



IMAGING COVER SHEET

NAIC #: 50180

NAIC Group Code: 000

Company Name: THE GUARANTEE TITLE AND TRUST COMPANY

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

Form Type: STATEMENTS

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Transaction # (if applicable):

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QUARTERLY STATEMENT

RECEIVED
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OF THE

GUARANTEE TITLE AND TRUST

COMPANY

of **CINCINNATI**

in the state of **OHIO**

TO THE

Insurance Department

OF THE

STATE OF

FOR THE QUARTER ENDED
June 30, 2002

TITLE

2002



50180200220100102

QUARTERLY STATEMENT

AS OF June 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

THE GUARANTEE TITLE AND TRUST COMPANY

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 50180 Employer's ID Number 31-4196950
Organized under the Laws of OHIO, State of Domicile or Port of Entry OHIO
Country of Domicile UNITED STATES
Incorporated: April 29, 1899 Commenced Business: April 29, 1899
Statutory Home Office: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236
Main Administrative Office: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236 513-794-4020
Mail Address: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236
Primary Location of Books and Records: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236 513-794-4020
Internet Website Address: N/A
Statement Contact: BETTE E. ZUREICK 513-794-4020 00000
bzureick@gttitle.com 513-794-4027 (E-Mail Address) (Fax Number)
Policyowner Relations Contact: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236 513-794-4020 00000

OFFICERS

President THOMAS HUPP MONGAN
Secretary MARY JO ENZWEILER
Treasurer WILLIAM JOSEPH DRIES
Actuary

Vice-Presidents

MICHAEL THOMAS HARLOR DEBRA MONGAN FINGERMAN ELEANOR GLEASON

DIRECTORS OR TRUSTEES

THOMAS HUPP MONGAN WILLIAM JOSEPH DRIES WILLIAM CAMPBELL COOK JON PHILIP HOGAN
JAMES J. ZENNI DEBRA MONGAN FINGERMAN

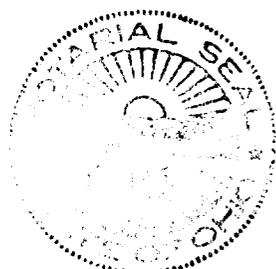
State of OHIO
County of HAMILTON ss

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.

Signatures of Thomas Hupp Mongan, Mary Jo Enzweiler, and William Joseph Dries with printed names and titles (President, Secretary, Treasurer).

Subscribed and sworn to before me this 13TH day of AUGUST, 2002

Signature of Notary Public Bette E. Zureick



BETTE E. ZUREICK
Notary Public, State of Ohio
My Commission Expires Nov. 9, 2005

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	
1. Bonds	1,120,516	13,027	1,107,489	1,135,041
2. Stocks:				
2.1 Preferred stocks	255,617	19,770	235,847	194,684
2.2 Common stocks	1,376,884		1,376,884	1,646,837
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	200,000		200,000	528,564
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	311,050		311,050	311,050
5. Cash (\$ 586,005) and short-term investments (\$ 0)	586,005		586,005	937,438
6. Other invested assets	553,413		553,413	550,000
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	4,403,485	32,797	4,370,688	5,303,614
9. Title plants, less \$ 0, charged off	375,925		375,925	375,925
10. Title insurance premiums and fees receivable	26,849	172	26,677	4,852
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 \$ 0 net deferred tax asset)	2,387,377	2,387,377		
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	246,124	225,893	20,231	23,285
16. Interest, dividends and real estate income due and accrued	31,638		31,638	32,133
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	845,268	616,003	229,265	18,906
19. Other assets nonadmitted	260,194	260,194		
20. Aggregate write-ins for other than invested assets	300,349	113,903	186,446	3,171
21. TOTALS (Lines 8 to 20)	8,877,209	3,636,339	5,240,870	5,761,886

DETAILS OF WRITE-INS			
2001. DEPOSITS	24,060	24,060	
2002. PREPAID	66,979	66,979	
2003. OTHER ASSETS	209,310	22,864	186,446
2098. Summary of remaining write-ins for Line 20 from overflow page			
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	300,349	113,903	186,446

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve:

Bonds \$ 0, Short-term investments \$ 0,
Mortgages \$ 0, Cash \$ 0, Total \$ 0.

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 \$ 5,415,001 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of \$ 5,415,001 in cash on deposit and \$ 0 in other forms of security.

