



IMAGING COVER SHEET

NAIC #: 50164

NAIC Group Code: 000

Company Name: BANKERS GUARANTEE TITLE & TRUST COMPANY

Company Type: P&C Life HIC Frat Title MEWA HW MPA
 DOMESTIC FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): _____

Effective Date: _____

Additional Info: SECOND QUARTER, PERIOD ENDING JUNE 30, 2002

Date Scanned: _____

Scanned By (initials): _____

Affix Bar Code Above

QUARTERLY STATEMENT

AS OF JUNE 30, 2002

OF THE CONDITION AND AFFAIRS OF THE
THE BANKERS GUARANTEE TITLE & TRUST COMPANY



NAIC Group Code _____ NAIC Company Code _____ Employer's ID Number 34-0083590
(Current Period) (Prior Period)

Organized under the Laws of OHIO, State of Domicile or Port of Entry _____

Country of Domicile THE UNITED STATES

Incorporated August 11, 1911 Commenced Business August 11, 1911

Statutory Home Office 2872 West Market Street, Fairlawn, Ohio 44333
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 2872 West Market Street
(Street and Number)
Fairlawn, Ohio 44333 330-867-1600
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 2872 West Market Street, Fairlawn, Ohio 44333
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 2872 West Market Street
(Street and Number)
Fairlawn, Ohio 44333 330-867-1600
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.bankersguarantee.com

Statement Contact RICHARD L. PACE 330-867-1600 24
(Name) (Area Code) (Telephone Number) (Extension)
Bankers@ohioplace.com 330-867-1935
(E-Mail Address) (FAX Number)

OFFICERS

President Richard L. Pace
 Secretary Patricia K. Smith
 Treasurer Patricia K. Smith

Vice-Presidents Patricia K. Smith
Richard M. Herberich

DIRECTORS OR TRUSTEES

J. D. Crawfis, III
Richard L. Pace
Richard M. Herberich
Patricia K. Smith
John Davis

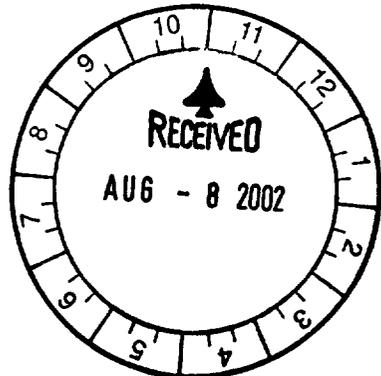
State of Ohio
 County of Summit ss

The officers of this reporting entity being duly sworn, each deposes and says 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 manuals, according to the best of their information, knowledge and belief, respectively.

Richard L. Pace (Signature) Patricia K. Smith (Signature) Patricia K. Smith (Signature)
(Printed Name) President (Printed Name) Secretary (Printed Name) Treasurer

Subscribed and sworn to before me this 6th day of AUGUST, 2002

Kathleen Casey, Notary Public
 Residence - Summit County
 Statewide Jurisdiction, Ohio
 My Commission Expires Nov. 12, 2006



