50024200220100103

QUARTERLY STATEMENT

AS OF September 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Lawyers Title Insurance Corporation

NAIC Group Code 0099 (Current Period) 0099 (Prior Period) **NAIC Company Code** 50024 **Employer's ID Number** 54-0278740

Organized under the Laws of Virginia **, State of Domicile or Port of Entry** Virginia

Country of Domicile United States of America

Incorporated: April 9, 1925 **Commenced Business:** June 1, 1925

Statutory Home Office: 101 Gateway Centre Parkway Richmond, VA 23235

Main Administrative Office: 101 Gateway Centre Parkway Richmond, VA 23235 804-267-8000

Mail Address: 101 Gateway Centre Parkway Richmond, VA 23235

Primary Location of Books and Records: 101 Gateway Centre Parkway Richmond, VA 23235 804-267-8000

Internet Website Address: www.landam.com

Statement Contact: Theodore North Denslow, III 804-267-8090

TDenslow@LANDAM.com (E-Mail Address) 804-267-8845 (Fax Number)

Policyowner Relations Contact: 101 Gateway Centre Parkway Richmond, VA 23235 804-267-8120

OFFICERS

RECEIVED
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O.F.R.S.

President	Janet Anne Alpert
Secretary	John David Weber
Treasurer	Ronald Burgess Ramos

Executive Vice Presidents

Kenneth Astheimer	Russell Wood Jordan, III	David William Koshork	John Michael Obzud
Jeffrey Charles Selby	Jeffrey Dean Vaughan	Donald Charles Weigel, Jr.	

DIRECTORS OR TRUSTEES

Janet Anne Alpert	Theodore Lindy Chandler, Jr.	George William Evans	Charles Henry Foster, Jr.
Russell Wood Jordan, III	Jeffrey Charles Selby		

State of Virginia
County of Chesterfield 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.

Janet A. Alpert (Signature)	(Signature)	(Signature)
Janet Anne Alpert (Printed Name) President	John David Weber (Printed Name) Secretary	Ronald Burgess Ramos (Printed Name) Treasurer

Subscribed and sworn to before me this
11th day of November , 2002

Lori A. Dolan
Notary Public (seal)

My commission expires June 30, 2005.

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	353,992,054		353,992,054	326,746,338
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	63,068,601		63,068,601	57,441,161
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	57,990		57,990	155,961
3.2 Other than first liens	57,872	57,872		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ 0 encumbrances)	15,864,474		15,864,474	16,009,079
4.2 Properties held for the production of income (less $ 0 encumbrances)				
4.3 Properties held for sale (less $ 0 encumbrances)	45,500	16,000	29,500	
5. Cash ($ 2,703,941) and short-term investments ($ 16,447,417)	19,151,358		19,151,358	25,965,764
6. Other invested assets	12,543,022	6,352,615	6,190,407	1,143,945
7. Receivable for securities				140,000
8. Subtotals, cash and invested assets (Lines 1 to 7)	464,780,871	6,426,487	458,354,384	427,602,248
9. Title plants, less $ 0 , charged off	23,943,254	5,886,092	18,057,162	15,685,436
10. Title insurance premiums and fees receivable	18,090,805	4,759,064	13,331,741	8,426,522
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 $ 40,585,851 net deferred tax asset)	40,585,851	35,851,967	4,733,884	4,733,884
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	4,518,754	395,039	4,123,715	5,121,846
16. Interest, dividends and real estate income due and accrued	4,927,529	9,769	4,917,760	5,345,511
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	26,246,915	3,169,689	23,077,226	22,018,869
19. Other assets nonadmitted	6,315,268	6,315,268		
20. Aggregate write-ins for other than invested assets	74,961,856	36,671,547	38,290,309	34,187,254
21. TOTALS (Lines 8 to 20)	664,371,103	99,484,922	564,886,181	523,121,570

DETAILS OF WRITE-INS				
2001. Goodwill	39,462,273	28,302,398	11,159,875	12,115,900
2002. Cash surrender value	27,130,434		27,130,434	22,071,354
2003. Other miscellaneous assets	8,369,149	8,369,149		
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	74,961,856	36,671,547	38,290,309	34,187,254

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 $ 277,845,014 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of $ 270,074,264 in cash on deposit and $ 7,770,750 in other forms of security.

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Known claims reserve	48,689,767	44,179,993
2.	Statutory premium reserve	208,123,820	195,710,874
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)	3,571,624	4,583,015
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)	4,976,918	7,124,832
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	1,300,000	2,600,000
10.	Dividends declared and unpaid		
11.	Premiums and other consideration received in advance	2,323,253	928,070
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	9,438,981	12,503,715
19.	Payable for securities		1,602,770
20.	Aggregate write-ins for other liabilities	19,743,465	24,758,871
21.	Total liabilities (Lines 1 through 20)	298,167,828	293,992,140
22.	Aggregate write-ins for special surplus funds		
23.	Common capital stock	5,311,685	5,311,685
24.	Preferred capital stock		
25.	Aggregate write-ins for other than special surplus funds		
26.	Surplus notes		
27.	Gross paid in and contributed surplus	63,600,223	63,600,223
28.	Unassigned funds (surplus)	197,806,445	160,217,522
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)	266,718,353	229,129,430
31.	Totals	564,886,181	523,121,570

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. Accrued compensation	13,795,594	18,849,162
2002. Deferred Compensation	5,947,871	5,909,709
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098)(Line 20 above)	19,743,465	24,758,871
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	661,518,955	532,971,638	772,511,537
1.2 Escrow and settlement services	32,947,370	27,650,168	40,484,919
1.3 Other title fees and service charges	38,419,857	34,275,341	50,171,359
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	732,886,182	594,897,147	863,167,815
DEDUCT:			
4. Losses and loss adjustment expenses incurred	31,133,659	24,781,535	44,449,210
5. Operating expenses incurred	673,077,555	557,902,631	795,024,147
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	704,211,214	582,684,166	839,473,357
8. Net operating gain or (loss) (Lines 3 minus 7)	28,674,968	12,212,981	23,694,458
INVESTMENT INCOME			
9. Net investment income earned	18,242,544	14,582,550	22,405,578
10. Net realized capital gains and (losses)	158,360	869,471	1,282,311
11. Net investment gain or (loss) (Lines 9 + 10)	18,400,904	15,452,021	23,687,889
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	47,075,872	27,665,002	47,382,347
14. Federal and foreign income taxes incurred	14,541,050	7,107,431	15,246,822
15. Net income (Lines 13 minus 14)	32,534,822	20,557,571	32,135,525
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	229,129,430	194,405,426	194,405,426
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	32,534,822	20,557,571	32,135,525
18. Net unrealized capital gains or (losses)	14,679,691	1,495,942	10,917,352
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			2,631,574
21. Change in nonadmitted assets	2,102,203	5,480,500	2,784,680
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		635,543	635,543
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	(8,500,000)		(14,400,000)
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus	(3,227,793)	19,330	19,330
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	37,588,923	28,188,886	34,724,004
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	266,718,353	222,594,312	229,129,430

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. Merger of wholly-owned subsidiaries	(3,227,793)	19,330	19,330
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(3,227,793)	19,330	19,330

CASH FLOW	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	743,933,984	868,704,521
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	26,623,885	39,648,174
3. Total operating expenses paid	681,252,266	781,957,215
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	36,057,833	47,099,132
5. Investment income (net of investment expense)	19,219,407	22,672,549
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	(14,541,050)	(15,246,822)
8. Net cash from operations (Lines 4 to 7)	40,736,190	54,524,859
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	86,059,784	108,438,955
9.2 Stocks	7,474,478	424,684
9.3 Mortgage loans	100,710	161,292
9.4 Real estate	14,800	671,724
9.5 Other invested assets	1,786,861	2,627,829
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)	95,436,633	112,324,484
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	3,097,240	41,630,938
10.6 Total other cash provided (Lines 10.1 to 10.5)	3,097,240	41,630,938
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	139,270,063	208,480,281
12. Cost of investments acquired (long-term only):		
12.1 Bonds	113,736,416	126,242,278
12.2 Stocks		3,000
12.3 Mortgage loans	42,966	25,000
12.4 Real estate	331,466	704,981
12.5 Other invested assets	7,659,697	6,549,628
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	121,770,545	133,524,887
13. Other cash applied:		
13.1 Dividends to stockholders paid	8,500,000	14,400,000
13.2 Net transfers to affiliates	1,711,912	8,929,285
13.3 Borrowed funds repaid	1,300,000	1,300,000
13.4 Other applications	12,802,012	37,158,849
13.5 Total other cash applied (Lines 13.1 to 13.4)	24,313,924	61,788,134
14. Total (Line 12.7 plus Line 13.5)	146,084,469	195,313,021
15. Net change in cash and short-term investments (Line 11 minus Line 14)	(6,814,406)	13,167,260
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	25,965,764	12,798,504
16.2 End of period (Line 15 plus Line 16.1)	19,151,358	25,965,764