LIABILITIES, SURPLUS AND OTHER FUNDS	1	2
	Current Statement Date	December 31 Prior Year
1. Known claims reserve	189,902	200,481
2. Statutory premium reserve	3,548,050	3,432,217
3. Aggregate of other reserves required by law		
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)	456,597	724,107
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	131,468	87,916
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
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	16,707	14,176
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		
21. Total liabilities (Lines 1 through 20)	4,342,724	4,458,897
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	278,100	278,100
24. Preferred capital stock	7,000,000	7,000,000
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	6,511,002	6,511,002
28. Unassigned funds (surplus)	(12,890,956)	(12,486,113)
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)		
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)	898,146	1,302,989
31. Totals	5,240,870	5,761,886

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398)(Line 3 above)		
2001.		
2002.		
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098)(Line 20 above)		
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 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 through 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	3,757,303	3,497,886	8,175,905
1.2 Escrow and settlement services	612,479	1,543,085	1,588,341
1.3 Other title fees and service charges	829,600	425,487	2,238,711
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	5,199,382	5,466,458	12,002,957
DEDUCT:			
4. Losses and loss adjustment expenses incurred	337,000	208,000	880,000
5. Operating expenses incurred	5,344,226	5,691,088	12,051,176
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	5,681,226	5,899,088	12,931,176
8. Net operating gain or (loss) (Lines 3 minus 7)	(481,844)	(432,630)	(928,219)
INVESTMENT INCOME			
9. Net investment income earned	80,251	116,295	280,997
10. Net realized capital gains and (losses)	2,536	211,313	211,125
11. Net investment gain or (loss) (Lines 9 + 10)	82,787	327,608	492,122
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)	1,412		8,038
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	(397,645)	(105,022)	(428,059)
14. Federal and foreign income taxes incurred	(107,000)	37,000	(62,000)
15. Net income (Lines 13 minus 14)	(290,645)	(142,022)	(366,059)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	1,302,989	2,062,654	2,062,654
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	(290,645)	(142,022)	(366,059)
18. Net unrealized capital gains or (losses)	28,835	(227,682)	61,999
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			
21. Change in nonadmitted assets	(143,033)	(80,152)	(455,605)
22. Change in provision for unauthorized reinsurance			
23. Change in supplemental reserves			
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus			
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(404,843)	(449,856)	(759,665)
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	898,146	1,612,798	1,302,989

DETAILS OF WRITE-INS			
0201.			
0202.			
0203.			
0298. Summary of remaining write-ins from overflow page			
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)			
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)			
1201. MISC INC	1,412		8,038
1202.			
1203.			
1298. Summary of remaining write-ins from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	1,412		8,038
3001. REVERSAL OF FL SPR			
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			

CASH FLOW	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	5,293,913	12,278,057
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	347,579	877,769
3. Total operating expenses paid	5,568,184	11,827,526
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	(621,850)	(427,238)
5. Investment income (net of investment expense)	85,825	202,721
6. Other income received (expenses paid)	1,412	8,038
7. Federal income taxes (paid) recovered		
8. Net cash from operations (Lines 4 to 7)	(534,613)	(216,479)
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	132,956	182,805
9.2 Stocks	323,647	797,861
9.3 Mortgage loans	328,564	6,725
9.4 Real estate		
9.5 Other invested assets		
9.6 Net gains or (losses) on cash and short-term investments		
9.7 Miscellaneous proceeds		
9.8 Total investment proceeds (Lines 9.1 to 9.7)	785,167	987,391
10. Other cash provided:		17,504
10.1 Net transfers from affiliates		
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources		427,977
10.6 Total other cash provided (Lines 10.1 to 10.5)		445,481
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	250,554	1,216,393
12. Cost of investments acquired (long-term only):		
12.1 Bonds	74,190	237,108
12.2 Stocks	97,631	461,199
12.3 Mortgage loans		475,903
12.4 Real estate		
12.5 Other invested assets	3,413	
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	175,234	1,174,210
13. Other cash applied:		
13.1 Dividends to stockholders paid		
13.2 Net transfers to affiliates	243,678	
13.3 Borrowed funds repaid		
13.4 Other applications	183,075	
13.5 Total other cash applied (Lines 13.1 to 13.4)	426,753	
14. Total (Line 12.7 plus Line 13.5)	601,987	1,174,210
15. Net change in cash and short-term investments (Line 11 minus Line 14)	(351,433)	42,183
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	937,438	895,255
16.2 End of period (Line 15 plus Line 16.1)	586,005	937,438

NOTES TO FINANCIAL STATEMENTS

1. BASIS OF PRESENTATION

The accompanying financial statements of the company have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the State of Ohio.