ASSETS

	Current Statement Date			December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....				
2. Stocks:				
2.1 Preferred stocks.....				
2.2 Common stocks.....	133,063	133,000	63	63
3. Mortgage loans on real estate: (Schedule B)				
3.1 First liens.....	10,783,451		10,783,451	21,858,011
3.2 Other than first liens.....				
4. Real estate: (Schedule A)				
4.1 Properties occupied by the company (less \$..... encumbrances).....				
4.2 Properties held for the production of income (less \$..... encumbrances).....				
4.3 Properties held for sale (less \$..... encumbrances).....	55,299		55,299	55,299
5. Cash (\$500. and short-term investments \$.....).....	7,890,724		7,890,724	581,428
6. Other invested assets.....				
7. Receivable for securities.....				
8. Subtotals, cash and invested assets (Lines 1 to 7).....	15,784,305			
9. Title plant, less \$..... charge off.....				
10. Title insurance premiums and fees receivable.....				
11. Funds held by or deposited with reinsured companies.....				
12. Reinsurance recoverables on loss and loss adjustment expense payments.....				
13. Federal and foreign income tax recoverable and interest thereon (including \$..... net deferred tax asset).....				
14. Guaranty Funds receivable or on deposit.....				
15. Electronic data processing equipment and software.....				
16. Interest, dividends and real estate income due and accrued.....				41,571
17. Net adjustment in assets and liabilities due to foreign exchange rates.....				
18. Receivable from parent, subsidiaries and affiliates.....				
19. Other assets: nonadmitted.....	2,405,737	2,405,737		
20. Aggregate write-ins for other than invested assets.....	6,387,215		6,387,215	13,544,808
21. Totals (Lines 8 through 20).....	27,655,489	2,538,737	25,116,752	36,078,180
DETAILS OF WRITE-INS				
2001. SEGREGATED FUNDS	1,387,215		1,387,215	13,544,808
2002.....				
2003.....				
2098. Summary of remaining write-ins from overflow page.....				
2099. Totals (Lines 2001 thru 2003 plus 2098) (Line 20 above).....	6,387,215		6,387,215	13,544,808

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve.
 Bonds \$....., Short-term Investments \$.....
 Mortgages \$..... Cash \$..... Total \$.....

SEGREGATED FUNDS HELD FOR OTHERS BY THE COMPANY
 (Set apart in special accounts and excluded from company assets and liabilities)

B. Custodial funds in the amount of \$..... not included in the foregoing statement were held pursuant to the governing agreements of custody.
 These funds consist of \$..... in cash on deposit and \$..... in other forms of security.

6-30-02

LIABILITIES, SURPLUS AND OTHER FUNDS	1	2
	Current Statement Date	December 31 Prior Year
1. Known claims reserve		
2. Statutory premium reserve	< 2,645 >	< 2,644 >
3. Aggregate of other reserves required by law	59,397	63,094
4. Supplemental reserve		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees) <i>A/Payables</i>	298,960	316,491
7. Taxes, licenses and fees (excluding federal and foreign income taxes)		
8. Federal and foreign income taxes (including \$ net deferred tax liability) on realized capital gains (losses)	12,284	< 15,972 >
9. Borrowed money \$ and interest thereon \$	3,208,463	6,435,678
10. Dividends declared and unpaid <i>ACCRUED INTEREST</i>		22,851
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates		
19. Payable for securities		
20. Aggregate write-ins for other liabilities	6,362,261	13,542,598
21. Total liabilities (Lines 1 through 20)	9,938,720	20,362,096
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	631,250	631,250
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds <i>ROUNDING</i>	< 1 >	< 5 >
26. Surplus notes		
27. Gross paid in and contributed surplus	5,456,495	5,456,495
28. Unassigned funds (surplus)	9,090,288	9,628,344
29. Less treasury stock, at cost:		
29.1 shares common (value included in Line 23 \$)		
29.2 shares preferred (value included in Line 24 \$)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)	15,178,032	15,716,084
31. Totals	25,116,752	36,078,180
DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 thru 0303 plus 0398) (Line 3 above)		
2001. <i>LOAN ESCROW</i>	< 25,616.7 >	790
2002. <i>SEGREGATED FUNDS HELD FOR OTHERS</i>	6,387,214	13,541,808
2003. <i>BROKERED LOAN ESC</i>	663	
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 thru 2003 plus 2098) (Line 20 above)	6,362,261	13,542,598
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT
STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
OPERATING INCOME			
1. Title insurance and related income			
1.1 Title insurance premiums earned	8,668	6,844	38,396
1.2 Escrow and settlement services			
1.3 Other title fees and service charges			
2. Aggregate write-ins for other operating income	1,318,634	655,298	3,269,830
3. Total Operating Income (Lines 1 thru 2)	1,327,302	662,142	3,308,226
DEDUCT:			
4. Losses and loss adjustment expenses incurred			
5. Operating expenses incurred	7,224	5,703	27,690
6. Aggregate write-ins for other operating deductions	1,116,845	589,560	2,928,430
7. Total Operating Deductions	1,124,069	545,263	2,986,120
8. Net operating gain or (loss) (Line 3 minus Line 7)	203,233	66,879	322,106
INVESTMENT INCOME			
9. Net investment income earned			19,000
10. Net realized capital gains and (losses)			—
11. Net investment gain or (loss) (Lines 9 + 10)	—	—	19,000
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8+11+12)	203,233	66,879	341,106
14. Federal and foreign income taxes incurred	69,099	26,172	198,227
15. Net income (Lines 13 minus 14)	134,134	40,707	142,879
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31, prior year	15,716,084	15,216,084	16,290,808
GAIN AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	134,134	40,707	142,879
18. Net unrealized capital gains or (losses)			
19. Change in net unrealized foreign exchange adjustment			
20. Change in net deferred tax	2001	6/2002	
21. Change in nonadmitted assets (2,649,678 - 2,538,737)	110,941	< 51,143 >	< 288,426 >
22. Change in provision for unauthorized reinsurance			
23. Change in supplemental reserves			
24. Change in surplus notes			
25. Cumulative effect of change in accounting principles			
Capital changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders	< 903,318 >	< 791,588 >	< 438,088 >
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus	120,191	120,191	8,911
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	< 538,052 >	< 681,833 >	< 574,724 >
32. Surplus as regards policyholders, as of statement date (Lines 16 plus 31)	15,178,032	15,034,251	15,716,084
DETAILS OF WRITE-INS			
0201. MORTGAGE OPERATIONS	1,318,634	655,298	3,269,830
0202.			
0203.			
0298. Summary of remaining write-ins from overflow page			
0299. Totals (Lines 0201 thru 0203 plus 0298) (Line 2 above)	1,318,634	655,298	3,269,830
0601. MORTGAGE OPERATIONS	1,116,845	589,560	2,958,430
0602.			
0603.			
0698. Summary of remaining write-ins from overflow page			
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	1,116,845	589,560	2,958,430
1201. AUDIT ADJ. AFTER INS. REPORT	164,522	164,522	75,183
1202. CHANGE IN DEFERRED F.I.T.	< 44,335 >	< 44,335 >	< 66,267 >
1203. ROUNDING	4	4	< 5 >
1298. Summary of remaining write-ins from overflow page			
1299. Totals (Lines 1201 thru 1203 plus 1298) (Line 12 above)	120,191	120,191	8,911
3001.			
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)			

