



ANNUAL STATEMENT  
For the Year Ended December 31, 2003  
OF THE CONDITION AND AFFAIRS OF THE  
American Standard Insurance Company of Ohio

NAIC Group Code	0473 (Current Period)	0473 (Prior Period)	NAIC Company Code	10387	Employer's ID Number	39-1835305
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States of America					
Incorporated	11/21/1995		Commenced Business	01/01/1996		
Statutory Home Office	8415 Pulsar Place, Suite 400 (Street and Number)		Columbus, OH 43240 (City, or Town, State and Zip Code)			
Main Administrative Office	6000 American Parkway (Street and Number)					
	Madison, WI 53783-0001 (City or Town, State and Zip Code)		(608)249-2111 (Area Code) (Telephone Number)			
Mail Address	6000 American Parkway (Street and Number or P.O. Box)		Madison, WI 53783-0001 (City, or Town, State and Zip Code)			
Primary Location of Books and Records	6000 American Parkway (Street and Number)					
	Madison, WI 53783-0001 (City, or Town, State and Zip Code)		(608)249-2111 (Area Code) (Telephone Number)			
Internet Website Address	www.amfam.com					
Statutory Statement Contact	Ann M. Demerath (Name)		(608)249-2111-30665 (Area Code)(Telephone Number)(Extension)			
	ademerat@amfam.com (E-Mail Address)		(608)243-4920 (Fax Number)			
Policyowner Relations Contact	6000 American Parkway (Street and Number)					
	Madison, WI 53783-0001 (City, or Town, State and Zip Code)		(608)249-2111-30281 (Area Code) (Telephone Number)(Extension)			

OFFICERS

Chairman and C.E.O.	Harvey Randall Pierce
President and C.O.O.	David Ralph Anderson
Exec. V.P., Legal; Secretary	James Francis Eldridge
Exec. V.P., Finance; Treasurer	John Brent Johnson
Assistant Secretary	James Walter Behrens
Assistant Treasurer	William Joseph Smith

VICE PRESIDENTS

Michael Jeffrey Bosco	Thomas Syme King
Daniel Robert Schultz	

DIRECTORS OR TRUSTEES

David Ralph Anderson	Michael Jeffrey Bosco
James Francis Eldridge	John Brent Johnson
Harvey Randall Pierce	

State of Wisconsin  
County of Dane ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)	(Signature)	(Signature)
David R. Anderson	James F. Eldridge	J. Brent Johnson
(Printed Name)	(Printed Name)	(Printed Name)
President and C.O.O.	Executive V.P., Legal; Secretary	Executive V.P., Finance; Treasurer

Subscribed and sworn to before me this _____ day of _____, 2004	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	_____

\_\_\_\_\_  
(Notary Signature)

**SCHEDULE A - PART 1**

**Showing all Real Estate OWNED December 31 of Current Year**

1	Location		4	5	6	7	8	9	10	11	12	13	14	15
	2	3												
Description of Property	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amounts Received During Year	Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
					NONE									
9999999 Totals .....					.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

**SCHEDULE A - PART 2**  
**Showing all Real Estate ACQUIRED During the Year**

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements
<div>NONE</div>								
9999999 Totals .....					.....	.....	.....	.....

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Year, including Payments during the Final Year on "Sales under Contract"

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
	2	3				Increase (Decrease) by	Increase (Decrease) by Foreign Exchange Adjustment								
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost			Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
						N O N E									
9999999 Totals .....					.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
						NONE				
9999999 GRAND TOTAL .....										..... X X X .....

General Interrogatory:  
1. Mortgages in good standing \$..... unpaid taxes \$..... interest due and unpaid.  
2. Restructured mortgages \$..... unpaid taxes \$..... interest due and unpaid.  
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$..... unpaid taxes \$..... interest due and unpaid.  
4. Mortgages in process of foreclosure \$..... unpaid taxes \$..... interest due and unpaid.

**SCHEDULE B - PART 2**

**Showing all Mortgage Loans SOLD, transferred or paid in full during the Year**

1  Loan Number	Location		4  Loan Type	5  Date Acquired	6  Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	7  Increase (Decrease) by Adjustment	8  Increase (Decrease) by Foreign Exchange Adjustment	9  Book Value/ Recorded Investment Excluding Accrued Interest at Disposition	10  Consideration Received	11  Foreign Exchange Profit (Loss) on Sale	12  Realized Profit (Loss) on Sale	13  Total Profit (Loss) on Sale
	2  City	3  State			N O N E							
9999999 Totals .....					.....	.....	.....	.....	.....	.....	.....	.....

