



IMAGING COVER SHEET

NAIC #: 51330

NAIC Group Code: 0070

Company Name: OHIO BAR TITLE INSURANCE CO.

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): _____

QUARTERLY STATEMENT

51330200220100102
51330200220100102

AS OF June 30, 2002
OF THE CONDITION AND AFFAIRS OF THE

Ohio Bar Title Insurance Co.

NAIC Group Code 0070 0070 NAIC Company Code 51330 Employer's ID Number 31-0573692
(Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated: July 27, 1953 Commenced Business: April 15, 1955

Statutory Home Office: 8425 Pulsar Place #210 Columbus, OH 43240-2002

Main Administrative Office: 8425 Pulsar Place #210 Columbus, OH 43240-2002 800-628-4853

Mail Address: 8425 Pulsar Place #210 Columbus, OH 43240-2002

Primary Location of Books and Records: 1360 E. Ninth St. #500 Cleveland, OH 44114 216-802-3509

Internet Website Address: N/A

Statement Contact: Michael Lee Johnson 216-802-3400
mijohnson@firstam.com 216-802-3465
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: Michael Waiwood 1360 E. Ninth St. #500 Cleveland, OH 44114 216-802-3400

OFFICERS

President James Stipanovich
Secretary Michael Francis Waiwood
Treasurer Michael Lee Johnson
Title Actuarial Services Title Actuarial Services

Vice-Presidents

Michael Lee Johnson Michael Francis Waiwood Samuel John Halkias

DIRECTORS OR TRUSTEES

#Gary Lewis Kermot #Steve Mustin James Stipanovich Michael Francis Waiwood

State of _____
County of _____ 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.

James Stipanovich
(Signature)

Not Available for Signature
(Signature)

Michael Lee Johnson
(Signature)

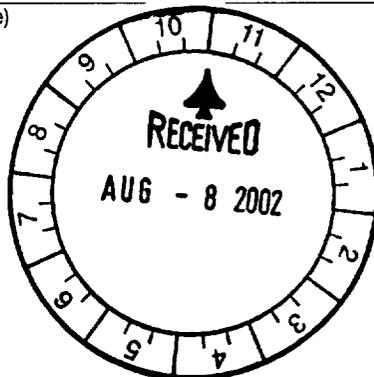
James Stipanovich
(Printed Name)
President

Michael Francis Waiwood
(Printed Name)
Secretary

Michael Lee Johnson
(Printed Name)
Treasurer

Subscribed and sworn to before me this
2nd day of August, 2002

Laura Y. Switzer
Notary Public (seal) my comm exp 2/14/05



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	4,294,333		4,294,333	4,294,865
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	487,750		487,750	486,750
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
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)				
5. Cash (\$ 12,382,884) and short-term investments (\$ 0)	12,382,884		12,382,884	9,697,216
6. Other invested assets				
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	17,164,967		17,164,967	14,478,831
9. Title plants, less \$ 0, charged off				
10. Title insurance premiums and fees receivable	76,416		76,416	95,697
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 \$ 149,000 net deferred tax asset)	589,000		589,000	440,000
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	33,246		33,246	58,667
16. Interest, dividends and real estate income due and accrued	85,085		85,085	69,910
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	6,191		6,191	2,506,191
19. Other assets nonadmitted	117,748	117,748		
20. Aggregate write-ins for other than invested assets				
21. TOTALS (Lines 8 to 20)	18,072,653	117,748	17,954,905	17,649,296

DETAILS OF WRITE-INS				
2001.				
2002.				
2003.				
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)				

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

Bonds \$ 308,630 , Short-term investments \$ 0 ,
Mortgages \$ 0 , Cash \$ 0 , Total \$ 308,630 .

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 \$ 147,101 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of \$ 147,101 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	1,138,691	1,181,356
2. Statutory premium reserve	11,642,540	11,405,084
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	77,556	170,763
6. Other expenses (excluding taxes, licenses and fees)	89,823	130,274
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	56,996	135,000
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 20,000 net deferred tax liability)	125,500	1,642,000
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		
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	387,331	354,951
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	13,518,437	15,019,428
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,000,000	1,000,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	6,147,722	3,647,722
28. Unassigned funds (surplus)	(2,711,254)	(2,017,854)
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)	4,436,468	2,629,868
31. Totals	17,954,905	17,649,296