STATEMENT AS OF 6-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

CASH FLOW	1	2
	Current Year to Date	Prior Year Ended December 31
1. Premiums and other charges collected	8,668	38,396
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)		
3. Total operating expenses paid	7,224	27,690
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	1,444	10,706
5. Investment income (net of investment expense)		19,000
6. Other income received (expense paid)	201,789	311,400
7. Federal and foreign income taxes (paid) recovered	< 69,099 >	< 198,227 >
8. Net cash from operations (Lines 4 thru 7)	134,134	142,879
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds		
9.2 Stocks CHANGES MADE AFTER INSURANCE REPORT	164,522	
9.3 Mortgage Loans	11,074,560	
9.4 Real estate		
9.5 Other invested assets DECREASE IN INTEREST REC	41,571	23,544
9.6 Net gains or (losses) on cash and short-term investments		8,911
9.7 Miscellaneous proceeds		32,455
9.8 Total investment proceeds (Lines 9.1 through 9.7)	11,280,653	32,455
10. Other cash provided:		
10.1 Net transfers from affiliates		
10.2 Borrowed funds received		6,228,578
10.3 Capital paid in		
10.4 Surplus paid in DECREASE IN NON-ADMITTED ASSETS	110,941	
10.5 Other sources ACCRUED FIT	28,256	
10.6 Total other cash provided (Lines 10.1 thru 10.5)	139,197	6,228,578
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	11,553,984	6,403,912
12. Cost of investments acquired (long-term only):		
12.1 Bonds		
12.2 Stocks		
12.3 Mortgage Loans		5,040,579
12.4 Real estate CHANGE IN DEFERRED FIT	44,335	103,226
12.5 Other invested assets DECREASE IN RESERVE 3,697, A/P 17,531, 22,851	44,079	
12.6 Miscellaneous applications DECREASE IN LOAN ESC.	25,743	
12.7 Total investments acquired (Lines 12.1 thru 12.6)	114,157	5,143,805
13. Other cash applied:		
13.1 Dividends to stockholders paid	903,318	438,088
13.2 Net transfers to affiliates ROUNDING	2	
13.3 Borrowed funds repaid	3,227,215	14,388
13.4 Other applications		288,426
13.5 Total other cash applied (Lines 13.1 thru 13.4)	4,130,535	741,352
14. Total (Line 12.7 plus Line 13.5)	4,244,692	5,885,157
15. Net change in cash and short-term investments (Line 11 minus Line 14)	7,309,296	518,755
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	581,428	62,673
16.2 End of period (Line 15 plus Line 16.1)	7,890,724	581,428