**SCHEDULE BA - PART 1**

**Showing Other Long-Term Invested Assets OWNED December 31, Current Year**

1  Number of Units and Description	Location		4  Name of Vendor	5  Date Acquired	6  Actual Cost	7  Amount of Encumbrances	8  Book/Adjusted Carrying Value Less Encumbrances	9  Increase (Decrease) by Adjustment	10  Increase (Decrease) by Foreign Exchange Adjustment
	2  City	3  State							
<div>NONE</div>									
9999999 Totals .....					.....	.....	.....	.....	.....

**SCHEDULE BA - PART 2**

**Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Year**

1  Number of Units and Description	Location		4  Name of Purchaser or Nature of Disposition	5  Date Acquired	6  Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7  Increase (Decrease) by Adjustment	8  Increase (Decrease) by Foreign Exchange Adjustment	9  Book/Adjusted Carrying Value Less Encumbrances at Disposition	10  Consideration Received	11  Foreign Exchange Profit (Loss) on Sale	12  Realized Profit (Loss) on Sale	13  Total Profit (Loss) on Sale
	2	3										
	City	State										
<div>NONE</div>												
9999999 Totals .....												



SCHEDULE D - PART 1

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

1  CUSIP Identification	2  Description	3  *	Interest		6  Maturity Date	7  Option Date	8  Option Call Price	9  Book/ Adjusted Carrying Value	10  Par Value	11  Rate Used to Obtain Fair Value	12  Fair Value	13  Actual Cost	Interest		16  Increase (Decrease) by Adjustment	17  Increase (Decrease) by Foreign Exchange Adjustment	18  Amount of Interest Due and Accrued Dec. 31 Current year, on Bonds in Default as to Principal or Interest	19  NAIC Desig- nation	20  Date Acquired	21  Effective Rate of Interest	
			4	5									14	15							
			Rate of	How Paid									Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year							
Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
*** Pennsylvania																					
717880S66 ...	PHILADELPHIA PA SCH DIST AMBAC ST AID WITHHOLDING	.....	5.250	AO	04/01/2014	.....	.....	4,995,155	5,000,000	... 106.8210	.... 5,341,050	.... 4,993,750	..... 65,625	..... 262,500	..... 349	.....	.....	1PE ...	11/28/2000	..... 5.260	
									4,995,155	5,000,000		5,341,050	4,993,750	65,625	262,500	349					
1899999 Subtotal - Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations									4,995,155	5,000,000	... X X X ...	.... 5,341,050	.... 4,993,750	..... 65,625	..... 262,500	..... 349	.....	.....	X X X	X X X ...	.... X X X ...
2499999 Subtotal - Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)									4,995,155	5,000,000	... X X X ...	.... 5,341,050	.... 4,993,750	..... 65,625	..... 262,500	..... 349	.....	.....	X X X	X X X ...	.... X X X ...
5499999 Subtotals - Issuer Obligations									4,995,155	5,000,000	... X X X ...	.... 5,341,050	.... 4,993,750	..... 65,625	..... 262,500	..... 349	.....	.....	X X X	X X X ...	.... X X X ...
6099999 Grand Total - Bonds									4,995,155	5,000,000	... X X X ...	.... 5,341,050	.... 4,993,750	..... 65,625	..... 262,500	..... 349	.....	.....	X X X	X X X ...	.... X X X ...

**SCHEDULE D - PART 2 - SECTION 1**  
**Showing all PREFERRED STOCKS Owned December 31, Current Year**

1  Cusip Identification	2  Description	3  Number of Shares	4  Par Value Per Share	5  Rate Per Share	6  Book/Adjusted Carrying Value	7  Rate Per Share Used to Obtain Fair Value	8  Fair Value	9  Actual Cost	Dividends		12  Increase (Decrease) by Adjustment	13  Increase (Decrease) by Foreign Exchange Adjustment	14  NAIC Designation	15  Date Acquired
									10  Declared but Unpaid	11  Amount Received During Year				
					N O N E									
6599999 Total Preferred Stocks .....					.....	.... X X X .....	.....	.....	.....	.....	.....	.....	.. X X X .	.. X X X ..

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1  CUSIP Identification	2  Description	3  Number of Shares	4  Book/Adjusted Carrying Value	5  Rate Per Share Used to Obtain Fair Value	6  Fair Value	7  Actual Cost	Dividends		10  Increase (Decrease) by Adjustment	11  Increase (Decrease) by Foreign Exchange Adjustment	12  NAIC Designation (a)	13  Date Acquired
							8  Declared But Unpaid	9  Amount Received During Year				
				NONE								
7199999 Total Preferred and Common Stocks .....					..... X X X .....						..... X X X .....	..... X X X .....

