



50005200220100103

QUARTERLY STATEMENT

OF THE

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O.F.R.S.

OLD REPUBLIC GENERAL TITLE

INSURANCE CORPORATION

of COLUMBUS

in the state of OHIO

TO THE

Insurance Department

OF THE

STATE OF

FOR THE QUARTER ENDED  
September 30, 2002

TITLE

2002



50005200220100103

## QUARTERLY STATEMENT

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

## Old Republic General Title Insurance Corporation

NAIC Group Code 0150 0150 NAIC Company Code 50005 Employer's ID Number 31-1422877  
 (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: August 3, 1994 Commenced Business: February 21, 1995

Statutory Home Office: 380 South Fifth Street Columbus, OH 43215-5436

Main Administrative Office: 400 Second Avenue South Minneapolis, MN 55401 612-371-1111

Mail Address: 400 Second Avenue South Minneapolis, MN 55401

Primary Location of Books and Records: 400 Second Avenue South Minneapolis, MN 55401 612-371-1111

Internet Website Address: www.oldrepublictitle.com

Statement Contact: Michael G. Mueller 612-371-1111 1194  
mmueller@oldrepnatl.com 612-371-1176  
 (E-Mail Address) (Fax Number)

Policyowner Relations Contact: 400 Second Avenue South Minneapolis, MN 55401 612-371-1111

## OFFICERS

President Rande Keith Yeager  
 Secretary L. Chadwick Nash  
 Treasurer John Bruce Cleaveland  
 Actuary

## Vice-Presidents

<u>EVP-Charles George Gregory</u>	<u>SVP-Gary Joseph Horn</u>	<u>Michael Gordon Mueller</u>	<u>SVP-R. Wayne Shupe</u>
<u>SVP-Paul Michael Trudeau</u>	<u>Daniel Matson Wold</u>		
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.....	.....	.....	.....
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## DIRECTORS OR TRUSTEES

<u>Harrington Bischof</u>	<u>Richard Alan Cecchettini</u>	<u>John William Popp</u>	<u>Paul Zimmerman Rose</u>
<u>Arnold Levy Steiner</u>	<u>Charles Joseph Stuhr</u>	<u>Paul Michael Trudeau</u>	<u>Steven Robert Walker</u>
<u>Aldo Charles Zucaro</u>	.....	.....	.....
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State of Ohio .....  
County of Cook ..... 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.

Rande Keith Yeager  
(Printed Name)  
President

L. Chadwick Nash  
(Printed Name)  
Secretary

Charles George Gregory  
(Printed Name)  
Executive Vice President

Subscribed and sworn to before me this

4th day of November, 2002

Notary Public (seal)



## ASSETS

	Assets	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
		1	2	3 Net Admitted Assets (Cols 1 - 2)	
1. Bonds	60,443,274			60,443,274	56,174,717
2. Stocks:					
2.1 Preferred stocks					
2.2 Common stocks	3,249,073			3,249,073	2,287,402
3. Mortgage loans on real estate (Schedule B):					
3.1 First liens	304,333			304,333	314,683
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)	100,000			100,000	100,000
5. Cash (\$ 9,779 ) and short-term investments (\$ 4,872,013 )	4,881,792			4,881,792	1,780,835
6. Other invested assets					
7. Receivable for securities					
8. Subtotals, cash and invested assets (Lines 1 to 7)	68,978,472			68,978,472	60,657,637
9. Title plants, less \$ 0 charged off	7,659,968			7,659,968	8,338,256
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 \$ 757,121 net deferred tax asset)	757,121			757,121	1,284,145
14. Guaranty funds receivable or on deposit					
15. Electronic data processing equipment and software					
16. Interest, dividends and real estate income due and accrued	1,008,604			1,008,604	1,049,204
17. Net adjustments in assets and liabilities due to foreign exchange rates					
18. Receivable from parent, subsidiaries and affiliates					
19. Other assets nonadmitted	38,265			38,265	
20. Aggregate write-ins for other than invested assets	21,640			21,640	
21. TOTALS (Lines 8 to 20)	78,464,070		59,905	78,404,165	71,329,242

DETAILS OF WRITE-INS				
2001. Prepaid expenses		21,640	21,640	
2002.				
2003.				
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	21,640	21,640		

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

Bonds \$ 60,443,274 , Short-term investments \$ 0 ,  
Mortgages \$ 0 , Cash \$ 0 , Total \$ 60,443,274 .