STATEMENT AS OF 6-30-02

OF THE

THE BANKERS GUARANTEE TITLE & TRUST CO.

NOTES TO FINANCIAL STATEMENTS

GENERAL INTERROGATORIES

(The responses to these interrogatories should be based on changes that have occurred since the prior year end.)

- 1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No
- 1.2 If "yes," explain: Yes [] No
- 2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No
- 2.2 If "yes," explain: Yes [] No
- 3.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No
- 3.2 If "yes," give full and complete information relating thereto: Yes [] No
- 4.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No
- 4.2 If "yes," explain: Yes [] No
- 5.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12-31-97
- 5.2 State the as of date of 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. 12-31-97
- 5.3 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). 12-31-97
- 5.4 By what department or departments? OHIO
- 6.1 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
- 6.2 If "yes," date of change: Yes [] No
If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 7. Have there been any substantial changes in the organizational chart since year end? Yes [] No N/A
If "yes," attach an organization chart.
- 8. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] N/A
If "yes," attach an explanation.
- 9. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ NONE
- 10. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] N/A
If "yes," attach an explanation.
- 11. Has the 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 N/A []
If "yes," attach an explanation.
- 12.1 Have any of the reporting entity's primary reinsurance contracts been cancelled? Yes [] No
- 12.2 If "yes," give full and complete information thereto.

GENERAL INTERROGATORIES (Continued)

(The responses to these interrogatories should be based on changes that have occurred since the prior year end.)

13.1 Are any of the liabilities for unpaid losses and loss adjustment expenses discounted to present value at a rate of interest greater than zero? Yes [] No

13.2 If "yes," complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Disc. Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD				
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL	
		TOTAL									

14.1 Has the reporting entity been a party to a merger during the period covered by this statement? Yes [] No

14.2 If "yes," provide name of company, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any company that has ceased to exist as a result of the merger or consolidation.

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

15.1 Has this 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

15.2 If "yes," give full information

16.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes No []

16.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
16.21. Bonds	\$ _____	\$ _____
16.22. Preferred Stock	\$ _____	\$ _____
16.23. Common Stock	\$ <u>60,000</u>	\$ <u>60,000</u>
16.24. Short-Term Investments	\$ _____	\$ _____
16.25. Mortgages, Loans or Real Estate	\$ _____	\$ _____
16.26. All Other	\$ _____	\$ _____
16.27. Total Investment in Parent, Subsidiaries and Affiliates (Subtotals Lines 16.21 to 16.26 above) .	\$ _____	\$ _____
16.28. Total Investment in Parent included in lines 16.21 to 16.26 above	\$ _____	\$ _____
16.29. Receivable from Parent not included in Lines 16.21 to 16.26 above	\$ _____	\$ _____

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

17.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state Yes [] No [] NA
If no, attach a description with this statement

SCHEDULE A — VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	N/A			
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

SCHEDULE B — VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest of mortgages owned, beginning of period				
2. Amount loaned during period:				
2.1 Actual cost at time of acquisition				
2.2 Additional investment made after acquisition				
3. Accrual of discount and mortgage interest points and commitment fees	N/A			
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA — VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period				
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisition				
2.2 Additional investment made after acquisition				
3. Accrual of discount				
4. Increase (decrease) by adjustment	N/A			
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