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
NONE							
7299999 Totals .....					.....	..... X X X .....	.....

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
					N O N E										
7299999 Totals .....					.....	... X X X ...	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identifi- cation	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consider- ation	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid For Accrued Interest and Dividends
NONE																
7299999 Totals .....							.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1  CUSIP Identification	2  Description  Name of Subsidiary, Controlled or Affiliated Company	3  NAIC Company Code or Alien Insurer Identification Number	4  NAIC Valuation Method (See SVO Purposes and Procedures manual)	5  Do Insurer's Admitted Assets Include Intan- gible Assets connected with Holding of Such Company's Stock?	6  Total Amount of Such Intangible Assets	7  Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
							8  Number of Shares	9  % of Outstanding
<div>NONE</div>								
1999999 Total - Preferred and Common Stocks .....					.....	.....	X X X .....	X X X .....

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$.....  
2. Total amount of intangible assets nonadmitted \$.....

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-tier Company Owned Indirectly by Insurer on Statement Date	
CUSIP Identification	Name of Lower-tier Company	Name of Company Listed in Section 1 Which Controls Lower-tier Company	Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5	6
				Number of Shares	% of Outstanding
<div>NONE</div>					
0399999 Total - Preferred and Common Stocks .....			.....	.... X X X .....	.... X X X .....

SCHEDULE DA - PART 1

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

1	2	3	4	Interest		7	8	9	10	11	12	Interest		15	16	17
				5	6							13	14			
CUSIP Identification	Description	Date Acquired	Name of Vendor	Rate Of	How Paid	Maturity Date	Book/Adjusted Carrying Value	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Par Value	Actual Cost	Amount Due and Accrued Dec. 31, of Current Year on Bond Not in Default	Gross Amount Received	Paid for Accrued Interest	NAIC Designation	Effective Rate of Interest
6099999 Subtotal - Bonds .....																
Class One Money Market Mutual Funds																
30250MMF9	FIDELITY PRIME MONEY MARKET MUTUAL FUND .....	12/31/2003	Direct Placement .....	0.950	Mtly ...	02/14/2004	4,290,000			4,290,000	4,290,000	112	12,240		1	0.934
7899999 Subtotal - Class One Money Market Mutual Funds .....							4,290,000			X X X	4,290,000	112	12,240		X X X	X X X
8099999 Total Short-term Investments .....							4,290,000			X X X	4,290,000	112	12,240		X X X	X X X

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



SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/ Option Premium	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
NONE													
9999999 Total .....								X X X					

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Acquired During Current Year

1	2	3	4	5	6	7
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium
NONE						
9999999 Total .....						

SCHEDULE DB - PART A - SECTION 3

Showing all Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1  Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received on Terminations	13 Increase/ (Decrease) by Adjustment	Gain/Loss on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
						N O N E										
9999999 Total .....							X X X .....	X X X .....		X X X						

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Cost/ Option Premium	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
<div>NONE</div>													
9999999 Total .....								X X X					

SCHEDULE DB - PART B - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Written During Current Year

1	2	3	4	5	6	7
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received
N O N E						
9999999 Grand Total .....						.....

SCHEDULE DB - PART B - SECTION 3

Showing all Written Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	Gain/Loss on Termination			17
													14	15	16	
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Indicate Exercise, Expiration, Maturity or Closing Purchase Transaction	Termination Date	Book Value	*	Consideration Received on Terminations	Increase/ (Decrease) by Adjustment	Recognized	Used to Adjust Basis	Deferred	Other Investment/ Miscellaneous Income
							N O N E									
9999999 Grand Total .....						.....	..... X X X .....	... X X X ...	.....	X X X	.....	.....	.....	.....	.....	.....

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
NONE														
9999999 Grand Total .....								X X X						

SCHEDULE DB - PART C - SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)
NONE						
9999999 Grand Total .....						