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	6,807,596	6,074,991	12,804,661
1.2 Escrow and settlement services	14,435	30,244	30,099
1.3 Other title fees and service charges		5,559	32,933
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	6,822,031	6,110,794	12,867,693
DEDUCT:			
4. Losses and loss adjustment expenses incurred	424,879	1,560,016	2,574,893
5. Operating expenses incurred	6,387,030	6,132,581	12,380,064
6. Aggregate write-ins for other operating deductions		500	
7. Total Operating Deductions	6,811,909	7,693,097	14,954,957
8. Net operating gain or (loss) (Lines 3 minus 7)	10,122	(1,582,303)	(2,087,264)
INVESTMENT INCOME			
9. Net investment income earned	226,183	421,893	690,196
10. Net realized capital gains and (losses)			
11. Net investment gain or (loss) (Lines 9 + 10)	226,183	421,893	690,196
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	236,305	(1,160,410)	(1,397,068)
14. Federal and foreign income taxes incurred	105,500	(325,000)	(440,490)
15. Net income (Lines 13 minus 14)	130,805	(835,410)	(956,578)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	2,629,868	2,579,438	2,579,438
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	130,805	(835,410)	(956,578)
18. Net unrealized capital gains or (losses)			8,000
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes	1,627,000		(1,642,000)
21. Change in nonadmitted assets	48,795	(100,253)	141,008
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			2,500,000
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,806,600	(935,663)	50,430
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	4,436,468	1,643,775	2,629,868

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. Corporate Donations		500	
0602.			
0603.			
0698. Summary of remaining write-ins from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		500	
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Capital receivable from Parent			2,500,000
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			2,500,000

CASH FLOW	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	7,059,487	13,306,801
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	382,214	2,624,909
3. Total operating expenses paid	6,703,145	12,075,038
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	(25,872)	(1,393,146)
5. Investment income (net of investment expense)	211,008	727,936
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered		(214,510)
8. Net cash from operations (Lines 4 to 7)	185,136	(879,720)
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	532	2,000,000
9.2 Stocks		
9.3 Mortgage loans		
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)	532	2,000,000
10. Other cash provided:		
10.1 Net transfers from affiliates		
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in	2,500,000	
10.5 Other sources		
10.6 Total other cash provided (Lines 10.1 to 10.5)	2,500,000	
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	2,685,668	1,120,280
12. Cost of investments acquired (long-term only):		
12.1 Bonds		312,330
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)		312,330
13. Other cash applied:		
13.1 Dividends to stockholders paid		
13.2 Net transfers to affiliates		
13.3 Borrowed funds repaid		
13.4 Other applications		
13.5 Total other cash applied (Lines 13.1 to 13.4)		
14. Total (Line 12.7 plus Line 13.5)		312,330
15. Net change in cash and short-term investments (Line 11 minus Line 14)	2,685,668	807,950
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	9,697,216	8,889,266
16.2 End of period (Line 15 plus Line 16.1)	12,382,884	9,697,216

NOTES TO FINANCIAL STATEMENTS

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. _____ 12/31/1998

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. _____ 12/31/1998

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). _____ 08/23/2000

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	\$ 384,230	\$ 384,230
13.24 Short-Term Investments	\$ _____	\$ _____
13.25 Mortgages, Loans or Real Estate	\$ _____	\$ _____
13.26 All Other	\$ _____	\$ _____
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$ 384,230	\$ 384,230
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	\$ _____	\$ _____

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 [] No [X]

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

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

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	NONE			
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				
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	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	NONE			
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				
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				
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	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	NONE			
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
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/adjusted carrying value of long-term invested assets at end of current 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	4,294,655		322		4,294,655	4,294,333		4,294,865
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	4,294,655		322		4,294,655	4,294,333		4,294,865
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	4,294,655		322		4,294,655	4,294,333		4,294,865

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999	NONE				
Totals		XXX			

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	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				
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	NONE			
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)				
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)				
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	2	3	4	5	6	7	8	9	10
	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value	XXX									
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX									
7. Ending Inventory										
					NONE					

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)
		Affiliates		
		U.S. Insurers		
		Pools and Associations		
		All Other Insurers		
NONE				

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					
11. Georgia	GA	NO					
12. Hawaii	HI	NO					
13. Idaho	ID	NO					
14. Illinois	IL	YES		231,115			
15. Indiana	IN	YES	347,064	408,025			
16. Iowa	IA	NO					
17. Kansas	KS	NO					
18. Kentucky	KY	YES	81,424	127,282			
19. Louisiana	LA	NO					
20. Maine	ME	NO					
21. Maryland	MD	NO					
22. Massachusetts	MA	NO					
23. Michigan	MI	NO					
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	6,605,479	5,303,273	382,214	1,506,039	(42,665)
37. Oklahoma	OK	NO					(53,095)
38. Oregon	OR	NO					
39. Pennsylvania	PA	NO					
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	YES	11,085	138,014			
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		7,045,052	6,207,709	382,214	1,506,039	(42,665)
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