2. BASIS OF VALUATION OF INVESTED ASSETS

A. Asset values generally stated as follows: cash at cost; bonds at amortized cost; securities at lower of cost or market; mortgage loans on real estate are stated at the aggregate unpaid balance.

B. The company depreciates all of its property and equipment using the straight line method over the estimated useful lives of the assets.

3. FEDERAL INCOME TAX ALLOCATIONS

A. The company's Federal Income Tax return is consolidated with its parent corporation, Mongan Financial Corporation, Inc.

B. The method of allocation between the companies is subject to written agreement, approved by the Board of Directors.

4. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

A. All outstanding shares of the company are owned by Mongan Financial Corporation, Inc.

B. The company has executed a management contract with Mongan Financial Corporation, Inc. which provides for payment of a fee of \$20,000 per month.

5. EMPLOYEE RETIREMENT PLAN

A. The company provides a 401-k plan for employees.

B. The company participates with affiliated company in a contributory plan for which no contributions have been made.

6. CAPITAL AND SURPLUS

A. Dividends are determined by the Board of Directors, subject to prior approval of the Director of the Ohio Department of Insurance.

B. The company has \$7,000,000 of 10% non-cumulative preferred stock outstanding.

7. LEASES

The company has outstanding leases which do not have a material effect on the financial statement.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

GENERAL

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 [X]

1.2 If yes, explain: _____

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 [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [] No [X]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

3.2 If yes, date of change: _____
 If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
 If yes, attach an organizational chart.

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

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

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

6. 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 [X]
 If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 06/30/2000

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 03/21/2001

7.3 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). 03/21/2001

7.4 By what department or departments? OHIO DEPARTMENT OF INSURANCE _____

8.1 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 [X]

8.2 If yes, give full information _____

GENERAL INTERROGATORIES (Continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

9.2 If yes, explain

10.1 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 [X]

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

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ _____

12. Amount of real estate and mortgages held in short-term investments: \$ _____

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$ _____	\$ _____
13.22 Preferred Stock	\$ _____	\$ _____
13.23 Common Stock	\$ 785,795	\$ 546,188
13.24 Short-Term Investments	\$ _____	\$ _____
13.25 Mortgages, Loans or Real Estate	\$ _____	\$ _____
13.26 All Other	\$ 550,000	\$ 553,413
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$ 1,335,795	\$ 1,099,601
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$ _____	\$ _____
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$ 18,906	\$ 229,265

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

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [X]

If no, attach a description with this statement.

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

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

1 Name of Custodian(s)	2 Custodian Address
SALOMON SMITH BARNEY	312 WALNUT, CINCINNATI, OHIO 45202
PROVIDENT SECURITIES	1 EAST 4TH ST., CINCINNATI, OHIO 45202
OAK BROOK BANK	1400 WEST SIXTEENTH ST., OAK BROOK, IL 60523

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

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

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
SALOMON SMITH BARNEY	CALAMOS INVESTMENTS	312 WALNUT, CINCINNATI, OH 45202

GENERAL INTERROGATORIES

(continued)

PART 2 - TITLE

1. 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 [X]
 If yes, attach an explanation.
2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
 If yes, attach an explanation.
- 3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
- 3.2 If yes, give full and complete information thereto
- 4.1 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 [X]
- 4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount 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										

SCHEDULE A - VERIFICATION

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	311,050	311,050		311,050
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	311,050	311,050		311,050
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	311,050	311,050		311,050
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	311,050	311,050		311,050

SCHEDULE B - VERIFICATION

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	528,564	528,564		59,386
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				475,903
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period		328,564		6,725
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	528,564	200,000		528,564
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	528,564	200,000		528,564
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	528,564	200,000		528,564

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	550,000	550,000		861,050
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions		3,413		
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				(311,050)
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 current period	550,000	553,413		550,000
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	550,000	553,413		550,000
12. Total nonadmitted amounts				
13. Statement value of long term invested assets at end of current period	550,000	553,413		550,000

