	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	1,913	2,412	2,509	2,547	2,603	2,616	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	1,933	2,685	2,847	2,833	2,856	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,416	2,866	3,012	3,045	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,669	3,047	2,941	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,470	3,037	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,730	XXX	XXX

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	14	39	33	14	11	9	2	9	9	9
2. 1993	275	76	21	2	2	0	0	0	0	1
3. 1994	XXX	282	122	41	18	12	12	0	0	0
4. 1995	XXX	XXX	380	106	61	45	12	4	4	4
5. 1996	XXX	XXX	XXX	324	150	130	78	69	8	8
6. 1997	XXX	XXX	XXX	XXX	329	126	75	28	9	9
7. 1998	XXX	XXX	XXX	XXX	XXX	369	161	124	60	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	315	191	66	17
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266	119	39
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	83
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	No	0	0	0	0	0	0	0
2. Alaska	AK	No	0	0	0	0	0	0	0
3. Arizona	AZ	No	0	0	0	0	0	0	0
4. Arkansas	AR	No	0	0	0	0	0	0	0
5. California	CA	No	0	0	0	0	0	0	0
6. Colorado	CO	No	0	0	0	0	0	0	0
7. Connecticut	CT	No	0	0	0	0	0	0	0
8. Delaware	DE	No	0	0	0	0	0	0	0
9. District of Columbia	DC	No	0	0	0	0	0	0	0
10. Florida	FL	No	0	0	0	0	0	0	0
11. Georgia	GA	No	0	0	0	0	0	0	0
12. Hawaii	HI	No	0	0	0	0	0	0	0
13. Idaho	ID	No	0	0	0	0	0	0	0
14. Illinois	IL	No	0	0	0	0	0	0	0
15. Indiana	IN	No	0	0	0	0	0	0	0
16. Iowa	IA	No	0	0	0	0	0	0	0
17. Kansas	KS	No	0	0	0	0	0	0	0
18. Kentucky	KY	No	0	0	0	0	0	0	0
19. Louisiana	LA	No	0	0	0	0	0	0	0
20. Maine	ME	No	0	0	0	0	0	0	0
21. Maryland	MD	No	0	0	0	0	0	0	0
22. Massachusetts	MA	No	0	0	0	0	0	0	0
23. Michigan	MI	No	0	0	0	0	0	0	0
24. Minnesota	MN	No	0	0	0	0	0	0	0
25. Mississippi	MS	No	0	0	0	0	0	0	0
26. Missouri	MO	No	0	0	0	0	0	0	0
27. Montana	MT	No	0	0	0	0	0	0	0
28. Nebraska	NE	No	0	0	0	0	0	0	0
29. Nevada	NV	No	0	0	0	0	0	0	0
30. New Hampshire	NH	No	0	0	0	0	0	0	0
31. New Jersey	NJ	No	0	0	0	0	0	0	0
32. New Mexico	NM	No	0	0	0	0	0	0	0
33. New York	NY	No	0	0	0	0	0	0	0
34. North Carolina	NC	No	0	0	0	0	0	0	0
35. North Dakota	ND	No	0	0	0	0	0	0	0
36. Ohio	OH	Yes	8,985,654	8,088,340	5,143,158	4,468,443	2,829,797	22,293	0
37. Oklahoma	OK	No	0	0	0	0	0	0	0
38. Oregon	OR	No	0	0	0	0	0	0	0
39. Pennsylvania	PA	No	0	0	0	0	0	0	0
40. Rhode Island	RI	No	0	0	0	0	0	0	0
41. South Carolina	SC	No	0	0	0	0	0	0	0
42. South Dakota	SD	No	0	0	0	0	0	0	0
43. Tennessee	TN	No	0	0	0	0	0	0	0
44. Texas	TX	No	0	0	0	0	0	0	0
45. Utah	UT	No	0	0	0	0	0	0	0
46. Vermont	VT	No	0	0	0	0	0	0	0
47. Virginia	VA	No	0	0	0	0	0	0	0
48. Washington	WA	No	0	0	0	0	0	0	0
49. West Virginia	WV	No	0	0	0	0	0	0	0
50. Wisconsin	WI	No	0	0	0	0	0	0	0
51. Wyoming	WY	No	0	0	0	0	0	0	0
52. American Samoa	AS	No	0	0	0	0	0	0	0
53. Guam	GU	No	0	0	0	0	0	0	0
54. Puerto Rico	PR	No	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	No	0	0	0	0	0	0	0
56. Canada	CN	No	0	0	0	0	0	0	0
57. Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0	0
58. Totals	(a) 1		8,985,654	8,088,340	5,143,158	4,468,443	2,829,797	22,293	0
DETAILS OF WRITE-INS									
5701.	XXX								
5702.	XXX								
5703.	XXX								
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX		0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)	XXX		0	0	0	0	0	0	0

(a) Insert the number of yes responses except for Canada and Other Alien.

Explanation of basis of allocation of premiums by states, etc.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART