



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

SUMMIT INSURANCE COMPANY

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 66846 Employer's ID Number 31-1358642
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Incorporated 08/17/1992 Commenced Business 12/01/1992
Statutory Home Office 550 SUMMIT AVENUE, SUITE 101, TROY, OH 45373-3068
Main Administrative Office 550 SUMMIT AVENUE, SUITE 101, TROY, OH 45373-3068
Mail Address 550 SUMMIT AVENUE, SUITE 101, TROY, OH 45373-3068
Primary Location of Books and Records 550 SUMMIT AVENUE, SUITE 101, TROY, OH 45373-3068
Internet Website Address HTTP://WWW.SUMMITINS.COM
Statement Contact GREGORY S JOHNSON, GJOHNSON@SUMMITINS.COM
Policyowner Relations Contact 550 SUMMIT AVENUE, SUITE 101, TROY, OH 45373-3068

OFFICERS

President RONALD MUSILLI Treasurer JOANN BOWERS MARTIN
Secretary JOANN BOWERS MARTIN Actuary NONE NONE

VICE PRESIDENTS

ROBERT ALLEN BLACK JO ANNE LARSON

DIRECTORS OR TRUSTEES

JAMES EDWARD ROEDIGER MIMI ANN CRAWFORD LARRY DOUGLAS EWALD
DAVID KEITH GALBREATH JR ROBB FITCH HOWELL WILLIAM HENRY EARHART

State of OHIO
County of MIAMI 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.

RONALD MUSILLI President JOANN BOWERS MARTIN Secretary JOANN BOWERS MARTIN Treasurer

Subscribed and sworn to before me this 14 day of FEBRUARY, 2003

KELLY JANE MOTTER (FKA MCMAKEN)
NOTARY PUBLIC
MAY 15, 2005

- 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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Group Code 0000

LIFE INSURANCE

NAIC Company Code 66846

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					0
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0		0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

NONE

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

NONE

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	47,876,346	47,613,873		40,105,577	39,716,516
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	27,187	27,440		14,346	16,407
25.6 Totals (Sum of Lines 25.1 to 25.5)	27,187	27,440	0	14,346	16,407
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	47,903,533	47,641,313	0	40,119,923	39,732,923



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Group Code 0000

LIFE INSURANCE

NAIC Company Code 66846

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	0	0	(a)	0	No. of Policies	0	0	0	0	0
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year	0	0	(a)	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	47,876,346	47,613,873	0	40,105,577	39,716,516
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	27,187	27,440	0	14,346	16,407
25.6 Totals (Sum of Lines 25.1 to 25.5)	27,187	27,440	0	14,346	16,407
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	47,903,533	47,641,313	0	40,119,923	39,732,923

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year	28,737
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$22,964 Transferred into the Reserve Net of Taxes of \$ 9,084	13,880
3. Adjustment for Current Year's Liability Gains/(Losses) Released From the reserve	0
4. Balance before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	42,617
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)	9,758
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	32,859

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1+2+3)
1. 2002	8,222	1,536	0	9,758
2. 2003	6,222	3,233	0	9,455
3. 2004	5,026	3,010	0	8,036
4. 2005	3,582	2,336	0	5,918
5. 2006	2,090	1,637	0	3,727
6. 2007	1,245	876	0	2,120
7. 2008	1,002	435	0	1,436
8. 2009	739	346	0	1,085
9. 2010	448	257	0	705
10. 2011	161	161	0	322
11. 2012	0	55	0	55
12. 2013	0	0	0	0
13. 2014	0	0	0	0
14. 2015	0	0	0	0
15. 2016	0	0	0	0
16. 2017	0	0	0	0
17. 2018	0	0	0	0
18. 2019	0	0	0	0
19. 2020	0	0	0	0
20. 2021	0	0	0	0
21. 2022	0	0	0	0
22. 2023	0	0	0	0
23. 2024	0	0	0	0
24. 2025	0	0	0	0
25. 2026	0	0	0	0
26. 2027	0	0	0	0
27. 2028	0	0	0	0
28. 2029	0	0	0	0
29. 2030	0	0	0	0
30. 2031	0	0	0	0
31. 2032 and Later	0	0	0	0
32. Total (Lines 1 to 31)	28,737	13,880	0	42,617

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3+6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1+2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4+5)	
1. Reserve as of December 31, Prior Year	23,078	0	23,078	0	0	0	23,078
2. Realized Capital Gains/(Losses) Net of Taxes - General Account			0			0	0
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts			0			0	0
4. Unrealized Capital Gains/(Losses) - General Account			0			0	0
5. Unrealized Capital Gains/(Losses) - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic Contribution	11,665	0	11,665	0	0	0	11,665
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7)	34,743	0	34,743	0	0	0	34,743
9. Maximum Reserve	53,849	0	53,849	0	0	0	53,849
10. Reserve Objective	31,651	0	31,651	0	0	0	31,651
11. 20% of (Line 10 - Line 8)	(618)	0	(618)	0	0	0	(618)
12. Balance Before Transfers (Lines 8 + 11)	34,124	0	34,124	0	0	0	34,124
13. Transfers			0			0	XXX
14. Voluntary Contribution			0			0	0
15. Adjustment down to Maximum/up to Zero			0			0	0
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	34,124	0	34,124	0	0	0	34,124

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

**ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4x5)	7 Factor	8 Amount (Cols. 4x7)	9 Factor	10 Amount (Cols. 4x9)
LONG - TERM BONDS												
1		Exempt Obligations	749,816	XXX	XXX	749,816	0.0000	0	0.0000	0	0.0000	0
2	1	Highest Quality	7,766,148	XXX	XXX	7,766,148	0.0005	3,883	0.0015	11,649	0.0030	23,298
3	2	High Quality	1,383,214	XXX	XXX	1,383,214	0.0020	2,766	0.0060	8,299	0.0100	13,832
4	3	Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
5	4	Low Quality	185,758	XXX	XXX	185,758	0.0270	5,015	0.0630	11,703	0.0900	16,718
6	5	Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
7	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
8		Total Unrated Multi-Class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	10,084,937	XXX	XXX	10,084,937	XXX	11,665	XXX	31,651	XXX	53,849
PREFERRED STOCK												
10	1	Highest Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High Quality		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
12	3	Medium Quality		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low Quality		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower Quality		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total Preferred Stocks (Sum of Lines 10 thru 16) (Page 2, Line 2.1, Net Admitted Asset)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT - TERM BONDS												
18		Exempt Obligations	981,734	XXX	XXX	981,734	0.0000	0	0.0000	0	0.0000	0
19	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low Quality		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total Short - Term Bonds (Sum of lines 18 thru 24)	981,734	XXX	XXX	981,734	XXX	0	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

ASSET VALUATION RESERVE (continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4x5)	7 Factor	8 Amount (Cols. 4x7)	9 Factor	10 Amount (Cols. 4x9)
DERIVATIVE INSTRUMENTS												
26		Exchange Traded		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low Quality		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Line 9 + 17 + 25 +33)	11,066,671	XXX	XXX	11,066,671	XXX	11,665	XXX	31,651	XXX	53,849
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
36		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial Mortgages - All Other			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
40		In Good Standing With Restructured Terms			XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (b)	0
Overdue, Not in Process:												
41		Farm Mortgages			XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0915	0	0.1500	0
In Process of Foreclosure:												
46		Farm Mortgages			XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B Mortgages (Sum of Lines 35 thru 50) (Page 2, Line 3, Net Admitted Asset)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Total Schedule DA Mortgages			XXX	0	(c)	0	(c)	0	(c)	0
53		Total Mortgage Loans on Real Estate (Line 51 + 52)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

(a) Times the Company's Experience Adjustment Factor (EAF).

(b) Column 9 is the greater of 7.5% without any EAF adjustments or a Company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

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AVR - Equity Component

NONE

Asset Valuation Reserve RSA

NONE

Schedule A - Verification

NONE

Schedule B - Verification

NONE

Schedule BA - Verification

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	981,734		749,816			1,731,551	15.6	1,909,374	18.0	1,731,551	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	981,734	0	749,816	0	0	1,731,551	15.6	1,909,374	18.0	1,731,551	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1						0	0.0	0	0.0		
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1						0	0.0	0	0.0		
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1						0	0.0	0	0.0		
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1		420,724				420,724	3.8	1,028,525	9.7	420,724	
6.2 Class 2		505,596				505,596	4.6	196,321	1.9	505,596	
6.3 Class 3 .....						.0	0.0	.0	0.0		
6.4 Class 4			185,758			185,758	1.7	.0	0.0	185,758	
6.5 Class 5 .....						.0	0.0	.0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	926,320	185,758	0	0	1,112,078	10.0	1,224,846	11.6	1,112,078	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	302,154	3,196,818	3,846,452			7,345,424	66.4	6,108,951	57.7	7,245,424	100,000
7.2 Class 2		770,940	106,678			877,618	7.9	1,197,702	11.3	877,618	
7.3 Class 3 .....						.0	0.0	150,226	1.4		
7.4 Class 4 .....						.0	0.0	.0	0.0		
7.5 Class 5 .....						.0	0.0	.0	0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	302,154	3,967,759	3,953,129	0	0	8,223,042	74.3	7,456,879	70.4	8,123,042	100,000
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1 .....						.0	0.0	.0	0.0		
8.2 Class 2 .....						.0	0.0	.0	0.0		
8.3 Class 3 .....						.0	0.0	.0	0.0		
8.4 Class 4 .....						.0	0.0	.0	0.0		
8.5 Class 5 .....						.0	0.0	.0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1 .....						.0	0.0	.0	0.0		
9.2 Class 2 .....						.0	0.0	.0	0.0		
9.3 Class 3 .....						.0	0.0	.0	0.0		
9.4 Class 4 .....						.0	0.0	.0	0.0		
9.5 Class 5 .....						.0	0.0	.0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	1,283,888	3,617,543	4,596,268	.0	.0	9,497,699	85.8	XXX	XXX	9,397,699	100,000
10.2 Class 2	.0	1,276,536	106,678	.0	.0	1,383,214	12.5	XXX	XXX	1,383,214	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	185,758	.0	.0	185,758	1.7	XXX	XXX	185,758	.0
10.5 Class 5	.0	.0	.0	.0	.0	(c) .0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	(c) .0	0.0	XXX	XXX	.0	.0
10.7 Totals	1,283,888	4,894,079	4,888,704	.0	.0	(b) 11,066,671	100.0	XXX	XXX	10,966,671	100,000
10.8 Line 10.7 as a % of Col. 6	11.6	44.2	44.2	0.0	0.0	100.0	XXX	XXX	XXX	99.1	0.9
11. Total Bonds Prior Year											
11.1 Class 1	2,274,534	2,932,558	3,839,759	.0	.0	XXX	XXX	9,046,850	85.4	8,746,850	300,000
11.2 Class 2	.0	1,083,074	310,949	.0	.0	XXX	XXX	1,394,023	13.2	1,394,023	.0
11.3 Class 3	150,226	.0	.0	.0	.0	XXX	XXX	150,226	1.4	150,226	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	(c) .0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	(c) .0	0.0	.0	.0
11.7 Totals	2,424,759	4,015,631	4,150,708	.0	.0	XXX	XXX	(b) 10,591,099	100.0	10,291,099	300,000
11.8 Line 11.7 as a % of Col. 8	22.9	37.9	39.2	0.0	0.0	XXX	XXX	100.0	XXX	97.2	2.8
12. Total Publicly Traded Bonds											
12.1 Class 1	1,183,888	3,617,543	4,596,268	.0	.0	9,397,699	84.9	8,746,850	82.6	9,397,699	XXX
12.2 Class 2	.0	1,276,536	106,678	.0	.0	1,383,214	12.5	1,394,023	13.2	1,383,214	XXX
12.3 Class 3	.0	.0	.0	.0	.0	.0	.0	150,226	1.4	.0	XXX
12.4 Class 4	.0	.0	185,758	.0	.0	185,758	1.7	.0	0.0	185,758	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	1,183,888	4,894,079	4,888,704	.0	.0	10,966,671	99.1	10,291,099	97.2	10,966,671	XXX
12.8 Line 12.7 as a % of Col. 6	10.8	44.6	44.6	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	10.7	44.2	44.2	0.0	0.0	99.1	XXX	XXX	XXX	99.1	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	100,000					100,000	0.9	300,000	2.8	XXX	100,000
13.2 Class 2						.0	0.0	.0	0.0	XXX	.0
13.3 Class 3						.0	0.0	.0	0.0	XXX	.0
13.4 Class 4						.0	0.0	.0	0.0	XXX	.0
13.5 Class 5						.0	0.0	.0	0.0	XXX	.0
13.6 Class 6						.0	0.0	.0	0.0	XXX	.0
13.7 Totals	100,000	.0	.0	.0	.0	100,000	0.9	300,000	2.8	XXX	100,000
13.8 Line 13.7 as a % of Col. 6	100.0	.0	.0	.0	.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.9	0.0	0.0	0.0	0.0	0.9	XXX	XXX	XXX	XXX	0.9

(a) Includes \$.0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$.0 current year, \$.0 prior year of bonds with Z designations and \$.0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
 (c) Includes \$.0 current year, \$.0 prior year of bonds with 5* designations and \$.0 current year, \$.0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	981,734		749,816			1,731,551	15.6	1,909,374	18.0	1,731,551	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	981,734	0	749,816	0	0	1,731,551	15.6	1,909,374	18.0	1,731,551	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations						0	0.0	0	0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations						0	0.0	0	0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations						0	0.0	0	0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined						0	0.0	0	0.0		
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		926,320	185,758			1,112,078	10.0	1,224,846	11.6	1,112,078	
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	926,320	185,758	0	0	1,112,078	10.0	1,224,846	11.6	1,112,078	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	302,154	3,967,759	3,953,129			8,223,042	74.3	7,456,879	70.4	8,123,042	100,000
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
7.5 Defined						0	0.0	0	0.0		
7.6 Other						0	0.0	0	0.0		
7.7 Totals	302,154	3,967,759	3,953,129	0	0	8,223,042	74.3	7,456,879	70.4	8,123,042	100,000
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,283,888	4,894,079	4,888,704	0	0	11,066,671	100.0	XXX	XXX	10,966,671	100,000
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	1,283,888	4,894,079	4,888,704	0	0	11,066,671	100.0	XXX	XXX	10,966,671	100,000
10.8 Line 10.7 as a % of Col. 6	11.6	44.2	44.2	0.0	0.0	100.0	XXX	XXX	XXX	99.1	0.9
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,424,759	4,015,631	4,150,708	0	0	XXX	XXX	10,591,099	100.0	10,291,099	300,000
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	2,424,759	4,015,631	4,150,708	0	0	XXX	XXX	10,591,099	100.0	10,291,099	300,000
11.8 Line 11.7 as a % of Col. 8	22.9	37.9	39.2	0.0	0.0	XXX	XXX	100.0	XXX	97.2	2.8
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,183,888	4,894,079	4,888,704			10,966,671	99.1	10,291,099	97.2	10,966,671	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0	0	XXX
12.3 Defined						0	0.0	0	0.0	0	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0	0	XXX
12.5 Defined						0	0.0	0	0.0	0	XXX
12.6 Other						0	0.0	0	0.0	0	XXX
12.7 Totals	1,183,888	4,894,079	4,888,704	0	0	10,966,671	99.1	10,291,099	97.2	10,966,671	XXX
12.8 Line 12.7 as a % of Col. 6	10.8	44.6	44.6	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	10.7	44.2	44.2	0.0	0.0	99.1	XXX	XXX	XXX	99.1	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	100,000					100,000	0.9	300,000	2.8	XXX	100,000
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0	XXX	0
13.3 Defined						0	0.0	0	0.0	XXX	0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0	XXX	0
13.5 Defined						0	0.0	0	0.0	XXX	0
13.6 Other						0	0.0	0	0.0	XXX	0
13.7 Totals	100,000	0	0	0	0	100,000	0.9	300,000	2.8	XXX	100,000
13.8 Line 13.7 as a % of Col. 6	100.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.9	0.0	0.0	0.0	0.0	0.9	XXX	XXX	XXX	XXX	0.9

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	1,909,374	1,909,374	0	0	0
2. Cost of short-term investments acquired	0	0			
3. Increase (decrease) by adjustment	0				
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	927,640	927,640			
7. Book/adjusted carrying value, current year	981,734	981,734	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	981,734	981,734	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	981,734	981,734	0	0	0
12. Income collected during year	41,523	41,523			
13. Income earned during year	39,732	39,732			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F - Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts										
	1	2	3	4	5	6	7	8	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1. Premiums written	47,288,387	XXX	47,261,683	XXX		XXX		XXX		XXX		XXX		XXX		XXX		26,704	XXX
2. Premiums earned	47,058,751	XXX	47,031,794	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	26,957	XXX
3. Incurred claims	39,468,757	83.9	39,452,350	83.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16,407	60.9
4. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0.0
5. Commissions (a)	1,617,075	3.4	1,617,075	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. General insurance expenses	3,867,328	8.2	3,866,148	8.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,180	4.4
7. Taxes, licenses and fees	539,776	1.1	539,611	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	165	0.6
8. Total expenses incurred	6,024,179	12.8	6,022,834	12.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	1,345	5.0
9. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0.0
10. Gain from underwriting before dividends or refunds	1,565,815	3.3	1,556,610	3.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	9,205	34.1
11. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0.0
12. Gain from underwriting after dividends or refunds	1,565,815	3.3	1,556,610	3.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	9,205	34.1
DETAILS OF WRITE-INS																			
0901.																			
0902.																			
0903.																			
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0.0

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	0								261
2. Advance premiums	722,998	722,737							
3. Reserve for rate credits	0								
4. Total premium reserves, current year	722,998	722,737	0	0	0	0	0	0	261
5. Total premium reserves, prior year	493,362	492,848	0	0	0	0	0	0	514
6. Increase in total premium reserves	229,636	229,889	0	0	0	0	0	0	(253)
B. Contract Reserves:									
1. Additional reserves	0								
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	4,763,000	4,760,540							2,460
2. Total prior year	5,150,000	5,149,601	0	0	0	0	0	0	399
3. Increase	(387,000)	(389,061)	0	0	0	0	0	0	2,061

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	4,175,880	4,175,877							3
1.2 On claims incurred during current year	35,679,877	35,665,534							14,343
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	0								
2.2 On claims incurred during current year	4,763,000	4,760,540							2,460
3. Test:									
3.1 Line 1.1 and 2.1	4,175,880	4,175,877	0	0	0	0	0	0	3
3.2 Claim reserves and liabilities, December 31, prior year	5,150,000	5,149,601	0	0	0	0	0	0	399
3.3 Line 3.1 minus Line 3.2	(974,120)	(973,724)	0	0	0	0	0	0	(396)

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0								
B. Reinsurance Ceded:									
1. Premiums written	808,917	808,434							483
2. Premiums earned	808,917	808,434							483
3. Incurred claims	264,166	264,166							
4. Commissions	0								

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SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	39,732,923			39,732,923
2. Beginning Claim Reserves and Liabilities	5,150,000	0	0	5,150,000
3. Ending Claim Reserves and Liabilities	4,763,000			4,763,000
4. Claims Paid	40,119,923	0	0	40,119,923
B. Assumed Reinsurance:				
5. Incurred Claims				0
6. Beginning Claim Reserves and Liabilities	0	0	0	0
7. Ending Claim Reserves and Liabilities				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims	264,166			264,166
10. Beginning Claim Reserves and Liabilities	349,899	0	0	349,899
11. Ending Claim Reserves and Liabilities	160,562			160,562
12. Claims Paid	453,503	0	0	453,503
D. Net:				
13. Incurred Claims.....	39,468,757	0	0	39,468,757
14. Beginning Claim Reserves and Liabilities	4,800,101	0	0	4,800,101
15. Ending Claim Reserves and Liabilities	4,602,438	0	0	4,602,438
16. Claims Paid	39,666,420	0	0	39,666,420

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE O - PART 1

**Development of Incurred Losses
Section A - Group Accident and Health**

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior	2,108,423	0	0	0	0
2. 1998	14,154,940	2,052,697	0	0	0
3. 1999 .....	.XXX	19,304,429	2,920,248	0	0
4. 2000 .....	.XXX	.XXX	21,675,717	3,709,725	(53,306)
5. 2001 .....	.XXX	.XXX	.XXX	29,435,136	4,229,183
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	35,665,534

Section B - Other Accident and Health

1. Prior	2,463	0	0	0	0
2. 1998	20,833	0	0	0	0
3. 1999 .....	.XXX	30,981	3,912	0	0
4. 2000 .....	.XXX	.XXX	7,936	2,920	0
5. 2001 .....	.XXX	.XXX	.XXX	7,450	3
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	14,343

Section C - Credit Accident and Health

1. Prior	0	0	0	0	0
2. 1998	0	0	0	0	0
3. 1999 .....	.XXX	0	0	0	0
4. 2000 .....	.XXX	.XXX	0	0	0
5. 2001 .....	.XXX	.XXX	.XXX	0	0
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	0

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O - PART 2

Development of Incurred Losses Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998	16,795,716	16,207,637	16,207,637	XXX	XXX
2. 1999	XXX	23,061,405	22,224,677	22,224,677	XXX
3. 2000	XXX	XXX	26,031,977	25,385,442	25,332,136
4. 2001	XXX	XXX	XXX	34,584,737	33,664,319
5. 2002	XXX	XXX	XXX	XXX	40,426,074

Section B - Other Accident and Health

1. 1998	25,802	20,833	20,833	XXX	XXX
2. 1999	XXX	36,937	34,893	34,893	XXX
3. 2000	XXX	XXX	10,176	10,856	10,856
4. 2001	XXX	XXX	XXX	7,849	7,453
5. 2002	XXX	XXX	XXX	XXX	16,803

Section C - Credit Accident and Health

1. 1998	0	0	0	XXX	XXX
2. 1999	XXX	0	0	0	XXX
3. 2000	XXX	XXX	0	0	0
4. 2001	XXX	XXX	XXX	0	0
5. 2002	XXX	XXX	XXX	XXX	0

SCHEDULE O - PART 3

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life		
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Accident and Health	DEVELOPMENT	4,760,540
8. Credit Accident and Health		
9. Other Accident and Health	DEVELOPMENT	2,460
10. Total		4,763,000

Schedule S - Part 1 - Section 1

NONE

Schedule S - Part 1 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Re- insurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Previous Year		11 Current Year	12 Prior Year		
NONE													
0799999 Totals													