NOTES TO FINANCIAL STATEMENTS

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

C. Wash Sales

None

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 Domicilie, 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. 12/31/2000

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. 12/31/2000

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). 02/21/2002

7.4 By what department or departments? Virginia Bureau 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	$ 56,811,818	$ 63,068,601
13.24	Short-Term Investments	$	$
13.25	Mortgages, Loans or Real Estate	$	$
13.26	All Other	$ 1,143,945	$ 1,186,794
13.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$ 57,955,763	$ 64,255,395
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
SunTrust Bank	919 E. Main Street, Richmond, VA 23219

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	2	3	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
Line of Business	Maximum Interest	Discount Rate	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	16,057,879	15,930,398	15,954,921	16,978,542
2. Increase (decrease) by adjustment	(149,441)	(156,765)	(153,865)	(954,620)
3. Cost of acquired			16,000	278,500
4. Cost of additions to and permanent improvements	28,760	193,788	92,918	426,481
5. Total profit (loss) on sales		(4,500)		700
6. Increase (decrease) by foreign exchange adjustment:				
7. Amount received on sales	6,800	8,000		671,724
8. Book/adjusted carrying value at end of current period	15,930,398	15,954,921	15,909,974	16,057,879
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	15,930,398	15,954,921	15,909,974	16,057,879
11. Total nonadmitted amounts	42,000		16,000	48,800
12. Statement value, current period (Page 2, real estate lines, current period)	15,888,398	15,954,921	15,893,974	16,009,079

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	290,566	289,558	272,799	451,858
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions		42,966		25,000
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment			(79,744)	(25,000)
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	1,008	59,725	39,977	161,292
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	289,558	272,799	153,078	290,566
10. Total valuation allowance	(10,000)	(37,216)	(37,216)	(10,000)
11. Subtotal (Lines 9 plus 10)	279,558	235,583	115,862	280,566
12. Total nonadmitted amounts	177,657	138,320	57,872	124,605
13. Statement value of mortgages owned at end of current period	101,901	97,263	57,990	155,961

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	10,369,219	12,222,881	17,077,539	7,076,290
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	1,858,746	5,299,540	444,411	6,549,628
2.2 Additional investment made after acquisitions	15,000		42,000	
3. Accrual of discount				
4. Increase (decrease) by adjustment	281,147	911,810	(1,831,974)	(628,870)
5. Total profit (loss) on sale			51,171	
6. Amounts paid on account or in full during the period	301,231	1,356,692	128,938	2,627,829
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	12,222,881	17,077,539	15,654,209	10,369,219
10. Total valuation allowance	(3,064,111)	(3,113,727)	(3,111,187)	(3,070,897)
11. Subtotal (Lines 9 plus 10)	9,158,770	13,963,812	12,543,022	7,298,322
12. Total nonadmitted amounts	6,599,859	5,137,655	6,352,615	6,154,377
13. Statement value of long term invested assets at end of current period	2,558,911	8,826,157	6,190,407	1,143,945

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 Acquistions 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
BONDS								
1. Class 1	340,771,271	79,653,413	76,881,258	(197,496)	325,683,138	340,771,271	343,345,930	324,095,906
2. Class 2	25,414,981	4,169,726	2,488,939	(2,227)	26,586,681	25,414,981	27,093,541	27,673,968
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	366,186,252	83,823,139	79,370,197	(199,723)	352,269,819	366,186,252	370,439,471	351,769,874
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	366,186,252	83,823,139	79,370,197	(199,723)	352,269,819	366,186,252	370,439,471	351,769,874

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	16,447,417	X X X	16,447,417	120,478	

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	25,023,534	4,364,030	16,920,432	1,307,003
2. Cost of short-term investments acquired	2,615,301	21,806,746	51,524,521	136,047,679
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	23,274,805	9,250,344	51,997,536	112,331,148
7. Book/adjusted carrying value, current period	4,364,030	16,920,432	16,447,417	25,023,534
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	4,364,030	16,920,432	16,447,417	25,023,534
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	4,364,030	16,920,432	16,447,417	25,023,534
12. Income collected during period	71,193	76,585	120,478	450,914
13. Income earned during period	25,358	10,562	30,276	432,798

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	YES	6,997,441	4,739,010	399,749	497,653	534,497	606,563
2. Alaska	AK	YES	163,914	53,976	74,669	20,989	86,860	209,446
3. Arizona	AZ	YES	17,904,927	14,333,674	584,077	371,496	1,477,297	1,084,012
4. Arkansas	AR	YES	4,923,787	3,957,674	268,230	172,891	333,373	217,820
5. California	CA	YES	51,091,098	42,971,913	2,672,216	3,744,613	2,084,533	3,243,425
6. Colorado	CO	YES	13,500,714	12,770,861	152,440	432,215	1,814,031	2,204,074
7. Connecticut	CT	YES	6,406,036	4,444,311	172,642	148,931	721,687	716,830
8. Delaware	DE	YES	2,110,582	2,017,906	44,114	7,535	61,588	107,117
9. Dist. Columbia	DC	YES	1,400,625	1,172,433	123,300	98,102	364,891	140,575
10. Florida	FL	YES	38,242,102	34,508,894	1,450,619	1,256,703	1,671,803	2,479,217
11. Georgia	GA	YES	16,861,123	13,082,213	1,139,623	798,500	2,013,198	1,326,661
12. Hawaii	HI	YES	72,095	61,370	12,423	1,683,919	209,985	88,361
13. Idaho	ID	YES	2,021,875	1,219,388	158,207	89,637	83,325	97,310
14. Illinois	IL	YES	11,057,472	8,068,025	1,950,596	1,342,615	2,478,374	2,551,070
15. Indiana	IN	YES	4,867,807	5,642,743	545,534	307,352	2,123,653	282,895
16. Iowa	IA	NO	135,739	36,612	18,858	12,782	56,632	39,006
17. Kansas	KS	YES	2,479,910	1,857,118	83,935	60,961	181,660	129,311
18. Kentucky	KY	YES	1,572,783	1,209,160	16,250	1,440	42,907	5,950
19. Louisiana	LA	YES	3,535,394	2,756,112	334,707	154,053	448,772	461,316
20. Maine	ME	YES	3,161,889	2,319,490	58,978	91,786	166,069	151,594
21. Maryland	MD	YES	12,664,919	9,729,160	447,930	564,222	479,943	671,266
22. Massachusetts	MA	YES	16,671,699	14,162,997	236,369	513,538	741,897	1,686,163
23. Michigan	MI	YES	36,986,417	26,656,968	2,051,463	3,342,676	1,561,397	1,499,316
24. Minnesota	MN	YES	8,428,543	7,067,630	151,136	163,472	275,489	198,606
25. Mississippi	MS	YES	1,286,586	992,349	20,746	9,401	65,032	16,747
26. Missouri	MO	YES	2,724,034	2,027,361	671,488	275,215	501,744	553,798
27. Montana	MT	YES	881,552	750,031	11,715	5,985	7,816	37,983
28. Nebraska	NE	YES	2,792,828	1,880,861	2,601	53,371	43,315	33,676
29. Nevada	NV	YES	8,375,696	7,527,958	1,142,524	630,836	9,317,043	611,179
30. New Hampshire	NH	YES	1,865,036	1,519,647	83,881	237,928	111,683	540,594
31. New Jersey	NJ	YES	23,851,377	19,109,722	834,535	1,332,406	2,004,626	1,348,885
32. New Mexico	NM	YES	9,141,447	6,804,293	686,448	315,734	552,874	700,045
33. New York	NY	YES	35,878,844	28,191,827	508,567	327,676	1,123,567	960,091
34. North Carolina	NC	YES	4,620,848	4,467,022	691,450	289,716	932,886	754,574
35. North Dakota	ND	YES	84,575	114,731				
36. Ohio	OH	YES	29,559,920	20,681,680	645,581	836,739	505,353	1,090,851
37. Oklahoma	OK	YES	2,604,771	1,706,497	23,294	20,740	11,678	46,342
38. Oregon	OR	YES	14,768,293	12,053,038	517,011	163,367	386,954	527,187
39. Pennsylvania	PA	YES	56,937,650	38,064,742	1,146,192	582,528	842,806	1,000,195
40. Rhode Island	RI	YES	728,116	701,055	21,066	32,690	112,546	102,756
41. So. Carolina	SC	YES	8,594,155	7,214,747	341,555	47,604	892,824	630,015
42. So. Dakota	SD	YES	12,305	9,776	3,952	1,084	658	10,229
43. Tennessee	TN	YES	13,068,850	11,202,710	949,309	374,726	1,082,207	780,112
44. Texas	TX	YES	140,250,076	115,867,840	2,927,221	2,229,723	4,225,751	3,993,193
45. Utah	UT	YES	5,740,186	5,463,298	387,471	441,949	760,923	409,836
46. Vermont	VT	YES	1,189,020	868,797	77,596	(20,956)	50,994	17,160
47. Virginia	VA	YES	29,371,998	26,830,496	1,043,536	574,209	4,496,161	3,470,427
48. Washington	WA	YES	2,694,005	3,040,347	219,231	75,763	173,480	216,632
49. West Virginia	WV	YES	1,579,567	1,267,029	26,147	65,238	31,075	23,737
50. Wisconsin	WI	YES	5,360,792	3,742,201	276,596	60,836	229,034	331,665
51. Wyoming	WY	YES	901,113	738,132		2,864		401
52. American Samoa	AS	NO						
53. Guam	GU	NO						
54. Puerto Rico	PR	YES	3,561,237	1,968,028	38,293	25,031	69,952	45,694
55. U.S. Virgin Is.	VI	YES	420,106	303,937	94,235	117,969	39,420	139,109
56. Canada	CN	YES	1,582,881	870,675	74,803	62,097	67,728	467,483
57. Aggregate Other Alien	OT	XXX		106,214	8,773	334	35,775	51,108
58. Totals		(a) 52	673,686,755	540,926,679	26,623,882	25,050,884	48,689,766	39,109,608
DETAILS OF WRITE-INS								
5701. Bahamas		XXX		2,365			4,876	5,316
5702. Dominica		XXX		67,500				
5703. Mexico		XXX		36,349	8,773	334	30,899	45,792
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		106,214	8,773	334	35,775	51,108