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

	1 Current Statement Date	2
		December 31 Prior Year
1. Known claims reserve	3,638,596	3,808,837
2. Statutory premium reserve	49,063,005	47,239,495
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)	20,904	5,880
7. Taxes, licenses and fees (excluding federal and foreign income taxes)		
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	131,747	
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		
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	52,854,252	51,054,212
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	500,000	500,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	27,410,981	27,410,981
28. Unassigned funds (surplus)	(2,361,068)	(7,635,951)
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)	25,549,913	20,275,030
31. Totals	78,404,165	71,329,242

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)		

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>OPERATIONS AND INVESTMENT EXHIBIT</b>			
<b>STATEMENT OF INCOME</b>			
<b>OPERATING INCOME</b>			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	14,140,692	10,555,051	15,403,905
1.2 Escrow and settlement services			
1.3 Other title fees and service charges			
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	14,140,692	10,555,051	15,403,905
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred	4,711,679	3,535,630	5,005,165
5. Operating expenses incurred	2,256,753	2,175,662	2,763,695
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	6,968,432	5,711,292	7,768,860
8. Net operating gain or (loss) (Lines 3 minus 7)	7,172,260	4,843,759	7,635,045
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	2,793,272	2,939,695	3,868,801
10. Net realized capital gains and (losses)	52,168	125,339	(461,315)
11. Net investment gain or (loss) (Lines 9 + 10)	2,845,440	3,065,034	3,407,486
<b>OTHER INCOME</b>			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	10,017,700	7,908,793	11,042,531
14. Federal and foreign income taxes incurred	3,438,985	3,011,595	3,697,761
15. Net income (Lines 13 minus 14)	6,578,715	4,897,198	7,344,770
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year	20,275,030	19,023,420	19,023,420
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
17. Net income (from Line 15)	6,578,715	4,897,198	7,344,770
18. Net unrealized capital gains or (losses)	(1,264,868)	(93,200)	421,291
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes	(56,782)	41,013	168,610
21. Change in nonadmitted assets	17,818	142,487	171,646
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		76,758	645,293
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		(7,500,000)	(7,500,000)
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus	5,274,883	(2,435,744)	1,251,610
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	25,549,913	16,587,676	20,275,030

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.			
1202.			
1203.			
1298. Summary of remaining write-ins from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001.			
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			

	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	16,642,490	15,259,984
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	4,881,920	4,489,090
3. Total operating expenses paid	2,241,728	2,786,194
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	9,518,842	7,984,700
5. Investment income (net of investment expense)	2,786,058	3,881,431
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	(2,836,996)	(4,175,643)
8. Net cash from operations (Lines 4 to 7)	9,467,904	7,690,488
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	5,787,082	8,815,812
9.2 Stocks	36,854	
9.3 Mortgage loans	3,322	8,383
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)	5,827,258	8,824,195
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		
10.5 Other sources	24,845	321,616
10.6 Total other cash provided (Lines 10.1 to 10.5)	24,845	321,616
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	15,320,007	16,836,299
12. Cost of investments acquired (long-term only):		
12.1 Bonds	9,947,473	6,787,598
12.2 Stocks	2,271,577	1,985,950
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)	12,219,050	8,773,548
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)		7,500,000
14. Total (Line 12.7 plus Line 13.5)	12,219,050	16,273,548
15. Net change in cash and short-term investments (Line 11 minus Line 14)	3,100,957	562,751
<b>RECONCILIATION</b>		
16. Cash and short-term investments:		
16.1 Beginning of year	1,780,835	1,218,084
16.2 End of period (Line 15 plus Line 16.1)	4,881,792	1,780,835

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## NOTES TO FINANCIAL STATEMENTS

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There have been no events subsequent to December 31, 2001 that have occurred which have a material impact on Old Republic General Title Insurance Corporation.