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
60739	74-0484030	01/01/2001	AMERICAN NATIONAL INSURANCE COMPANY	GALVESTON, TX	YRT/G	640,433						
60739	74-0484030	01/01/2001	AMERICAN NATIONAL INSURANCE COMPANY	GALVESTON, TX	YRT/I	463						
67105	41-0451140	01/01/1996	RELIASTAR LIFE INSURANCE COMPANY	MINNEAPOLIS, MN	YRT/G	31,343						
67105	41-0451140	01/01/1996	RELIASTAR LIFE INSURANCE COMPANY	MINNEAPOLIS, MN	YRT/I	20						
00000	AA-9992058	05/01/1994	OHIO SMALL EMPLOYER HEALTH REINSURANCE PROGRAM	COLUMBUS, OH	YRT/G	136,658						
0299999 - Total - Non-Affiliates						808,917						
0399999 Totals						808,917						

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total Cols. (5+6+7)	9 Letters of Credit	10 Trust Agreements	11 Funds Deposited by and Withheld from Reinsurers	12 Other	13 Miscellaneous Balances (Credit)	14 Sum of Cols. 9+10+11+12+13 But Not in Excess of Col. 8
NONE													
1199999 Totals													

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SCHEDULE S - PART 5

Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	809	737	940	775	585
2. Commissions and reinsurance expense allowances	0	0	0	0	0
3. Contract claims	264	537	363	1,052	229
4. Surrender benefits and withdrawals for life contracts		0	0	0	0
5. Dividends to policyholders		0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts		0	0	0	0
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	62	58	81	74	60
9. Aggregate reserves for life and accident and health contracts	0	0	0	0	0
10. Liability for deposit-type contracts		0	0	0	0
11. Contract claims unpaid	0	0	0	0	0
12. Amounts recoverable on reinsurance	161	350	116	448	36
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10)		0	0	0	0
15. Commissions and reinsurance expense allowances unpaid	0	0	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)	0	0	0	0	0
18. Letters of credit (L)	0	0	0	0	0
19. Trust agreements (T)	0	0	0	0	0
20. Other (O)	0	0	0	0	0

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 11)	12,415,722		12,415,722
2. Reinsurance ceded (Line 12)	160,562	(160,562)	0
3. Life & annuity premiums deferred & uncollected (Line 16)	0	0	0
4. Accident and health premiums due and unpaid (Line 17)	(43,762)	61,760	17,998
5. Net credit for ceded reinsurance	XXX	98,802	98,802
6. All other admitted assets (balance)	593,138		593,138
7. Total assets excluding Separate Accounts (Line 25)	13,125,660	0	13,125,660
8. Separate Account assets (Line 26)	0		0
9. Total assets (Line 27)	13,125,660	0	13,125,660
LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)			
10. Contract reserves (Lines 1 and 2)	0	0	0
11. Liability for deposit-type contracts (Line 3)	0		0
12. Claim reserves (Line 4)	4,763,000	0	4,763,000
13. Policyholder dividends/reserves (Lines 5 through 7)	0		0
14. Premium & annuity considerations received in advance (Line 8)	722,998	0	722,998
15. Other contract liabilities (Line 9)	32,859		32,859
16. Reinsurance in unauthorized companies (Line 24.2)	0	0	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3)	0	XXX	0
18. All other liabilities (balance)	1,261,371		1,261,371
19. Total liabilities excluding Separate Accounts (Line 26)	6,780,227	0	6,780,227
20. Separate Account liabilities (Line 27)	0		0
21. Total liabilities (Line 28)	6,780,227	0	6,780,227
22. Capital & surplus (Line 38)	6,345,433	XXX	6,345,433
23. Total liabilities, capital & surplus (Line 39)	13,125,660	0	13,125,660
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves	0		
25. Claim reserves	0		
26. Policyholder dividends/reserves	0		
27. Premium and annuity considerations received in advance	0		
28. Liability for premium & other deposit funds	0		
29. Other contract liabilities	0		
30. Reinsurance ceded assets	160,562		
31. Other ceded reinsurance recoverables	0		
32. Total ceded reinsurance recoverables	160,562		
33. Life & annuity premiums deferred & uncollected	0		
34. Accident and health premiums due and unpaid	61,760		
35. Reinsurance in unauthorized companies	0		
36. Other ceded reinsurance payables/offsets	0		
37. Total ceded reinsurance payable/offsets	61,760		
38. Total net credit for ceded reinsurance	98,802		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SUMMIT INSURANCE COMPANY