(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

NONE

PART 1 - LOSS EXPERIENCE

	Current Year to Date				5
	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)	Prior Year to Date Direct Loss Percentage
1. Direct operations	163,015,931	71,367,227	7,533,594	3.214	3.180
2. Agency operations:					
2.1 Non-affiliated agency operations	412,034,820		19,041,715	4.621	4.510
2.2 Affiliated agency operations	98,636,005		4,558,350	4.621	4.850
3. Totals	673,686,756	71,367,227	31,133,659	4.179	4.110

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations	59,450,077	163,015,931	140,393,457
2. Agency operations:			
2.1 Non-affiliated agency operations	135,901,689	412,034,820	318,522,935
2.2 Affiliated agency operations	36,045,286	98,636,005	82,010,286
3. Totals	231,397,052	673,686,756	540,926,678

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:

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements
Residential Single Family Residence	Columbia	SC	09/05/2002		16,000		16,000	
0199999 Acquired by Purchase					16,000		16,000	
9999999 Totals					16,000		16,000	

SCHEDULE A - PART 3

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

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

NONE

SCHEDULE BA - PART 1

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

1	Location		4	5	6	7	8	9	10
	2	3							
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment
Note Rcv Bus Divest - Bohlen (Brighton Title)	Brighton	MI	Robert M. Bohlen	07/31/2002	50,000		50,000		
0699999 Subtotal - Other Fixed Income Instruments - Fixed or Variable Interest Rate Investments					50,000		50,000		
9999999 Totals					50,000		50,000		

SCHEDULE BA - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/Adjusted Carrying Value Less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Note Rcv Bus Agnt Claim - Rio Abstract	Rio Grande City	TX		05/01/2000	1,108			890	890			
0699999 Subtotal - Other Fixed Income Instruments - Fixed or Variable Interest Rate Investments					1,108			890	890			
Brighton Title Services Company, L.L.C.	Brighton	MI	Robert M. Bohlen	02/01/1999	72,097	(23,268)		48,829	100,000		51,171	51,171
1099999 Subtotal - Other - Joint Venture or Partnership Interests					72,097	(23,268)		48,829	100,000		51,171	51,171
9999999 Totals					73,205	(23,268)		49,719	100,890		51,171	51,171

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)
3134A4-JT-2	FHLMC Reference Note	09/10/2002	Deutsche Bank Securities		568,572	525,000.00	4,864	1
36225B-N6-1	GNMA Pool #781313	07/17/2002	BBT		1,416,085	1,368,611.00	4,790	1
36225B-ND-6	GNMA Pool #781288	07/17/2002	BBT		1,047,241	1,017,356.00	3,857	1
36225B-P6-9	GNMA Pool #781345	07/10/2002	Saloman Bros		2,026,949	2,006,880.00	7,024	1
912828-AH-3	US Treasury Note	08/20/2002	Morgan Stanley & Co Inc		274,742	275,000.00	194	1PE
912828-AJ-9	US Treasury Note	09/18/2002	VARIOUS		316,823	305,000.00	1,241	1PE
0399999	Total Bonds U. S. Government			X X X	5,650,412	5,497,847.00	21,970	X X X
20772F-SP-6	Connecticutt ST	08/06/2002	Bear Sterns & Co		1,660,215	1,500,000.00	17,500	1PE
1707996	Bonds - States, Territories and Possessions - CT			X X X	1,660,215	1,500,000.00	17,500	X X X
1799999	Total Bonds States, Territories and Possessions			X X X	1,660,215	1,500,000.00	17,500	X X X
251093-WA-4	Detroit MI	08/07/2002	Bank Of America		1,642,472	1,510,000.00	6,501	1PE
2423996	Bonds - Political Subdivisions of States - MI			X X X	1,642,472	1,510,000.00	6,501	X X X
678518-7P-0	Oklahoma City Oklahoma	08/01/2002	Hutchinson Shockey		1,073,480	1,000,000.00	4,861	1PE
2437996	Bonds - Political Subdivisions of States - OK			X X X	1,073,480	1,000,000.00	4,861	X X X
2499999	Total Bonds Political Subdivisions of States, Territories and Possessions			X X X	2,715,952	2,510,000.00	11,362	X X X
010608-WW-3	Alabama Public School Improvments	08/27/2002	Advest & Co		811,425	750,000.00	833	1PE
091156-KB-4	Birmingham Jefferson Ala Civic Ctr	08/20/2002	Dain Rauscher Inc.		1,150,942	1,055,000.00	7,619	1PE
3101996	Bonds - Special Revenue and Special Assessment Obligations - AL			X X X	1,962,367	1,805,000.00	8,452	X X X
46613Q-AH-7	Jacksonville Elect Power	08/09/2002	Wachovia Bank		665,016	600,000.00		1PE
511773-AJ-2	Lakeland Florida Water and Waste	08/21/2002	Saloman Bros		1,093,870	1,000,000.00		1PE
3110996	Bonds - Special Revenue and Special Assessment Obligations - FL			X X X	1,758,886	1,600,000.00		X X X
59455R-A5-5	Michigan Mun Bd Auth Rev Clean Wtr	08/09/2002	J P Morgan		833,925	750,000.00	2,297	1PE
3123996	Bonds - Special Revenue and Special Assessment Obligations - MI			X X X	833,925	750,000.00	2,297	X X X
650017-RA-6	NY ST Twy Auth SVC Contract	07/25/2002	Salomon Bro. Smith Barney		544,890	500,000.00		1PE
650017-RB-4	NY ST Twy Auth SVC Contract	07/25/2002	Salomon Bro. Smith Barney		1,626,045	1,500,000.00		1PE
3133996	Bonds - Special Revenue and Special Assessment Obligations - NY			X X X	2,170,935	2,000,000.00		X X X

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

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)
882756-KD-0	Texas State Public Finance Auth	08/16/2002	Griffin Kubic		1,125,430	1,000,000.00	21,694	1PE
3144996	Bonds - Special Revenue and Special Assessment Obligations - TX			X X X	1,125,430	1,000,000.00	21,694	X X X
3199999	Total Bonds Special Revenue and Special Assessment Obligations			X X X	7,851,543	7,155,000.00	32,443	X X X
00184A-AF-2	AOL Time Warner Inc.	07/31/2002	Goldman Sachs & Co		498,000	600,000.00	13,406	2PE
171232-AF-8	Chubb Corp	09/03/2002	First Albany Corp		525,050	500,000.00	9,250	1PE
172967-BP-5	Citigroup Inc	08/20/2002	Salomon Bro. Smith Barney		302,145	300,000.00		1PE
20029P-AK-5	Comcast Cable Communications Inc	08/02/2002	Goldman Sachs & Co		272,850	300,000.00	372	2PE
22540A-LK-2	CSFB 99-C1	07/31/2002	Credit Suisse First Bosto		842,520	750,000.00	3,645	1PE
22541L-AC-7	Credit Suisse FB USA	07/17/2002	Credit Suisse First Bosto		560,756	555,000.00	10,228	1PE
247367-AN-5	Delta Air Lines Inc	08/27/2002	Morgan Stanley & Co Inc		87,789	86,256.00	1,803	1PE
260543-BR-3	Dow Chemical Company	09/25/2002	J P Morgan		235,474	225,000.00	1,163	1PE
345370-BZ-2	Ford Motor Company	08/28/2002	Bear Sterns & Co		200,055	255,000.00	1,445	2PE
36962G-VS-0	General Electric Cap Corp	07/16/2002	J P Morgan		321,612	300,000.00	3,667	1PE
36962G-YZ-1	General Electric Cap Corp	07/30/2002	Lehman Bros		254,868	250,000.00	1,910	1PE
38141G-CG-7	Goldman Sachs Group Inc	08/20/2002	Goldman Sachs & Co		99,886	100,000.00		1 PE
441812-GM-0	Household Finance Corp.	08/02/2002	BBT		789,128	750,000.00	3,667	1
441812-JY-1	Household Finance Corporation	08/07/2002	Morgan Stanley & Co Inc		339,119	350,000.00	5,444	1PE
46625H-AP-5	JP Morgan Chase Bank Corp.	08/08/2002	VARIOUS		355,079	350,000.00	2,960	1PE
49306C-AE-1	Key Bank	09/06/2002	BBT		521,140	500,000.00	2,296	1PE
494550-AL-0	Kinder Morgan Ener Part	07/15/2002	Ubs Securities		106,149	100,000.00	2,669	2PE
67481E-AB-2	Ocean Energy Inc	09/17/2002	Merrill Lynch		249,348	250,000.00		2PE
786514-BB-4	Safeway Stores	07/15/2002	Morgan Stanley & Co Inc		262,065	250,000.00	5,851	2PE
786514-BE-8	Safeway Inc	07/30/2002	Barclays Capital		150,396	150,000.00	320	2PE
79548C-AB-2	SBM7 00-C3	07/31/2002	Salomon Bro. Smith Barney		810,762	750,000.00	549	1
843452-AY-9	Southern Natural Gas Company	07/15/2002	Credit Suisse First Bosto		90,024	100,000.00	3,124	2PE
875127-AU-6	Tampa Electric Company	09/09/2002	Saloman Bros		252,300	250,000.00	708	1PE
882389-CB-3	Texas East Trans	07/15/2002	Credit Suisse First Bosto		495,095	500,000.00	1,167	1PE
90333W-AA-6	US Bank NA Minnesota	08/26/2002	BBT		1,090,430	1,000,000.00	4,958	1PE
4599999	Total Bonds Industrial and Miscellaneous			X X X	9,712,040	9,521,256.00	80,602	X X X
6099997	Total Bonds Part 3			X X X	27,590,162	26,184,103.00	163,877	X X X
6099998	Summary Item for Bonds Bought and Sold this Quarter			X X X	2,708,458	2,634,901.00	26,968	X X X
6099999	Total Bonds			X X X	30,298,620	28,819,004.00	190,845	X X X
7299999	Totals				30,298,620	X X X	190,845	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 Desig-nation (a)
3134A3-3L-8	FHLMC Reference Note	08/07/2002	Credit Suisse First Bosto		1,154,492	1,000,000.00	1,066,758	1,062,658	(3,855)			91,834	91,834	79,003		1PE
31359M-EY-5	FNMA Note	08/07/2002	Credit Suisse First Bosto		735,922	650,000.00	688,797	687,411	(1,386)			48,511	48,511	21,080		1PE
31359M-GJ-6	FNMA Benchmark Note	08/07/2002	VARIOUS		2,238,418	2,000,000.00	2,129,329	2,121,631	(6,658)			116,788	116,788	94,866		1PE
36200R-LX-8	GNMA Pool #570142	09/15/2002	PRINCIPAL RECEIPT		21,943	21,943.00	21,730	21,943	213					356		1
36200R-YA-4	GNMA Pool #570505	09/15/2002	PRINCIPAL RECEIPT		239,777	239,777.00	243,898	239,777	(4,121)					9,741		1
36206H-4A-3	GNMA Pool #412217	09/15/2002	PRINCIPAL RECEIPT		36,414	36,414.00	35,549	36,414	836					4,116		1
36206L-V4-8	GNMA Pool #414735	09/15/2002	PRINCIPAL RECEIPT		92,805	92,805.00	92,907	92,805	(94)					7,633		1
36207W-X4-1	GNMA Pool #444499	09/15/2002	PRINCIPAL RECEIPT		2,741	2,741.00	2,671	2,741	78					2,779		1
36208R-DK-7	GNMA Pool #458306	09/15/2002	PRINCIPAL RECEIPT		3,574	3,574.00	3,549	3,574	24					486		1
36209G-2D-8	GNMA Pool #471572	09/15/2002	PRINCIPAL RECEIPT		155,843	155,843.00	151,090	155,843	4,606					9,313		1
36209Q-6A-8	GNMA Pool #478865	09/15/2002	PRINCIPAL RECEIPT		91,528	91,528.00	89,827	91,528	1,552					5,237		1
36209W-P6-3	GNMA Pool #483845	09/15/2002	PRINCIPAL RECEIPT		93,444	93,444.00	95,283	93,444	(1,777)					6,818		1
36210B-GF-6	GNMA Pool #487198	09/15/2002	PRINCIPAL RECEIPT		42,621	42,621.00	39,558	42,621	2,962					2,413		1
36212R-TG-3	GNMA Pool #541551	09/15/2002	PRINCIPAL RECEIPT		12,992	12,992.00	12,866	12,992	126					417		1
36213D-CX-4	GNMA Pool #550986	09/15/2002	PRINCIPAL RECEIPT		87,623	87,623.00	88,705	87,623	(1,082)					3,043		1
36213D-CY-2	GNMA Pool #550987	09/15/2002	PRINCIPAL RECEIPT		104,302	104,302.00	105,840	104,302	(1,538)					3,916		1
36225A-G9-5	GNMA Pool #780224	09/15/2002	PRINCIPAL RECEIPT		63,238	63,238.00	64,940	63,238	(1,682)					6,508		1
36225A-TS-9	GNMA Pool #780561	09/15/2002	PRINCIPAL RECEIPT		410,610	410,610.00	391,427	410,610	18,818					27,017		1
36225B-C8-9	GNMA Pool #780995	09/15/2002	PRINCIPAL RECEIPT		116,720	116,720.00	113,541	116,720	3,081					10,091		1
36225B-CN-6	GNMA Pool #780977	09/15/2002	PRINCIPAL RECEIPT		165,490	165,490.00	168,483	165,490	(3,004)					15,087		1
36225B-DX-3	GNMA Pool #781018	09/15/2002	PRINCIPAL RECEIPT		52,070	52,070.00	51,945	52,070	101					4,582		1
36225B-FU-7	GNMA Pool #781079	09/15/2002	PRINCIPAL RECEIPT		133,845	133,845.00	130,908	133,845	2,902					12,521		1
36225B-G5-1	GNMA Pool #781120	09/15/2002	PRINCIPAL RECEIPT		142,235	142,235.00	138,057	142,235	4,091					11,168		1
36225B-G9-3	GNMA Pool #781124	09/15/2002	PRINCIPAL RECEIPT		95,299	95,299.00	96,431	95,299	(1,144)					7,642		1
36225B-JC-3	GNMA Pool #781159	09/15/2002	PRINCIPAL RECEIPT		98,179	98,179.00	102,326	98,179	(4,189)					9,248		1
36225B-LL-0	GNMA Pool #781231	09/15/2002	PRINCIPAL RECEIPT		198,151	198,151.00	204,461	198,151	(6,283)					12,024		1
36225B-N6-1	GNMA Pool #781313	09/15/2002	PRINCIPAL RECEIPT		57,879	57,879.00	59,886	57,879	(2,008)					282		1
36225B-ND-6	GNMA Pool #781288	09/15/2002	PRINCIPAL RECEIPT		54,637	54,637.00	56,242	54,637	(1,605)					296		1
36225B-P6-9	GNMA Pool #781345	09/15/2002	PRINCIPAL RECEIPT		64,326	64,326.00	64,969	64,326	(643)					322		1
36225B-PC-6	GNMA Pool #781319	09/15/2002	PRINCIPAL RECEIPT		136,330	136,330.00	141,975	136,330	(5,645)					1,140		1PE
912827-7L-0	US Treasury Note	07/17/2002	VARIOUS		722,638	710,000.00	714,533	714,506	(27)			8,132	8,132	14,786		1PE
912828-AC-4	US Treasury Note	07/17/2002	Credit Suisse First Bosto		199,144	195,000.00	197,925	197,886	(39)			1,258	1,258	1,484		1PE
912828-AH-3	US Treasury Note	08/20/2002	Greenwich Capital Markets		125,015	125,000.00	124,883	124,883				132	132	88		1PE
912828-AJ-9	US Treasury Note	09/25/2002	J P Morgan		132,031	125,000.00	129,648	129,640	(9)			2,391	2,391	624		1PE
0399999	Subtotal - Bonds - U.S. Governments			X X X	8,082,276	7,579,616.00	7,820,937	7,813,231	(7,399)			269,046	269,046	386,127	X X X	X X X
234650-AF-6	Dallas County Texas	08/15/2002	MATURITY		1,000,000	1,000,000.00	1,113,480	1,000,000	(11,438)					70,000		1PE
2444996	Bonds - Political Subdivisions of States, Territories and Possessions - TX			X X X	1,000,000	1,000,000.00	1,113,480	1,000,000	(11,438)					70,000	X X X	X X X
165321-F5-4	Chesapeake Virginia	08/01/2002	CALLED @ 102.0000000		765,000	750,000.00	762,278	756,449	(646)			8,551	8,551	42,750		1PE