**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.



**OLD REPUBLIC**  
National Title Insurance Company

400 Second Avenue South  
Minneapolis, Minnesota 55401-2499  
(612) 371-1111  
1-800-328-4441  
www.oldrepublictitle.com

November 8, 2002

Director of Insurance  
2100 Stella Court  
Columbus, OH 43266-0566

To Whom It May Concern:

Enclosed is a copy of Old Republic General Title Insurance Corporation's Quarterly Form 9 for the period ended September 30, 2002.

Sincerely,

**RECEIVED**

Michael G. Mueller  
Vice President and Controller

**NOV 13 2002**

MGM:edl  
Enclosure

**O.F.R.S.**

**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 [ ] No [X]

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 .....	\$ _____	\$ _____
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) .....	\$ _____	\$ _____
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 [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
The Northern Trust	50 S. LaSalle St., Chicago, IL 60675

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
	Old Republic Asset Management	307 N. Michigan Ave., Chicago, IL 60601

## 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 Loses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
TOTAL										

**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	100,000	100,000	100,000	250,000
2. Increase (decrease) by adjustment				(150,000)
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	100,000	100,000	100,000	100,000
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	100,000	100,000	100,000	100,000
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	100,000	100,000	100,000	100,000

**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/recorded investment excluding accrued interest on mortgages owned, beginning of period	314,683	311,955	304,626	323,066
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		(7,029)		
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	2,728	300	293	8,383
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	311,955	304,626	304,333	314,683
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	311,955	304,626	304,333	314,683
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	311,955	304,626	304,333	314,683

**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 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				

**NONE**

**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 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
<b>BONDS</b>									
1. Class 1		53,527,448	13,026,723	10,766,080	12,212	50,318,745	53,527,448	55,800,303	47,567,154
2. Class 2		8,232,525	911,197	300,000	(1,238)	8,708,417	8,232,525	8,842,484	9,515,913
3. Class 3		295,000				360,000	(1122,500)	295,000	385,000
4. Class 4								172,500	
5. Class 5		495,000							
6. Class 6								500,000	
7. Total Bonds		62,549,973	13,937,920	11,066,080	(106,526)	59,867,162	62,549,973	65,315,287	57,950,567
<b>PREFERRED STOCK</b>									
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		62,549,973	13,937,920	11,066,080	(106,526)	59,867,162	62,549,973	65,315,287	57,950,567

**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	4,872,013	XXX	4,872,013	23,019

**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	1,775,850	1,784,896	5,175,058	1,216,517
2. Cost of short-term investments acquired	8,353,905	9,092,482	7,420,035	30,988,483
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	8,344,859	5,702,320	7,723,080	30,429,150
7. Book/adjusted carrying value, current period	1,784,896	5,175,058	4,872,013	1,775,850
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,784,896	5,175,058	4,872,013	1,775,850
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,784,896	5,175,058	4,872,013	1,775,850
12. Income collected during period	11,622	13,355	23,018	187,290
13. Income earned during period	3,558	13,508	32,739	189,115

**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	YES					
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	NO					
15. Indiana	IN	NO					
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	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					
37. Oklahoma	OK	NO					
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	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	XXX					
58. Totals	(a)	2					
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.