SCHEDULE D — PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
BONDS								
1. Class 1.....								
2. Class 2.....								
3. Class 3.....		<i>N/A</i>						
4. Class 4.....								
5. Class 5.....								
6. Class 6.....								
7. Total Bonds								
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....								
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock								

SCHEDULE DA — PART 1
Short-Term Investments Owned End of Current Quarter

	1 Book/ Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals		XXX	0		

SCHEDULE DA — PART 2 — Verification
Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value beginning of period	0			3,426
2. Cost of short-term investments acquired				
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments				
7. Book/adjusted carrying value, current period				
8. Total valuation allowance				
9. Subtotals (Sum of Lines 7 plus 8)				3,426
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	0			3,426
12. Income collected during period				
13. Income earned during period				

SCHEDULE DB — PART F — SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases In Replicated Asset Statement Value	XXX		XXX	NONE	XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Falling Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX									
7. Ending Inventory										

SCHEDULE F — CEDED REINSURANCE

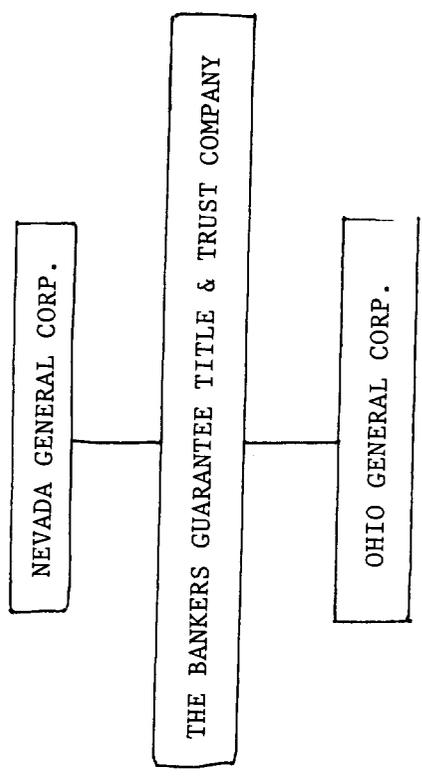
Showing all new reinsurers — Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
		<i>NONE</i>		

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

All insurer members of a Holding Company Group that has acquired and/or disposed of any domestic insurer(s) since filing the last annual or quarterly statement shall prepare a common schedule for inclusion in each of the individual quarterly statements

PART 1—ORGANIZATIONAL CHART



SCHEDULE T — EXHIBIT OF PREMIUMS WRITTEN
Current Year to Date Allocated by States and Territories

1 States, etc.	1a Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH	YES	8,668				
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Canada	CN						
57. Aggregate Other Alien	OT	XXX					
58. Totals	(a) 1	8,668					
DETAILS OF WRITE-INS							
5701.	XXX						
5702.	XXX						
5703.	XXX						
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX						
5799. TOTALS (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX						

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

PART 1 — LOSS EXPERIENCE

	Current Year to Date				5 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Written	2 Other Income (Page 4, Lines 1.2+1.3+2)	3 Direct Losses Incurred	4 Direct Loss Percentage (Cols. 3/(1+2))	
1. Direct operations					
2. Agency operations:					
2.1 Non-affiliated agency operations	8,668		0	0	0
2.2 Affiliated agency operations					
3. Totals	8,668				

PART 2 — DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year to Date
1. Direct operations			
2. Agency operations:			
2.1 Non-affiliated agency operations	6,053	8,668	10,542
2.2 Affiliated agency operations			
3. Totals	6,053	8,668	10,542

STATEMENT AS OF 6-30-02

OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

**SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES**

1.1 The SVO Compliance Certification is a required filing for all companies. Will the SVO Compliance Certification be filed with this Department with this statement?

Yes No

1.2 If no, please explain:

If response is no and the form is none, affix bar code (Document identifier 470) here:

less than 50 stockholders.