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Statement as of September 30, 2002 of the Lawyers Title Insurance Corporation

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 Desig-nation (a)
2447996	Bonds - Political Subdivisions of States, Territories and Possessions - VA			X X X	765,000	750,000.00	762,278	756,449	(646)			8,551	8,551	42,750	X X X	X X X
2499999	Total - Bonds - Political Subdivisions of States, Territories and Possessions			X X X	1,765,000	1,750,000.00	1,875,758	1,756,449	(12,084)			8,551	8,551	112,750	X X X	X X X
685913-GV-1	Ore St Dept Of General Svcs	09/03/2002	CALLED @ 101.0000000		45,450	45,000.00	46,193	45,556	(140)			(106)	(106)	2,700		1PE
3138996	Bonds - Special Revenue and Special Assessment Obligations - OR			X X X	45,450	45,000.00	46,193	45,556	(140)			(106)	(106)	2,700	X X X	X X X
31280H-T5-7	FHLMC Pool #E63272	09/16/2002	PRINCIPAL RECEIPT		55,514	55,514.00	55,228	55,514	266					4,083		1
31280H-ZP-6	FHLMC Pool #E63450	09/16/2002	PRINCIPAL RECEIPT		15,425	15,425.00	15,143	15,425	222					3,445		1
31283J-6J-5	FHLMC Pool #G10873	09/16/2002	PRINCIPAL RECEIPT		205,692	205,692.00	202,639	205,692	2,692					11,444		1
3128FB-U5-2	FHLMC Pool #D70604	09/16/2002	PRINCIPAL RECEIPT		33,396	33,396.00	31,095	33,396	2,306					1,997		1
3128FP-ER-1	FHLMC Pool #D80144	09/16/2002	PRINCIPAL RECEIPT		134,724	134,724.00	129,230	134,724	5,559					9,463		1
3128GM-H3-7	FGold Pool #E84750	09/16/2002	PRINCIPAL RECEIPT		128,624	128,624.00	128,865	128,624	(238)					7,792		1
3128GM-HB-9	FGold Pool #E84726	09/16/2002	PRINCIPAL RECEIPT		108,347	108,347.00	107,247	108,347	1,072					5,877		1
31292G-2S-4	FHLMC Pool #C00785	09/16/2002	PRINCIPAL RECEIPT		42,396	42,396.00	41,230	42,396	1,126					3,018		1
31292H-D7-6	FHLMC Gold Pool #C01026	09/16/2002	PRINCIPAL RECEIPT		93,071	93,071.00	96,402	93,071	(3,255)					11,964		1
31292H-J5-4	FGold Pool #C01184	09/16/2002	PRINCIPAL RECEIPT		39,527	39,527.00	39,364	39,527	163					2,406		1
31293R-KL-4	FHLMC Pool #C27499	09/16/2002	PRINCIPAL RECEIPT		27,519	27,519.00	26,762	27,519	730					1,692		1
31294J-ZW-1	FHLMC Pool #E00757	09/16/2002	PRINCIPAL RECEIPT		113,566	113,566.00	112,770	113,566	768					10,471		1
31294K-CW-3	FGold Pool #E00985	09/16/2002	PRINCIPAL RECEIPT		52,867	52,867.00	52,416	52,867	436					3,128		1
31294K-HR-9	FGold Pool #E01140	09/15/2002	PRINCIPAL RECEIPT		41,606	41,606.00	42,107	41,606	(501)					325		1
31371H-G2-8	FNMA Pool #252317	09/25/2002	PRINCIPAL RECEIPT		39,612	39,612.00	39,364	39,612	223					2,594		1
31371H-NM-6	FNMA Pool #252496	09/25/2002	PRINCIPAL RECEIPT		44,480	44,480.00	43,577	44,480	889					2,621		1
31371K-M4-0	FNMA Pool #254279	09/25/2002	PRINCIPAL RECEIPT		67,947	67,947.00	69,073	67,947	(1,125)					2,589		1
31374S-2U-4	FNMA Pool #323087	09/25/2002	PRINCIPAL RECEIPT		52,699	52,699.00	50,344	52,699	2,166					3,996		1
31379W-HX-8	FNMA Pool #431446	09/25/2002	PRINCIPAL RECEIPT		2,487	2,487.00	2,455	2,487	32					162		1
31379Y-HR-7	FNMA Pool #433240	09/25/2002	PRINCIPAL RECEIPT		6,436	6,436.00	6,352	6,436	81					749		1
31380H-VZ-7	FNMA Pool #440832	09/25/2002	PRINCIPAL RECEIPT		5,337	5,337.00	5,267	5,337	68					278		1
31380V-EK-8	FNMA Pool #451138	09/25/2002	PRINCIPAL RECEIPT		1,531	1,531.00	1,511	1,531	19					94		1
31386R-WD-7	FNMA Pool #571344	09/25/2002	PRINCIPAL RECEIPT		240,455	240,455.00	245,189	240,455	(4,580)					17,481		1
31388W-QX-7	FNMA Pool #617070	09/25/2002	PRINCIPAL RECEIPT		1,038	1,038.00	1,062	1,038	(23)					21,716		1
3156996	Bonds - Special Revenue and Special Assessment Obligations - CN			X X X	1,554,296	1,554,296.00	1,544,692	1,554,296	9,096					129,385	X X X	X X X
3199999	Total - Bonds - Special Revenue and Special Assessment Obligations			X X X	1,599,746	1,599,296.00	1,590,885	1,599,852	8,956			(106)	(106)	132,085	X X X	X X X
927804-CD-4	Virginia Electric Power	07/01/2002	MATURITY		1,593,000	1,593,000.00	1,626,977	1,593,000	(4,209)					117,484		1PE
3899999	Subtotal - Bonds - Public Utilities			X X X	1,593,000	1,593,000.00	1,626,977	1,593,000	(4,209)					117,484	X X X	X X X
00184A-AF-2	AOL Time Warner Inc.	08/22/2002	Goldman Sachs & Co		92,000	100,000.00	97,402	97,467	65			(5,467)	(5,467)	3,872		2PE
046001-AG-8	Associates Auto. Rec. 00-2: A3	08/12/2002	VARIOUS		754,473	741,258.00	741,147	741,226	38			13,246	13,246	39,596		1PE
053528-CA-1	Avco Financial Services	08/15/2002	MATURITY		1,000,000	1,000,000.00	974,360	1,000,000	3,340					60,000		1PE