0070	First American Title Insurance Company Parent:	50814	CA	95-2566122
0070	The First American Corporation Subsidiaries and Affiliates of First American Title Insurance Co. of Kansas Attorneys' Abstract	50043	CA	95-1068610
	Cahaba Title Inc.		KS	48-1210636
	Consolidated Title & Abstract C.T.P. Inc.		NY	11-2072017
	Del Norte County Title Eastern Abstract Inc.		MN	41-0202180
	First American Abstract Company (LA)		FL	
	First American Abstract of South Carolina		CA	
	First American Abstract and Title of China		PA	
	First American Affiliates		LA	72-1258121
	First American Equity Loan Services		SC	57-1034302
	First American Exchange of Florida		SC	58-2339065
	First American Homebuyers Protection Corporation		FL	59-3448126
	First American Homebuyers Protection of Florida		OH	34-1294802
	First American Title Company of Alaska		FL	95-3898805
	First American Title Company of Bellingham		CA	95-4122713
	First American Title Company (Ketchikan)		DE	92-0060736
	First American Title Company of Florida		AK	91-0894981
	First American Title Company of Hawaii		WA	82-0302598
	First American Title Company of Idaho		ID	59-2667960
	First American Title Co. (fmr FATCO of Louisiana)		FL	99-0141759
	First American Title Company of Nevada		HA	82-0302598
	First American Title Company of St. Louis		ID	95-2295073
	First American Title Company of Kansas		CA	88-0059278
	First American Title Company of Spokane		NV	
	First American Title Guaranty Holding Company		MO	
	First American Title Insurance Company of California		MO	
	First American Title Insurance Company of Texas		WA	91-0853791
	First American Title Insurance Company of North Carolina		CA	94-2891362
0070	Inland Empire Service Corporation	51039	CA	11-2162335
0070	First Canadian Title Company Ltd.	50636	CA	74-0891060
0070	Greater Louisiana Title Insurance Co.	50008	AU	56-0773057
			NY	95-2368599
			TX	
			NC	
			CA	
			CN	
			LA	

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

0070	Investors Title Company		CA			43-0370060
	Land Title Insurance Company of St. Louis	50237	MO			94-2916991
	Land Title Company of St. Louis		MO			
	First American Transportation Title Insu		LA			
	First Title PLC dba 'F.A. Title Ins. Co.		UK			
	Mariposa County Title Company		CA			
	Massachusetts Abstract Company Inc.		MA			04-6042050
	Midland Title Security Inc.		OH			34-0822902
	Mid Valley Title and Escrow Company		OH			94-1386566
	New York Abstract Company		CA			13-5271948
	Peoples Abstract Company		NY			42-0462440
	Pilgrim Title		IA			
	Pioneer Agency		RI			
	Ohio Bar Title Insurance Company	51330	PA			
0070	Port Lawrence Title and Trust Company	50202	OH			31-0593692
0070	Republic Title of Texas		OH			34-4331105
	San Benito Land Title Company		TX			75-1825384
	Security Land Title Company of Omaha		CA			
	Settlers Title Agency Inc.		OM			
	Sheils Title Company		NJ			22-3549472
	Skagit County Title Company		WA			
0070	First American Title & Trust Company	50037	OK			73-0468540
	Territorial Abstract & Title		NM			85-0216227
	TICORE Inc.		OR			93-0572240
	Universal Title Company		MN			41-1840517
	First American Abstract Company (MS)		MS			58-2005992
	Blenville Properties Inc.		LA			72-1252494
	First American Exchange Corp. (LA)		LA			72-1263897
	First Exchange Corporation (CA)		CA			
	First American Title Insurance Agency of		AZ			86-0193298
	First American Title Insurance Agency of		AZ			86-1257155
	First American Title Insurance Agency of		AZ			86-0252391
	First American Title Insurance Agency of		AZ			86-0181653
	First American Title Insurance Agency of		AZ			86-0199153
	First American Title Insurance Agency of		AZ			86-0189422
	First American Title Insurance Agency In		AZ			86-0280459
	First Exchange of Arizona		AZ			86-0735827
	Burton Abstract & Title Company		TN			62-0529596
	Memphis Title Company		OH			34-1025240
	Ohio Title Corporation					