**NONE**      **Schedule Y Part 1**

**NONE**      **Part 1 and 2**

## **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	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
291641-A1-5	EMPIRE DISTRICT ELECTRIC. 1ST MTG	09/20/2002	BANC ONE CAPITAL MARKETS	273,563	250,000.00	250,000.00	7,854	1PE
3899999	Total Bonds Public Utilities			273,563	250,000.00	250,000.00	7,854	XXX
097023-AF-2	BOEING CO DEB	09/18/2002	UBSPAIN WEBER INC	595,943	525,000.00	525,000.00	15,120	1PE
244217-BH-7	DEERE CAPITAL CORP GLOBAL NOTE	09/24/2002	BANC ONE CAPITAL MARKETS	514,155	500,000.00	500,000.00	2,188	1PE
251529-AE-3	DEUTSCHE BANK GTD NOTE	09/12/2002	DEUTSCHE BANC ALEX BROWN	552,425	500,000.00	500,000.00	8,747	1PE
288659-AC-2	ELECTRONIC DATA SYSTEMS NOTE	09/20/2002	McDONALD & CO	521,525	500,000.00	500,000.00	12,865	1PE
346397-TR-4	FORD MOTOR CREDIT CO GLOBAL NOTE	08/21/2002	McDONALD & CO	501,275	500,000.00	500,000.00	2,387	2PE
370425-RT-9	GENERAL MOTORS ACPT CORP NOTE	08/21/2002	RAYMOND JAMES ASSOC	518,095	500,000.00	500,000.00	3,844	1PE
441812-JT-2	HOUSEHOLD FINANCE CO NOTE	09/10/2002	BANC ONE CAPITAL MARKETS	505,300	500,000.00	500,000.00	4,424	1PE
524660-AR-8	LEGGETT & PLATT INC NOTE	09/24/2002	DAIN RAUSCHER	552,945	500,000.00	500,000.00	4,463	1PE
577778-AJ-9	MAY DEPT STORES NOTE	08/29/2002	BAIRD ROBERT	472,547	440,000.00	440,000.00	1,660	1PE
71343X-AC-8	PEPSI AMERICAS NOTE	09/05/2002	SALOMAN SMITH BARNEY	199,280	200,000.00	200,000.00	2,000	2PE
718337-AA-6	PHILIPS ELECTRONIC NV/NOTE	09/13/2002	DAIN RAUSCHER	573,210	500,000.00	500,000.00	349	1PE
755111-AB-7	RAYTHEON CO NOTE	09/10/2002	SALOMAN SMITH BARNEY	210,642	200,000.00	200,000.00	2,094	2PE
94975C-AK-3	WELLS FARGO FINANCIAL SR NOTE	09/19/2002	McDONALD & CO	526,960	500,000.00	500,000.00	6,906	1PE
4599999	Total Bonds Industrial and Miscellaneous			XXX	6,244,302	5,865,000.00	65,047	XXX
6099997	Total Bonds Part 3			XXX	6,517,885	6,115,000.00	72,901	XXX
6099999	Total Bonds			XXX	6,517,885	6,115,000.00	72,901	XXX
049560-10-5	ATMOS ENERGY	09/06/2002	McDONALD & CO	2,400,000	52,722	52,722	L	L
92931B-10-6	WPS RESOURCES	09/09/2002	PIPER JAFFRAY	1,200,000	44,172	44,172	L	L
6699999	Total Common Stock Public Utilities			XXX	96,894	XXX	XXX	XXX
189054-10-9	CLOROX CO	09/05/2002	RAYMOND JAMES ASSOC	3,000,000	128,382	128,382	L	L
205887-10-2	CONAGRA INC	09/05/2002	PRUDENTIAL SECURITIES	4,400,000	113,702	113,702	L	L
6899999	Total Common Stock Industrial and Miscellaneous			XXX	242,084	XXX	XXX	XXX
7099997	Total Common Stock Part 3			XXX	338,978	XXX	XXX	XXX
7099999	Total Common Stock			XXX	338,978	XXX	XXX	XXX
7199999	Total Preferred and Common Stock			XXX	338,978	XXX	XXX	XXX
7299999	Totals			XXX	6,856,863	XXX	72,901	XXX

(a) For all common stock bearing the NALC designation -U provide: the number of such issues