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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)
059438-AD-3	Banc One	08/01/2002	MATURITY		1,000,000	1,000,000.00	997,450	1,000,000	294					72,500		1PE
09700W-DK-6	Boeing Capital Corp	09/05/2002	Spear Leeds & Kellogg		1,066,705	1,000,000.00	1,024,708	1,022,013	(2,408)			44,692	44,692	62,265		1
134429-AM-1	Campbell Soup Co	09/10/2002	Credit Suisse First Bosto		557,700	500,000.00	545,565	542,304	(2,690)			15,396	15,396	36,375		1
172967-AZ-4	Citigroup Inc	07/22/2002	Credit Suisse First Bosto		385,361	350,000.00	382,379	382,157	(222)			3,204	3,204	8,035		1PE
17303C-BM-2	Citibank CR 99-2 A	08/12/2002	J P Morgan		1,294,500	1,200,000.00	1,234,172	1,232,231	(1,941)			62,269	62,269	65,017		1PE
22541L-AD-5	Credit Suisse FB USA	07/08/2002	Credit Suisse First Bosto		512,050	500,000.00	498,745	498,802	57			13,248	13,248	7,427		1PE
251562-AB-0	Deutsche Mortg & Asset Rec98-C1 A1	09/16/2002	PRINCIPAL RECEIPT		9,680	9,680.00	9,735	9,680	(291)					729		1
28336L-AD-1	El Paso Corporation	09/24/2002	J P Morgan		224,438	350,000.00	348,513	348,541	28			(124,103)	(124,103)	8,192		2PE
31340Y-DB-2	FHL┘ 12: A	09/15/2002	PRINCIPAL RECEIPT		18,171	18,171.00	18,795	18,171	(602)					2,473		1
345397-TR-4	Ford Motor Credit Company	09/10/2002	Salomon Bro. Smith Barney		248,240	250,000.00	246,433	246,890	457			1,350	1,350	10,599		1
345397-TS-2	Ford Motor Credit Company	09/10/2002	Salomon Bro. Smith Barney		670,845	700,000.00	721,042	719,363	(1,155)			(48,518)	(48,518)	57,648		2
441812-JY-1	Household Finance Corporation	08/22/2002	Barclays Capital		100,828	100,000.00	96,891	96,900	9			3,928	3,928	1,847		1PE
46625H-AP-5	JP Morgan Chase Bank Corp.	08/20/2002	J P Morgan		308,892	300,000.00	298,926	298,972	46			9,920	9,920	3,631		1PE
534187-AF-6	Lincoln National Corp	07/15/2002	MATURITY		1,060,000	1,060,000.00	1,051,095	1,060,000	755					80,825		1PE
674599-BV-6	Occidental Petroleum Corporation	09/17/2002	BancAmerica Securities		279,133	250,000.00	258,285	257,953	(332)			21,179	21,179	13,313		2PE
74913G-AB-1	QWest Corporation	09/23/2002	Salomon Bro. Smith Barney		101,775	115,000.00	113,160	113,222	62			(11,447)	(11,447)	7,563		2 PE
875127-AU-6	Tampa Electric Company	09/18/2002	Barclays Capital		82,597	80,000.00	80,736	80,735	(1)			1,862	1,862	383		1PE
900262-AU-0	Turner Broadcasting System Inc.	07/30/2002	Goldman Sachs & Co		564,000	600,000.00	620,010	611,472	(4,171)			(47,472)	(47,472)	44,523		2PE
925524-AJ-9	Viacom Inc.	07/17/2002	Lehman Bros		550,180	500,000.00	527,400	524,270	(1,215)			25,910	25,910	37,644		1PE
93884P-BF-6	Washington Gas And Light	08/26/2002	MATURITY		1,000,000	1,000,000.00	1,023,100	1,000,000	(3,139)					67,253		1PE
4599999	Subtotal - Bonds - Industrial and Miscellaneous			X X X	11,881,568	11,724,109.00	11,910,049	11,902,369	(13,016)			(20,803)	(20,803)	691,710	X X X	X X X
6099997	Subtotal - Bonds - Part 4			X X X	24,921,590	24,246,021.00	24,824,606	24,664,901	(27,752)			256,688	256,688	1,440,156	X X X	X X X
6099998	Summary Item for Bonds Bought and Sold this Quarter			X X X	2,741,700	2,634,901.00	2,708,458	2,707,762	(697)			33,939	33,939	32,532	X X X	X X X
6099999	Total Bonds			X X X	27,663,290	26,880,922.00	27,533,064	27,372,663	(28,449)			290,627	290,627	1,472,688	X X X	X X X
7299999	Totals				27,663,290	X X X	27,533,064	27,372,663	(28,449)			290,627	290,627	1,472,688		X X X