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A — PART 2
Showing all Real Estate ACQUIRED During the Current Quarter

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

SCHEDULE A — PART 3
Showing all Real Estate SOLD during the Quarter, including Payments during the Final Year on Sales under Contract

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	2 City	3 State													
							NONE								
Totals															
9999999															

SCHEDULE B — PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation	
	2 City	3 State									
VARIOUS		OH	FIRST MTG	VARIOUS	VARIOUS	12,557,301					
999999 Totals											
							12,557,301				XXX

SCHEDULE B — PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter

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										
VARIOUS		OH	FIRST MTG	VARIOUS	14,371,864			14,371,864				
999999 Totals												

SCHEDULE BA — PART 1

Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter

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							
					NONE				
999999 Totals									

SCHEDULE BA — PART 2

Showing Other Long-Term Assets SOLD, transferred or paid in full during the Current Quarter

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 End	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 City	3 State										
							NONE					
999999 Totals												

SCHEDULE D — PART 3

Show All Long Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
			<i>N/A</i>					
Totals								XXX

(a) For all common stock bearing the NAIC designation "U" provide the number of such issues _____

STATEMENT AS OF **6-30-02** OF THE **THE BANKERS GUARANTEE TITLE & TRUST CO.**

SCHEDULE D — PART 4

Show all Long Term BONDS and STOCK Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/ Adjusted Carrying Value at Date of Disposal	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)	
							N/A										
7299999	Totals					XXX											XXX

(a) For all common stock bearing the NAIC designation "U" provide the number of such issues _____

SCHEDULE DB — PART A — SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

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 Premiums	Book Value		Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
					N/A								
2599999 Subtotal - Hedging Transactions								XXX					
2799999 Subtotal - Other Derivative Transactions								XXX					
9999999 Totals								XXX					

SCHEDULE DB — PART B — SECTION 1

Showing All Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

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	Consideration Received	Book Value		Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis	Other Investment/ Miscellaneous Income
					N/A								
2599999 Subtotal - Hedging Transactions								XXX					
2699999 Subtotal - Income Generation Transactions								XXX					
2799999 Subtotal - Other Derivative Transactions								XXX					
9999999 Totals								XXX					

SCHEDULE DB — PART C — SECTION 1

Showing all Collar, Swap and Forward Agreements Open at Current Statement Date

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	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
2599999							N/A							
Subtotal - Hedging Transactions														
2799999								XXX						
Subtotal - Other Derivative Transactions														
9999999								XXX						
Totals														

SCHEDULE DB — PART D — SECTION 1

Showing all Futures Contracts, Insurance Futures Contracts and Insurance Futures Options Open at Current Statement Date

1	2	3	4	5	6	7	8	9	Variation Margin Information			13
									10	11	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure
						N/A						
Subtotal - Hedging Transactions												
2799999							XXX					
Subtotal - Other Derivative Transactions												
9999999							XXX					
Totals												

SCHEDULE E — PART 1 — CASH
Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8
				5 First Month	6 Second Month	7 Third Month	
OPEN DEPOSITORIES							
Section (A)—Segregated Funds Held for Others				7,926,853	7,456,333	6,387,214	
019998 Deposits in _____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
019999 Total Segregated Funds Held for Others	XXX			7,926,853	7,456,333	6,387,214	XXX
Section (B)—General Funds				4,298,338	7,248,776	7,890,725	
029998 Deposits in _____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
029999 Total General Funds	XXX			4,298,338	7,248,776	7,890,725	XXX
Section (C)—Reinsurance Reserve Funds							
039998 Deposits in _____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
039999 Total Reinsurance Reserve Funds	XXX						XXX
049999 Total Open Depositories	XXX						XXX
SUSPENDED DEPOSITORIES							
Section (A)—Segregated Funds Held for Others							
059998 Deposits in _____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
059999 Total Segregated Funds Held for Others	XXX						XXX
Section (B)—General Funds							
069998 Deposits in _____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
069999 Total General Funds	XXX						XXX
Section (C)—Reinsurance Reserve Funds							
079998 Deposits in _____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
079999 Total Reinsurance Reserve Funds	XXX						XXX
089999 Total Suspended Depositories	XXX						XXX
099999 Total Cash on Deposit							
109999 Cash in Company's Office	XXX	XXX	XXX				XXX
119999 Total Cash	XXX						XXX