SCHEDULE DB - PART C - SECTION 3

Showing all Collar, Swap and Forwards Terminated During Current Year

1  Description	2  Notional Amount	3  Date of Maturity, Expiry, or Settlement	4  Strike Price, Rate or Index Rec (Pay)	5  Date of Opening Position or Agreement	6  Exchange or Counterparty	7  Cost or (Consideration Received)	8  Indicate Exercise, Expiration, Maturity or Sale	9  Termination Date	10  Book Value	11  *	12  Consideration Received or (Paid) on Terminations	13  Increase/ (Decrease) by Adjustment	Gain/Loss on Termination			17  Other Investment/ Miscellaneous Income
													14  Recognized	15  Used to Adjust Basis of Hedged Item	16  Deferred	
							NONE									
9999999 Grand Total .....							.....	... X X X ...	... X X X ...	.....	X X X	.....	.....	.....	.....	.....

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open December 31 of Current Year

1  Description	2  Number of Contracts	3  Maturity Date	4  Original Value	5  Current Value	6  Variation Margin	7  Date of Opening Position	8  Exchange of Counterparty	9  Cash Deposit	Variation Margin Information			13  Potential Exposure
									10  Recognize	11  Used to Adjust Basis of Hedged Item	12  Deferred	
					NONE							
9999999 Grand Total .....			.....	.....	.....	X X X .....	X X X .....	.....	.....	.....	.....	.....

SCHEDULE DB - PART D - SECTION 2

Showing all Futures Contracts and Insurance Futures Contracts Opened During Current Year

1	2	3	4	5	6	7
Description	Number of Contracts	Maturity Date	Original Value	Date of Opening Position	Exchange or Counterparty	Net Additions to Cash Deposits
			N O N E			
9999999 Grand Total .....			.....	..... X X X .....	..... X X X .....	.....

SCHEDULE DB - PART D - SECTION 3

Showing all Futures Contracts and Insurance Futures Contracts Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	Variation Margin Information		
										11	12	13
Description	Number of Contracts	Maturity Date	Original Value	Termination Value	Variation Value	Date of Opening Position	Exchange of Counterparty	Net Reduction to cash Deposits	Termination Date	Gain/(Loss) Recognized	Gain/(Loss) Used to Adjust Basis of Hedged Item	Gain/(Loss) Deferred
			N O N E									
9999999 Grand Total .....			.....	.....	.....	... X X X ...	..... X X X .....	.....	... X X X ...	.....	.....	.....

**SCHEDULE DB - PART E - SECTION 1**

**Showing Counterparty Exposure for Derivative Instruments Open December 31 of Current Year**

1  Description Counterparty or Exchange Traded	2  Master Agreement (Y or N)	3  Fair Value of Acceptable Collateral	Statement Value			Fair Value			10  Potential Exposure	11  Off-Balance Sheet Exposure
			4  Contracts Statement Value > 0	5  Contracts Statement Value < 0	6  Exposure Net of Collateral	7  Contracts Fair Value > 0	8  Contracts Fair Value < 0	9  Exposure Net of Collateral		
			N O N E							
9999999 Totals .....										

SCHEDULE DM

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

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds .....	9,285,155	9,631,050	345,895
2. Preferred Stocks .....			
3. TOTALS .....	9,285,155	9,631,050	345,895

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.: Fair market value for bonds are obtained from an independent source; HUB pricing service.



SCHEDULE E - PART 1 - CASH

1			2	3	4	5	6
Depository			Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
open depositories							
US Bank .....	Madison, Wisconsin .....	.....	.....	.....	.....	(48,627)	X X X
0199998 Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories .....			... X X X ..	.....	.....	.....	X X X
0199999 Totals - Open Depositories .....			... X X X ..	.....	.....	(48,627)	X X X
0299998 Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories .....			... X X X ..	.....	.....	.....	X X X
0299999 Totals - Suspended Depositories .....			... X X X ..	.....	.....	.....	X X X
0399999 Total Cash On Deposit .....			... X X X ..	.....	.....	(48,627)	X X X
0499999 Cash in Company's Office .....			... X X X ..	... X X X ....	... X X X ....	.....	X X X
0599999 Total Cash .....			... X X X ..	.....	.....	(48,627)	X X X

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

1. January .....	(54,147)	4. April .....	(37,747)	7. July .....	(71,313)	10. October .....	(37,877)
2. February .....	(50,886)	5. May .....	109,256	8. August .....	(22,883)	11. November .....	(176,498)
3. March .....	252,649	6. June .....	150,516	9. September .....	113,928	12. December .....	(48,627)

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments owned December 31 of current year

1	2	3	4	5	6	7	8
CUSIP Identification	Description	Date Acquired	Rate of Interest	Maturity	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Gross Investment Income
<div>NONE</div>							
0199999 Total Cash Equivalents .....					.....	.....	.....

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
		<div>NONE</div>				
9999999	Totals .....			.....	.....	.....

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