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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 5 First Month	6 Second Month	7 Third Month	8 *
Open Depositories - Section (A)-Segregated Funds Held for Others								
1ST FEDERAL OF GALION	GALION OH				106,581	106,581	106,581	
ALLFIRST BANK	BALTIMORE MD				37,331	37,331	37,331	
ALLIANCE BANK	BATON ROUGE LA				10,457	10,457	10,457	
AMERICAN CHARTERED BANK	CHICAGO IL				175,012	175,012	175,012	
AMERICAN NATIONAL BANK	CHICAGO IL				9,890,656	13,876,512	14,388,103	
AMSOUTH BANK	MEMPHIS TN				15,027	15,041	15,053	
ANCHOR BANK	MADISON WI				20,100	20,100	20,075	
BANK OF AMERICA	FT LAUDERDALE FL				(10,819,412)	6,446,760	12,827,877	
BANK OF AMERICA	WICHITA KS				29,489	18,439	20,489	
BANK OF AMERICA	ROCKVILLE MD				1,255,993	1,232,407	1,232,407	
BANK OF AMERICA	ASHEVILLE NC				173,195	173,195	173,341	
BANK OF AMERICA	PHILADELPHIA PA				205,000	205,000	205,000	
BANK OF AMERICA	COLUMBIA SC				83,931	84,073	84,143	
BANK OF AMERICA	MEMPHIS TN				10,515	10,526	10,537	
BANK OF AMERICA	DALLAS TX				42,799,949	8,443,662	12,079,584	
BANK OF AMERICA	RICHMOND VA				10,432,788	9,141,012	14,055,108	
BANK OF AMERICA	ALBUQUERQUE NM				10,027	10,086	10,086	
BANK OF NEW YORK	NEW YORK NY				14,195	14,195	14,195	
BANK OF SUN PRAIRIE	MADISON WI				150,702	178	95	
BANK ONE	DENVER CO				1,412,676	(1,379,132)	3,481,866	
BANK ONE	LA GRANGE IL				1,536,345	1,536,345	1,536,198	
BANK ONE	NEW ORLEANS LA				6,883	6,883	6,751	
BANK ONE	TROY MI				366,667	366,667	369,315	
BANK ONE	DALLAS TX				74,771	74,596	187,416	
BANK ONE	INDIANAPOLIS IN				229,170	(1,029,420)	(343,531)	
BANK ONE	CHARDON OH				(1,327,331)	(1,400,057)	(554,715)	
BANK ONE	MILWAUKEE WI				1,083,896	2,102,312	3,817,443	
BB&T	FREDERICK MD				12,319	12,319	14,721	
BB&T	GREENSBORO NC				1,299,409	1,268,898	1,269,728	
BB&T	COLUMBIA SC				1,232,055	1,230,120	1,221,252	
CHASE BANK	DALLAS TX				129,747	117,253	111,788	
CHASE MANHATTAN BANK	HARTFORD CT				46,576	46,611	46,645	
CHEMICAL BANK	NEW YORK NY				4,228,308	2,285,832	6,051,916	
CITIBANK	WHITE PLAINS NY				3,707,657	3,705,164	3,709,643	
CITIZENS BANK	FLINT MI				196,344	196,192	245,192	
CITIZENS BANK	SANDUSKY OH				64,589	76,885	145,765	
CITYWIDE BANK	LITTLETON CO				10,357	10,357	10,374	
CNL	ORLANDO FL				1,039,582	1,254,218	1,197,685	
COLORADO BUSINESS BANK	LONGMONT CO				23,157	23,157	23,172	
COMERICA BANK	LOS ANGELES CA				921,701	921,701	921,868	
COMERICA BANK	DETROIT MI				32,785,508	24,595,572	22,584,057	
COMERICA BANK	DALLAS TX				21,594	21,612	21,631	
COMMERCIAL FEDERAL BANK	DENVER CO				5,145	5,145	5,145	
COMMUNITY NATIONAL BANK	MADISON WI				43,284	43,284	43,284	
DREYFUS	COLUMBUS OH				1,265,111	437,384	54,413	
EASTERN MICHIGAN BANK	SANDUSKY MI				122,844	723,493	806,536	
EMPRISE BANK	WICHITA KS				346,238	371,912	391,296	
F&M BANK-ATLANTIC	NEWPORT NEWS VA				78,489	78,489	78,489	
FAHEY BANKING CO	MARION OH				100	100		
FIFTH THIRD BANK	INDIANAPOLIS IN				56,972	41,972	41,972	
FIFTH THIRD BANK	MONROE MI				(1,041,837)	(920,562)	(1,477,674)	
FIFTH THIRD BANK	CUYAHOGA FALLS OH				(3,521,754)	(1,627,846)	(2,509,887)	
FIRST BANK OF TEXAS	DALLAS TX				50	50	50	
FIRST COMMERCIAL BANK	BIRMINGHAM AL				576,225	1,845,433	1,466,370	
FIRST FEDERAL BANK	WOOSTER OH				277,693	278,279	278,847	
FIRST MERIT	CUYAHOGA FALLS OH				926,940	1,395,548	834,883	
FIRST NATIONAL BANK	VERO BEACH FL				3	3	3	
FIRST NATL BK OF AMARILLO	AMARILLO TX				720,460	615,635	624,469	
FIRST NATL BK OF COLORADO	FT COLLINS CO				(975)	118,745	(26,186)	
FIRST STATE BANK	RIO RANCHO NM				2,576,149	1,024,161	1,013,995	
FIRST UNION NATIONAL BANK	WASHINGTON DC				13,654	13,654	13,654	
FIRST UNION NATIONAL BANK	MIAMI FL				(6,383,889)	5,438,344	37,398,320	
FIRST UNION NATIONAL BANK	ATLANTA GA				500	500	60,500	
FIRST UNION NATIONAL BANK	ROCKVILLE MD				130,016	130,016	144,680	
FIRST UNION NATIONAL BANK	CHARLOTTE NC				(1,133,406)	1,182,417	3,214,856	
FIRST UNION NATIONAL BANK	NORFOLK VA				3,857,591	7,093,894	6,994,055	
FIRST UNION SECURITIES	WAUKESHA WI				205,162	205,162	205,162	
FIRSTAR BANK MIL	MILWAUKEE WI				48,872	292,363	292,363	
FIRST-KNOX NATIONAL BANK	MANSFIELD OH				468,208	349,636	1,139,203	
FLEET BANK	PHILADELPHIA PA				946,860	836,980	536,398	
FLEET BANK	SMITHFIELD RI				505,549	513,352	354,489	
FLEET BANK	HARTFORD CT				3,566,236	3,222,924	3,228,137	
FLEET BANK	MANCHESTER NH				623,778	640,273	690,634	
FLEET NATIONAL BANK	BOSTON MA				1,782,509	1,550,671	1,080,853	
GORHAM SAVINGS BANK	GORHAM ME				100	100	100	
HANCOCK BANK	BATON ROUGE LA				(1,164,103)	(862,079)	(1,268,761)	
HERITAGE BANK	BIRMINGHAM AL				352,264	369,479	202,527	
HIBERNIA NATIONAL BANK	NEW ORLEANS LA				(1,450,059)	(2,457,826)	(5,027,094)	
HINSBROOK BANK & TRUST	WILLOWBROOK IL				162,758	766,562	378,859	
HOME SAVINGS BANK	BRIMFIELD OH				(72,094)	(1,230,120)	(375,104)	
HUDSON UNITED BANK	PHILADELPHIA PA				11,501	11,501	11,501	
HUDSON VALLEY NATL BANK	NEW YORK NY				53,196	53,196	53,196	