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

Big Horn Land Title Company	WY	83-0203021
Campbell County Abstract Company	WY	83-0218685
Converse Land Title Company	WY	83-0272519
First American Title Guaranty Agency of	WY	83-0220179
First American Title Guaranty Agency of	WY	83-0109815
First American Title Guaranty Agency of	WY	83-0250927
First American Title Guaranty Agency of	WY	83-0200669
First American Title Guaranty Agency of	WY	83-0214420
Fremont County Title Company	WY	83-0205464
Goshen County Abstract & Title	WY	83-0120500
Johnson County Title Company Inc.	WY	83-0220865
Shoshone Title	WY	83-0185670
Teton Land Title Company	WY	83-0205079
Warren County Abstract	IA	
Washakie Abstract Company	WY	83-0153860
Wyoming Land Title Company	WY	83-0202400
Albany County Title	WY	83-0102080
Atlantic Title Company Inc.	ME	
First American Exchange Corporation of I	IN	
First American Exchange Corporation of T	PA	
First American Exchange Corporation of N	MA	
First American Exchange Corporation of N	MO	
First American Title of Kansas City	PA	
First States Inc.	MO	
Midwest Title Insurance Agency	MO	37-0996271
Security Land Title Company	KS	
The Security Abstract & Title Company	KS	
Allied Trustee Services Inc.	CA	
First American Exchange of Southeast (LA	LA	
First American Title Insurance Agency of	UT	
Hawkins Title Company	MO	
First American Title Company of Illinois	IL	
Hi-Tech Title Solutions Inc.	VA	
Island Title Corporation	HI	
First American Exchange Corporation (PA)	PA	
First Australian	AU	
First American Exchange Corporation (MA)	MA	
Security First Title Affiliates Inc.	FL	
Androscooggin	ME	
Connecticut Title Services	CT	06-1280745
ATI Title Co	AZ	86-0196814

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

0070	Guaranty Abstract Title (MA) First Exchange of Michigan Hall Abstract First Exchange Corp WA First American Title Kansas Agency Inc. First American Title & Abstract (OK) Carnegie Escrow Subsidiary of First American Abstract Co Abstracts by Goddail Ltd. Subsidiaries of First American Title Gua First American Title Guaranty Company First Escrow Accounting Services First Guaranty Exchange Company Superior Trustee's Services Co. Inc. First Guaranty Bancorp Subsidiary of First American Title of No Fidelity Title & Guaranty Company Subsidiary of Investors Title Company. Investors Title Company of Southern Cali Subsidiaries of Land Title Insurance Com Trust Company of St. Louis County Property Data Inc. Subsidiaries of First American Title Co. Wyoming First Exchange Subsidiary of Massachusetts Abstract Com Massachusetts Title Insurance Company Subsidiary of Mid Valley Title and Escro Mount Shasta Title & Escrow Company Subsidiaries of TICORE Inc.:	MA MI MO WA KS OK CA LA CA CA CA CA CA FL CA MO MO WY MA CA	04-2872171 43-1177492 73-0137850 72-0928894 94-1648020 94-3163766 77-0264591 94-3202829 68-0150526 59-2686304 43-0822505 43-1377859 04-1591230 93-0108351 93-1162277 54-0740173 34-0422050 34-1249385
0070	First American Title Insurance Company o First American Exchange Corp. Escrow Automated Systems Inc. Subsidiaries and affiliates of Midland T First American Midwest Exchange Services Hall of Fame Title Agency Lawyers Mortgage Co. Inc. National Survey Services Inc. R.E. Services Inc. MCM Title Co. Property Records Inc.	OR OR OR OH OH OH OH OH OH OH	50989 50504
0070			