SCHEDULE Y (continued)
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	31-0537095	UPPER VALLEY MEDICAL CENTER					17,167				17,167	
00000	31-1358112	SUMMIT ADMINISTRATIVE SERVICES, INC					16,500				16,500	
66846	31-1358642	SUMMIT INSURANCE COMPANY					(33,667)				(33,667)	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

- 1. Will Schedule SIS (Stockholders Information Supplement) be filed by March 1?No.....
- 2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?No.....
- 3. Will the SVO Compliance Certification be filed by March 1?Yes.....
- 4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?No.....
- 5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?Yes.....
- 6. Will the Risk-based Capital Report be filed with the NAIC by March 1?Yes.....
- 7. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?Yes.....
- 8. Will the statement on non-guaranteed elements as required by interrogatory #3 to Exhibit 5 be filed by March 1?No.....
- 9. Will an actuarial opinion be filed with this statement by March 1?Yes.....
- 10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?No.....
- 11. Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?No.....

APRIL FILING


- 12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?No.....
- 13. Will Management's Discussion and Analysis be filed by April 1?Yes.....
- 14. Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the state by April 1?No.....
- 15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?No.....
- 16. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?Yes.....
- 17. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?No.....
- 18. Will the Accident and Health Policy Experience Exhibit be filed by April 1?Yes.....
- 19. Will the Investment Risk Interrogatories be filed by April 1?Yes.....


JUNE FILING


- 20. Will an audited financial report be filed by June 1?Yes.....


EXPLANATIONS:


BAR CODE:

1.  6 6 8 4 6 2 0 0 2 4 2 0 0 0 0 0 0 0

2.  6 6 8 4 6 2 0 0 2 3 6 0 5 8 0 0 0 0

4.  6 6 8 4 6 2 0 0 2 4 9 0 0 0 0 0 0 0

8.  6 6 8 4 6 2 0 0 2 3 7 0 0 0 0 0 0 0

10.  6 6 8 4 6 2 0 0 2 4 9 5 0 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

11. 
6 6 8 4 6 2 0 0 2 3 4 0 0 0 0 0 0

12. 
6 6 8 4 6 2 0 0 2 3 3 0 5 8 0 0 0

14. 
6 6 8 4 6 2 0 0 2 2 8 0 0 0 0 0 0

15. 
6 6 8 4 6 2 0 0 2 2 3 0 5 8 0 0 0

17. 
6 6 8 4 6 2 0 0 2 3 0 0 5 8 0 0 0

OVERFLOW PAGE FOR WRITE-INS

L011 Additional Aggregate Lines for Page 11 Line 09.3.

*EXGENEXP

09.304. ACCREDITATION FEES.....		21,176			21,176
09.305. EDUCATION AND TRAINING.....		17,068			17,068
09.306. CHARITABLE CONTRIBUTIONS.....		9,335			9,335
09.307. WRITE DOWN OF FIXED ASSETS.....		6,055			6,055
09.308. ASSESSMENT FEES.....		4,000			4,000
09.309. MANAGED CARE ADVISORY COMMITTEES.....		3,720			3,720
09.310. PIQUA OH SCHOOL LEVY CAMPAIGN.....		1,395			1,395
09.311. RECRUITING & RELOCATION.....		488			488
09.312. CONSULTING FEES.....		279			279
09.397. Summary of remaining write-ins for Line 9.3 from page 11	0	63,516	0	0	63,516