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5 First Month	6 Second Month	7 Third Month	*
HUNTINGTON NATIONAL BANK	COLUMBUS OH				5,897,225	2,232,285	1,531,365	
INTERSTATE BANK	PHILADELPHIA PA				1,535,900	1,887,442	2,317,442	
INTRUST BANK	WICHITA KS				419,161	164,681	1,360,562	
JEFFERSON SAVINGS	COLUMBUS OH				100	100	100	
JOHNSON BANK	MADISON WI				2,061,388	1,939,771	2,743,214	
KEY BANK	PORTLAND ME				100	100	100	
KEY BANK	AKRON OH				961,696	(1,710,363)	1,894,759	
LORAIN NATIONAL BANK	SANDUSKY OH				2,097,138	1,771,397	4,373,169	
M&I BANK	MADISON WI				118,629	(246,593)	320,537	
MARYLAND NATIONAL BANK	ROCKVILLE MD				825	825	985	
MELLON BANK	PITTSBURGH PA				11,513	11,513	11,513	
MERCANTILE SAFE DEPOSIT	BALTIMORE MD				19,999	19,999	19,999	
NATIONAL BANK OF COMMERCE	MEMPHIS TN				1,785,464	1,942,961	2,047,118	
NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS IN				20,015	20,015		
NATIONAL CITY BANK	CHICAGO IL				(4,934,277)	(1,218,554)	(212,687)	
NATIONAL CITY BANK	INDIANAPOLIS IN				254,174	274,410	253,402	
NATIONAL CITY BANK	MONROE MI				2,446	2,447	2,447	
NATIONAL CITY BANK	PITTSBURGH PA				159,989	160,012	160,408	
NATIONAL CITY BANK	DAYTON OH				5,750,328	2,604,604	4,532,602	
NATL CITY INVEST/ARMADA	CLEVELAND OH				18,614,683	5,244,505	5,250,819	
NBD BANK	SANDUSKY MI				242,936	225,721	232,023	
NEW MEXICO BANK & TRUST	ALBUQUERQUE NM							
NORTH AKRON SAVINGS	AKRON OH					40,110	40,110	
NORTHERN TRUST BANK	VERO BEACH FL				129			
NORTHERN TRUST CO	CHICAGO IL				1,879,523	2,099,451	4,384,936	
OAK BROOK BANK	OAK BROOK IL				(430,821)	115,668	(501,683)	
OLD KENT BANK	GRAND BLANC MI				76,025	216,066	215,460	
PARAGON COMMUNITY BANK	RALEIGH NC					100,229	100,399	
PARK BANK	MILWAUKEE WI				1,285,497	1,285,497	1,285,497	
PEOPLE'S BANK	TRUMBULL CT				317,449	317,648	317,846	
PEOPLES HERITAGE BANK	PORTLAND ME				102	121	100	
PIONEER SAVINGS BANK	ROSWELL NM				195,037	185,839	1,481,343	
PNC BANK	PITTSBURGH PA				5,923,212	5,918,565	10,505,217	
PROVIDENT BANK OF MARYLAND	BALTIMORE MD				40,927	40,927	40,927	
PUEBLO BANK & TRUST	PUEBLO CO				1,038			
REGIONS BANK	TAMPA FL				111,967	112,113	112,247	
REPUBLIC BANK	GRAND BLANC MI				447,002	447,002	448,898	
RICHLAND BANK	MANSFIELD OH				(166,396)	500	(85,517)	
SKY BANK	LIMA OH				50	50	50	
SOUTHTRUST BANK	BIRMINGHAM AL				14,097	14,097	14,097	
SOUTHTRUST BANK	ATLANTA GA				193,465	193,738	193,999	
STAR BANK	COLUMBUS OH				296,052	296,105	296,159	
STATE STREET BANK & TRUST	BOSTON MA				17,343,896	12,904,353	23,997,474	
SUNTRUST	NASHVILLE TN				1,623,261	1,628,973	1,477,953	
SUNTRUST BANK	WASHINGTON DC				1,711	1,711	1,711	
SUNTRUST BANK	ORLANDO FL				(172,030)	(172,030)	2,883,379	
SUNTRUST BANK	ATLANTA GA				4,108,292	3,031,719	3,281,366	
SUNTRUST BANK	RICHMOND VA				369,828	156,961	209,815	
THE BK OF WESTERN MASS	SPRINGFIELD MA				43,897	43,897	43,897	
TOWNE BANK	NORFOLK VA				222,417	222,670	222,924	
TRUST COMPANY BANK	ATLANTA GA				1,411,174	2,077,845	1,451,128	
U.S. BANK	PORTLAND OR				1,831,311	(11,441,503)	4,982,245	
UNION BANK	SANTA CLARA CA				7,168,866	10,176,145	9,392,273	
UNION PLANTERS	INDIANAPOLIS IN				(611,086)	(973,810)	(204,127)	
UNION PLANTERS	MEMPHIS TN				1,819,839	1,679,449	1,368,833	
UNION STATE BANK	WHITE PLAINS NY				113,706	113,706	113,706	
US BANK	DENVER CO				55,165	12,954	12,954	
VALLEY BANK	ROANOKE VA				(10)	(10)	(10)	
VECTRA BANK COLORADO	WOODLAND PARK CO				20,016	20,016	120,134	
WACHOVIA BANK	MERRITT ISLAND FL				503	503		
WACHOVIA BANK	NORFOLK VA				1,565,433	3,250,992	1,105,217	
WACHOVIA BANK	RALEIGH NC				2,012,747	2,410,962	2,398,168	
WASHINGTON MUTUAL BANK	BOISE ID				(135,455)	(135,455)	(135,455)	
WAUKESHA STATE BANK	WAUKESHA WI				100	100		
WELLS FARGO BANK	PHOENIX AZ				16,457,277	18,218,272	19,387,736	
WELLS FARGO BANK	FRESNO CA				605,815	605,815	605,815	
WELLS FARGO BANK	DENVER CO				2,334,157	2,045,493	(854,124)	
WELLS FARGO BANK	DALLAS TX				12,156	12,156	12,156	
WILMINGTON TRUST	PHILADELPHIA PA				12,946	12,946	12,946	
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX						XXX
0199999 Total Segregated Funds Held For Others		XXX			212,079,575	171,232,710	270,074,263	XXX
Open Depositories - Section (B) - General Funds								
BANK OF AMERICA	RICHMOND VA				(315,382)	(195,848)	(42,366)	
BANK OF NOVA SCOTIA	BAYVIEW VILLAGE CENTRE				348,421	436,444	472,528	
CHITTENDEN BK	BURLINGTON VT				68,321	74,001	63,873	
SUNTRUST BANK	RICHMOND VA				(382,929)	(372,087)	(335,725)	
WELLS FARGO BANK	PORTLAND OR				5,049	5,049	5,049	
BANK TRANSFERS							65,794	
COMPANY FUNDS IN ESCROW							95,144	
CERTIFICATES OF DEPOSIT				5,720				

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5 First Month	6 Second Month	7 Third Month	*
BANK OF ALABAMA	BIRMINGHAM AL	1.830		5			100,000	
BANK OF TANGLEWOOD	HOUSTON TX	2.140	182	85	50,000	50,000	50,000	
BANK OF THE WEST	EL PASO TX	1.850	456		100,000	100,000	100,000	
BOSTON PRIVATE BANK & TRUST	BOSTON MA	1.900	1,087	552	100,000	100,000	100,000	
CAMELBACK COMMUNITY BANK	PHOENIX AZ	2.350	592	1,552	100,000	100,000	100,000	
CHASE MANHATTAN BANK OF TEXAS	EL PASO TX	1.780	444	116	100,000	100,000	100,000	
CNL BANK	ORLANDO FL	1.680		1,191	100,000	100,000	100,000	
COLONIAL BANK	LAS VEGAS NV	2.030	502	389	100,000	100,000	100,000	
COMPASS BANK	BIRMINGHAM AL	1.670		599	100,000	100,000	100,000	
CUYAHOGA FALLS SAVINGS BANK	CUYAHOGA FALLS OH	1.500	339	25	50,000	50,000	50,000	
DORAL FEDERAL SAVINGS BANK	CATANO PR	3.500	1,552	(204)	200,000	200,000	200,000	
FIFTH THIRD BANK	CUYAHOGA FALLS OH						50,000	
FIFTH THIRD BANK	CUYAHOGA FALLS OH						50,000	
FIFTH THIRD BANK	CUYAHOGA FALLS OH						50,000	
FIFTH THIRD BANK	CUYAHOGA FALLS OH						100,000	
FIFTH THIRD BANK	CUYAHOGA FALLS OH						100,000	
FIFTH THIRD BANK	CUYAHOGA FALLS OH						100,000	
FIRST FEDERAL BANK	EL PASO TX	2.400	605	99	100,000	100,000	100,000	
FIRST NATIONAL BANK VAN ALSTYNE	VAN ALSTYNE TX	2.570		6,395	50,000	50,000	50,000	
FIRST NATL BANK-SAN ANTONIO	SAN ANTONIO TX	2.500	212	212	100,000	100,000	100,000	
NORTH AKRON SAVINGS BANK	AKRON OH	2.080	680	30	50,000	50,000	50,000	
NORWEST BANK (WELLS FARGO)	PHOENIX AZ	5.100	1,224	3,169	95,000	95,000	95,000	
NORWEST BANK (WELLS FARGO)	EL PASO TX	1.300	328	138	100,000	100,000	100,000	
STATE NATIONAL BANK	EL PASO TX	1.830	617	50	100,000	100,000	100,000	
SUMMIT COMMUNITY BANK	N. RICHLAND TX	1.950		11,957	100,000	100,000	100,000	
VALLEY SAVINGS BANK	CUYAHOGA FALLS OH	1.740	291		50,000	50,000	50,000	
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		X X X						X X X
0299999 Total General Funds		X X X	9,111	32,080	1,468,480	1,692,559	2,619,297	X X X
Open Depositories - Section (C) - Reinsurance Reserve Funds								
0399998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		X X X						X X X
0399999 Total Reinsurrance Reserve Funds		X X X						X X X
0499999 Total Open Depositories		X X X	9,111	32,080	213,548,055	172,925,269	272,693,560	X X X
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 instcructions)		X X X						X X X
0599999 Total Segregated Funds held for others		X X X						X X X
Suspended Depositories - Section (B) - General Funds								
0699998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		X X X						X X X
0699999 Total General Funds		X X X						X X X
Suspended Depositories - Section (C) - Reinsurance Reserve Funds								
0799998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		X X X						X X X
0799999 Total Reinsurance Reserve Funds		X X X						X X X
0899999 Total Suspended Depositories		X X X						X X X
0999999 Total cash on Deposit		X X X	9,111	32,080	213,548,055	172,925,269	272,693,560	X X X
1099999 Cash in Company's Office		X X X	X X X	X X X	84,645	84,645	84,645	X X X
1199999 TOTAL CASH		X X X	9,111	32,080	213,632,700	173,009,914	272,778,205	X X X

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Lawyers Title Insurance Corporation	50024
Company Name	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

Donna P. Yenney
Name of Investment Officer

Donna P. Yenney
Signature of Investment Officer

AVP & Director - Financial Reporting
Title of Signatory

11/06/2002
Date