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

0070	Commerce Title Agency	OH	34-1301932
	Kentucky Land Title Agency Inc.	KY	
	Colonial Title Agency Inc.	OH	34-1464104
	Subsidiaries of First American Title Ins		
	Fort Bend Title Company	TX	74-0827463
	Donegan Abstract Company	TX	
	First American Title Co. of Waco	TX	
	Subsidiary of First American Homebuyers		
	First American Homebuyers Protection of	DE	95-4122713
	Subsidiaries and affiliates of First Ame		
	First American Title Company of Montana	MT	
	First American Title Company of Asotin C	WA	
	First American Title Company of Ravalli	ID	
	First American Title Company (Mineral Co	ID	
	First American Title Company (Great Fall	ID	
	First American Administrative Services	ID	
	First Exchange of Idaho	ID	
0070	Subsidiary of First American Title & Tru	OK	73-0746898
	Southwest Title Land Company		
	Subsidiaries and affiliates of First Ame	NY	13-3091062
0070	Preferred Land Title Services Inc.	NY	11-3072564
	First American Exchange Corporation	RI	05-0186040
	Mortgage Guarantee & Title Company	NY	
	L & H Abstract Corp.	NY	
	Public Abstract Corp.	NY	
	Judicial Title Insurance	NY	
	AKT Inc.		
	Subsidiaries of Republic Title of Texas		
	American Escrow Co.	TX	75-1433640
	Texas Escrow Co.	TX	75-2342104
	Title Software Corp.	TX	75-1825379
	Subsidiaries of First Guaranty Bancorp:		
	First Security Thrift	CA	95-3538068
	FST Financial Services	CA	33-0436473
0070	Subsidiaries of Ohio Bar Title Insurance		
	ACS Title and Closing Services		31-1159187
	OBT Exchange Corporation		31-1447776
	ACS Title and Closing Services of KY Inc		31-1439414
	Affiliate of Port Lawrence Title & Trust		
0070	A.R.E.A. Title Agency	OH	33-0436473

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

Subsidiaries of First American Title Ins
First American Title Company (Ireland) L
First UK Title Company Limited
Subsidiary of First Canadian Title Compa
First Canadian Home Warranty
Subsidiaries of Territorial Abstract & T
Territorial Escrow
Titles de Santa Fe
Affiliates of First American Title Compa
Utah First Exchange Inc.

IR
UK
CN
NM
NM
UT

85-0388053
85-0405647

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	1,505	6,537			
2. Agency operations:					
2.1 Non-affiliated agency operations	7,043,547	7,898	424,879	6.025	24.990
2.2 Affiliated agency operations					
3. Totals	7,045,052	14,435	424,879	6.019	

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations		1,505	
2. Agency operations:			
2.1 Non-affiliated agency operations	3,530,602	7,043,547	6,207,709
2.2 Affiliated agency operations			
3. Totals	3,530,602	7,045,052	6,207,709

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:

OVERFLOW PAGE FOR WRITE-INS

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						

SCHEDULE BA - PART 2

Showing Other Long-Term Invested 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	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									

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)
			NONE					

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

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards 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	
						NONE								

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts 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
					NONE							

51330200247000102
51330200247000102

Ohio Bar Title Insurance Co.

Company Name

51330

NAIC Code

SVO COMPLIANCE CERTIFICATION

The undersigned is an officer of the insurer responsible for reporting investments to the SVO and/or with performing all filings with appropriate state regulatory officials and the NAIC and is therefore required to be familiar with the requirements of such filings. The undersigned officer certifies that, to the best of his or her knowledge, information, and belief, all prices or NAIC designations for the securities reported in this statement have been obtained directly from the SVO except as specifically identified below. The officer further certifies that, to the best of his or her knowledge, information, and belief, since the last filing of a quarterly or annual statement:

1. All securities previously valued by the insurer and identified by a Z suffix have now been submitted to the SVO for a valuation or disposed of by sale or otherwise with the result that all prices and NAIC Designations reported in this statement have been provided by the SVO, except for new purchases identified in Schedule D and DA with a Z suffix or items submitted but not yet processed by the SVO.
2. Any newly purchased securities now identified with a Z suffix will be submitted to the SVO within 120 days of purchase.
3. All necessary information on securities that have been previously designated NR (not rated due to lack of current information) by the SVO have either been submitted to the SVO by the insurer for a valuation or disposed of by the insurer.
4. All material issuer events (as defined below) have been reported to the SVO."

A material issuer event is a generic or transaction specific credit event of which the insurer is currently aware, which by its nature would signify to a reasonably prudent insurer that a material change in the credit quality or price of the investment or security has occurred.

As an illustration, and not by way of limitation, the following shall be deemed to constitute material issuer events:

- a. Recapitalizations or capital restructuring whether within or without Chapter 11 of the U.S. Bankruptcy Code;
- b. Nonpayment, deferral, or payment in kind through waiver of any principal or contractual interest payment;
- c. Any change in the maturity of a security;
- d. Changes in the lender's collateral position, including releases of collateral, or the taking of a collateral position whether by operation of negative pledge covenant or otherwise;
- e. Events of a like character or of a like effect, which would be considered material to an investment professional.
- f. Exceptions _____

Michael L. Johnson

Name of Investment Officer



Signature of Investment Officer

Treasurer

Title of Signatory

07/31/2002

Date