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	918,691	8,302	10,422	8,666	918,691	925,237		908,544
2. Class 2	111,293	28,280	40,138	21,379	111,293	120,814		103,960
3. Class 3	61,744	11,500	13,696	(13,285)	61,744	46,263		72,370
4. Class 4	28,106			96	28,106	28,202		38,607
5. Class 5	9,344		13,276	3,932	9,344			19,874
6. Class 6								
7. Total Bonds	1,129,178	48,082	77,532	20,788	1,129,178	1,120,516		1,143,355
PREFERRED STOCK								
8. Class 1	20,281			(25)	20,281	20,256		18,089
9. Class 2	111,659	16,805	10,989	806	111,659	118,281		83,166
10. Class 3	49,095				49,095	49,095		55,543
11. Class 4	48,329	19,655		1	48,329	67,985		55,561
12. Class 5								
13. Class 6								
14. Total Preferred Stock	229,354	36,460	10,989	782	229,364	255,617		212,359
15. Total Bonds & Preferred Stock	1,358,542	84,542	88,521	21,570	1,358,542	1,376,133		1,355,714

NONE	Schedule DA Parts 1 and 2
NONE	Schedule DB Part F Section 1
NONE	Schedule DB Part F Section 2
NONE	Schedule F

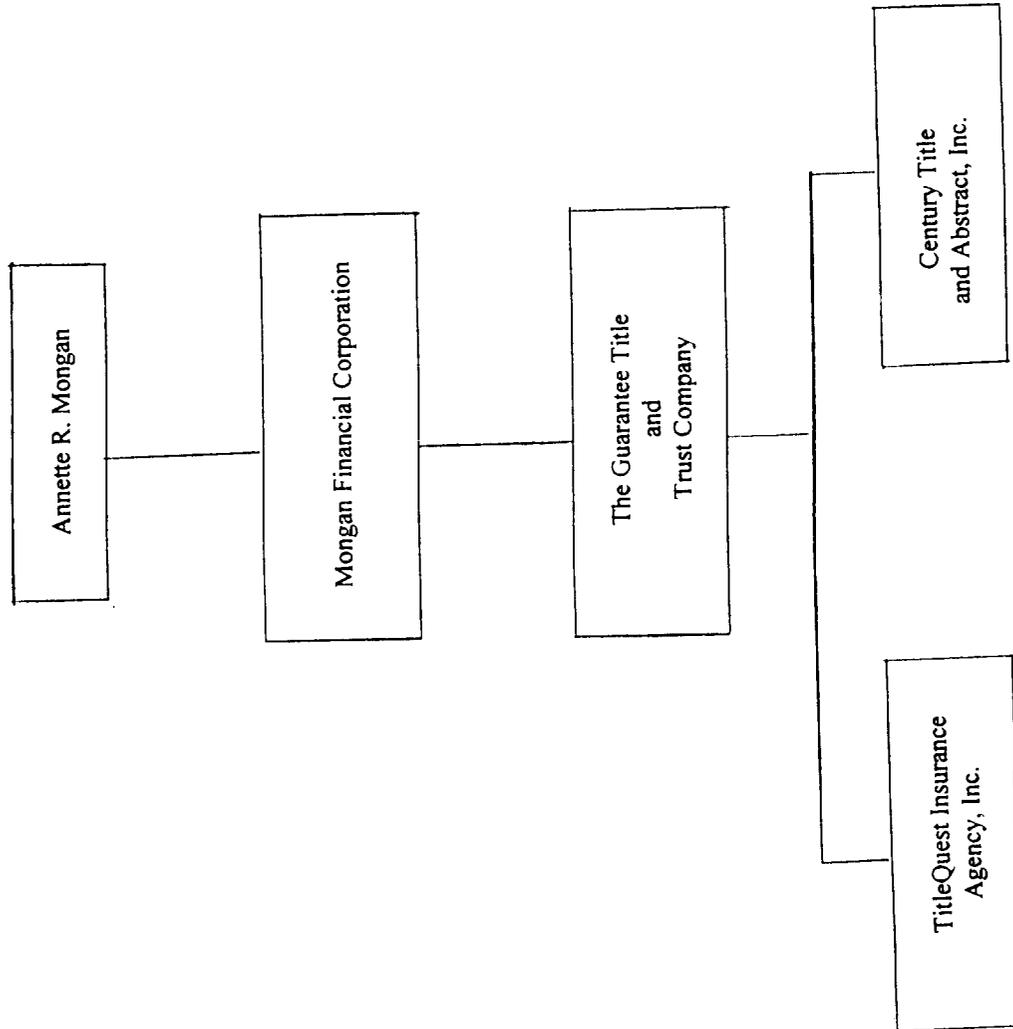
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Current Year to Date - Allocated by States and Territories