**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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Foreign Exchange Adjustment	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)		
842056-EU-8	SOUTHEASTERN PUB SVC AUTH VA 9	07/01/2002	MATURITY		285,000	285,000.00	268,202	285,000	1,249			12,825		1PE		
3147996	Bonds - Special Revenue and Special Assessment Obligations - I/A		XXX		285,000	285,000.00	268,202	285,000	1,249			12,825	XXX	XXX		
3199999	Total - Bonds - Special Revenue and Special Assessment Obligations		XXX		285,000	285,000.00	268,202	285,000	1,249			12,825	XXX	XXX		
699648-AJ-2	OTTER TAIL POWER 1ST MTG	08/01/2002	MATURITY		458,000	458,000.00	455,783	458,000	178							
842434-BF-8	SOUTHERN CALIFORNIA GAS 1ST MT	08/15/2002	MATURITY		500,000	500,000.00	500,000	500,000				33,386		1PE		
852061-AC-4	SPRINT CORP NOTE	07/15/2002	MATURITY		300,000	300,000.00	329,882	300,000	(2,321)			34,375		1PE		
95527P-AA-6	WEST PENN POWER MTN	09/23/2002	MATURITY		500,000	500,000.00	500,000	500,000				24,375		2PE		
3899999	Subtotal - Bonds - Public Utilities		XXX		1,758,000	1,758,000.00	1,785,465	1,758,000	(2,143)			122,165	XXX	XXX		
125369-DP-5	CIT GROUP HOLDINGS NOTE	08/01/2002	MATURITY		300,000	300,000.00	294,441	300,000	1,486							
774347-AM-0	ROCKWELL INTERNATIONAL NOTE	09/15/2002	MATURITY		500,000	500,000.00	489,045	500,000	1,055			19,125		1PE		
934488-AH-0	WARNER LAMBERT CO NOTE	09/15/2002	MATURITY		500,000	500,000.00	522,110	500,000	(2,295)			33,750		1PE		
4599999	Subtotal - Bonds - Industrial and Miscellaneous		XXX		1,300,000	1,300,000.00	1,306,196	1,300,000	246			33,125		1PE		
6099997	Subtotal - Bonds - Part 4		XXX		3,343,000	3,343,000.00	3,343,000	3,343,000	(648)			86,000	XXX	XXX		
6099999	Total Bonds		XXX		3,343,000	3,343,000.00	3,343,000	3,343,000	(648)			20,990	XXX	XXX		
7299999	Totals												20,990	XXX	XXX	
(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**

**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							
0199998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0199999 Total Segregated Funds Held For Others	XXX						XXX
Open Depositories - Section (B) - General Funds							
0299998 Deposits in ( 1 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX			8,255	3,660	9,779	XXX
0299999 Total General Funds	XXX			8,255	3,660	9,779	XXX
Open Depositories - Section (C) - Reinsurance Reserve Funds							
0399998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0399999 Total Reinsurance Reserve Funds	XXX						XXX
0499999 Total Open Depositories	XXX			8,255	3,660	9,779	XXX
Suspended Depositories - Section (A) - Seg. Funds Held for Others							
0599998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0599999 Total Segregated Funds held for others	XXX						XXX
Suspended Depositories - Section (B) - General Funds							
0699998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0699999 Total General Funds	XXX						XXX
Suspended Depositories - Section (C) - Reinsurance Reserve Funds							
0799998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0799999 Total Reinsurance Reserve Funds	XXX						XXX
0899999 Total Suspended Depositories	XXX						XXX
0999999 Total cash on Deposit	XXX			8,255	3,660	9,779	XXX
1199999 TOTAL CASH	XXX			8,255	3,660	9,779	XXX



Old Republic General Title Insurance Corporation  
Company Name

50005  
NAIC Code

50005200247000103

## 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 Market Prices for Securities are derived from an independent source, Inter Active Data Services. The NAIC designations are based on the lower quality rating issued by either Moody's or Standard & Poor in accordance with NAIC procedures as outlined in Part 3, Section 1.

John B. Cleaveland

Name of Investment Officer

Signature of Investment Officer

Treasurer

Title of Signatory

11/04/2002

Date