States, etc.	1 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	NO						
2. Alaska	AK	NO						
3. Arizona	AZ	NO						
4. Arkansas	AR	NO						
5. California	CA	NO						
6. Colorado	CO	NO						
7. Connecticut	CT	NO						
8. Delaware	DE	NO						
9. Dist. Columbia	DC	NO						
10. Florida	FL	NO	22,006	270,423	142,377	97,838	12,000	46,000
11. Georgia	GA	NO						
12. Hawaii	HI	NO						
13. Idaho	ID	NO						
14. Illinois	IL	YES	147,535	149,396		1,109		
15. Indiana	IN	YES	388,256	589,684	226	(250,605)	13,000	64,500
16. Iowa	IA	NO						
17. Kansas	KS	NO						
18. Kentucky	KY	NO						
19. Louisiana	LA	NO						
20. Maine	ME	NO						
21. Maryland	MD	NO						
22. Massachusetts	MA	NO						
23. Michigan	MI	YES	421,865	641,410	47,266	15,756	117,000	13,700
24. Minnesota	MN	NO						
25. Mississippi	MS	NO						
26. Missouri	MO	NO						
27. Montana	MT	NO						
28. Nebraska	NE	NO						
29. Nevada	NV	NO						
30. New Hampshire	NH	NO						
31. New Jersey	NJ	NO						
32. New Mexico	NM	NO						
33. New York	NY	NO						
34. North Carolina	NC	NO						
35. North Dakota	ND	NO						
36. Ohio	OH	YES	1,327,443	1,040,857	85,966	45,194	45,500	65,500
37. Oklahoma	OK	NO						
38. Oregon	OR	NO						
39. Pennsylvania	PA	YES	1,575,203	1,051,593	71,744	249,308	2,402	57,950
40. Rhode Island	RI	NO						
41. So. Carolina	SC	NO						
42. So. Dakota	SD	NO						
43. Tennessee	TN	NO						
44. Texas	TX	NO						
45. Utah	UT	NO						
46. Vermont	VT	NO						
47. Virginia	VA	NO						
48. Washington	WA	NO						
49. West Virginia	WV	NO						
50. Wisconsin	WI	NO						
51. Wyoming	WY	NO						
52. American Samoa	AS	NO						
53. Guam	GU	NO						
54. Puerto Rico	PR	NO						
55. U.S. Virgin Is.	VI	NO						
56. Canada	CN	NO						
57. Aggregate Other Alien	OT	X X X						
58. Totals	(a) 5		3,882,308	3,743,363	347,579	158,600	189,902	247,650
DETAILS OF WRITE-INS								
5701.	X X X							
5702.	X X X							
5703.	X X X							
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X							
5799. TOTALS (Lines 5701 thru 5703 plus 5798) (Line 57 above)	X X X							

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

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

50180 OH 31-4196950 THE GUARANTEE TITLE AND TRUST COMPANY



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	728,602	1,442,079	36,377	1.676	1.180
2. Agency operations:					
2.1 Non-affiliated agency operations	2,731,841		140,857	5.156	7.760
2.2 Affiliated agency operations	421,865		159,766	37.871	2.470
3. Totals	3,882,308	1,442,079	337,000	6.329	3.640

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations	298,576	728,602	1,093,540
2. Agency operations:			
2.1 Non-affiliated agency operations	1,316,393	2,731,841	2,010,948
2.2 Affiliated agency operations	144,905	421,865	683,875
3. Totals	1,759,874	3,882,308	3,788,363

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your 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 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.

RESPONSE

1. Will the SVO Compliance Certification be filed with this statement?

..... YES

EXPLANATION:

BAR CODE:

NONE **Schedule A Part 2 and 3**

NONE **Schedule B Part 1 and 2**

NONE **Schedule BA Part 1 and 2**

SCHEDULE D - PART 3

Showing 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)
03760A-AE-1	APOGENT TECHNOL CONV	04/02/2002	SALOMON SMITH BARNEY		11,268	25,000.00		2
143658-AN-2	CARNIVAL CORP CV DEB	06/06/2002	SALOMON SMITH BARNEY		8,302	8,000.00		1
151313-AN-3	INTERNAT CONV	05/05/2002	SALOMON SMITH BARNEY		6,229	6,000.00		8
460146-BM-4	INTERNATIONAL PAPER CONV	04/24/2002	SALOMON SMITH BARNEY		10,783	21,000.00		2
834182-AL-1	SOLETRON CONV	4/17/2002	SALOMON SMITH BARNEY		11,500	25,000.00		3
4599999	Total Bonds Industrial and Miscellaneous			X X X	48,082	85,000.00		X X X
6099997	Total Bonds Part 3			X X X	48,082	85,000.00		X X X
6099999	Total Bonds			X X X	48,082	85,000.00		X X X
370442-74-1	GENERAL MOTORS CONV SR DEB	05/15/2002	SALOMON SMITH BARNEY	175,000	4,996			2
370442-74-1	GENERAL MOTORS CONV SR DEB	05/23/2002	SALOMON SMITH BARNEY	185,000	5,269			2
620076-20-8	MOTOROLA EQUITY SEC UNITS	05/01/2002	SALOMON SMITH BARNEY	140,000	6,540			2
668807-40-9	NORTROP GRUMMAN EQ SEC UNITS	05/08/2002	SALOMON SMITH BARNEY	90,000	11,655			4
892335-20-5	TOYS R US EQ SEC UNITS	05/27/2002	SALOMON SMITH BARNEY	160,000	8,000			4
6399999	Total Preferred Stock Industrial and Miscellaneous			X X X	35,460	X X X		X X X
6599997	Total Preferred Stock Part 3			X X X	35,460	X X X		X X X
6599999	Total Preferred Stock			X X X	35,460	X X X		X X X
831804-10-9	SALOMON SMITH BARNEY MM	06/30/2002	SALOMON SMITH BARNEY	12,521,000	12,521			A
6799999	Total Common Stock Banks, Trust and Insurance Companies			X X X	12,521	X X X		X X X
7099997	Total Common Stock Part 3			X X X	12,521	X X X		X X X
7099999	Total Common Stock			X X X	12,521	X X X		X X X
7199999	Total Preferred and Common Stock			X X X	48,981	X X X		X X X
7299999	Totals				97,063	X X X		X X X

(a) For all common stock bearing the NAIC designation "U" provide the number of such issues 0

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 Disposal Date	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)
008190-AF-7	AFFILIATED COMPUTER SVCS CONV	05/10/2002	SALOMON SMITH BARNEY		13,696	10,000.00	11,000	10,808				2,888	2,888	264		3
023135-AF-3	AMAZON COM SUB NOTES	05/21/2002	SALOMON SMITH BARNEY		13,276	19,000.00	8,894	9,405				3,871	3,871	727		5
042735-AY-6	ARROW ELECTRONICS	04/16/2002	SALOMON SMITH BARNEY		11,130	24,000.00	10,316	10,799				331	331			2
319953-AD-6	FIRST DATA SR CONV DEBT	04/22/2002	SALOMON SMITH BARNEY		3,473	3,000.00	4,189	3,179				294	294			2
681919-AK-2	OMNICOM GROUP CONV SR	06/19/2002	SALOMON SMITH BARNEY		10,422	11,000.00	11,559	11,559				(1,137)	(1,137)			1
834182-AK-3	SOLELECTRON CONV	04/17/2002	SALOMON SMITH BARNEY		14,187	25,000.00	13,375	13,960				228	228			2
883556-AH-5	THERMO ELECTRON CV SUB DEBT	04/29/2002	SALOMON SMITH BARNEY		11,348	12,000.00	10,830	11,207				140	140	378		2
4599999	Subtotal - Bonds - Industrial and Miscellaneous			X X X	77,532	104,000.00	70,163	70,917				6,615	6,615	1,369	X X X	X X X
6099997	Subtotal - Bonds - Part 4			X X X	77,532	104,000.00	70,163	70,917				6,615	6,615	1,369	X X X	X X X
6099999	Total Bonds			X X X	77,532	104,000.00	70,163	70,917				6,615	6,615	1,369	X X X	X X X
29476L-85-9	EQUITY RESIDENTIAL	04/26/2002	SALOMON SMITH BARNEY	450,000	10,989		10,207	10,207				782	782			2
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies			X X X	10,989	X X X	10,207	10,207				782	782	X X X		X X X
6599997	Subtotal - Preferred Stock - Part 4			X X X	10,989	X X X	10,207	10,207				782	782	X X X		X X X
6599999	Total Preferred Stock			X X X	10,989	X X X	10,207	10,207				782	782	X X X		X X X
7199999	Total Preferred and Common Stock			X X X	10,989	X X X	10,207	10,207				782	782	X X X		X X X
7299999	Totals				88,521	X X X	80,370	81,124				7,397	7,397	1,369		X X X

(a) For all common stock bearing the NAIC designation "U" provide the number of such issues 0

NONE **Schedule DB Part A and B Section 1**

NONE **Schedule DB Part C and D Section 1**

