

QUARTERLY STATEMENT

OF THE

WESTCOR LAND TITLE INSURANCE COMPANY

of _____ Auburn

in the state of _____ California

TO THE

Insurance Department

OF THE

STATE OF CALIFORNIA

RECEIVED

NOV 14 2002

O.F.R.S.

FOR THE QUARTER ENDED
September 30, 2002

TITLE

2002



QUARTERLY STATEMENT

50050200220100103

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

Westcor Land Title Insurance Company

NAIC Group Code 0000 0000 NAIC Company Code 50050 Employer's ID Number 88-0294251
 (Current Period) (Prior Period)

Organized under the Laws of California, State of Domicile or Port of Entry CA

Country of Domicile United States of America

Incorporated: January 11, 1993 Commenced Business: May 7, 1993

Statutory Home Office: 189 Fulweiler Avenue Auburn, CA 95603

Main Administrative Office: 2500 North Buffalo Drive, Suite 245 Las Vegas, NV 89128 702-253-5100

Mail Address: 2500 North Buffalo Drive, Suite 245 Las Vegas, NV 89128

Primary Location of Books and Records: 2500 North Buffalo Drive, Suite 245 Las Vegas, NV 89128 702-253-5100

Internet Website Address: N/A

Statement Contact: Jeff Hensley / Cathy Jones 702-251-5266 00000
jhensley@nevadatitle.com 702-938-1816
 (E-Mail Address) (Fax Number)

Policyowner Relations Contact: 2500 North Buffalo Drive, Suite 245 Las Vegas, NV 89128 702-253-5100 00000

OFFICERS

President Cathy Jones
 Secretary Charles T. Cook
 Treasurer Scott Larsen
 Actuary Milliman USA

Vice-Presidents

<u>Jerry Adams</u>	<u>Charles Thomas Cook</u>	<u>Marsha Emmett</u>	<u>Russell Gaidzik</u>
<u>Robbie Graham</u>	<u>Patricia Laffin</u>	<u>Scott Larsen</u>	<u>Wendy McMillan</u>
<u>Deborah Nagano</u>	<u>David Philipp</u>		

DIRECTORS OR TRUSTEES

<u>Jerry Adams</u>	<u>Charles Thomas Cook</u>	<u>Marsha Emmett</u>	<u>Robbie Graham</u>
<u>Cathy Jones</u>	<u>Patricia Laffin</u>	<u>Terrence Lee Wright</u>	<u>David Philipp</u>

State of Nevada
County of Clark 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.

Cathy Jones
(Printed Name)
President

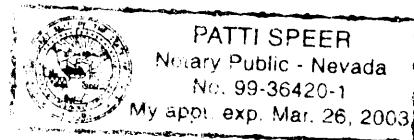
Charles T. Cook
(Printed Name)
Secretary

Scott Larsen
(Printed Name)
Treasurer

Subscribed and sworn to before me this

12th day of November, 2002

Notary Public (seal)



ASSETS

	Current Statement Date			4
	1	2	3	December 31, Prior Year Net Admitted Assets
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols 1 - 2)	
1. Bonds	4,037,710		4,037,710	2,481,910
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	212,818		212,818	
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 4,748,179) and short-term investments (\$ 1,189,960)	5,938,138		5,938,138	6,195,280
6. Other invested assets	536,610		536,610	365,689
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	10,725,276		10,725,276	9,042,879
9. Title plants, less \$ 0 , charged off	1,019,458		1,019,458	333,437
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 \$ 0 net deferred tax asset)	692,931		692,931	502,931
14. Guaranty funds receivable or on deposit	4,537		4,537	9,397
15. Electronic data processing equipment and software	57,819		57,819	14,761
16. Interest, dividends and real estate income due and accrued				
17. Net adjustments in assets and liabilities due to foreign exchange rates	4,824		4,824	67,021
18. Receivable from parent, subsidiaries and affiliates	258,868		258,868	
19. Other assets nonadmitted				
20. Aggregate write-ins for other than invested assets				
21. TOTALS (Lines 8 to 20)	12,763,713		258,868	12,504,845
				9,970,426

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

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

Bonds \$ 4,037,710 , Short-term investments \$ 0
Mortgages \$ 0 , Cash \$ 598,287 , Total \$ 4,635,997

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.

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Known claims reserve	423,968	485,000
2. Statutory premium reserve	4,635,996	3,356,603
3. Aggregate of other reserves required by law		
4. Supplemental reserve	620,466	
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	95,980	71,274
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	164,272	130,592
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	424,419	161,515
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	4,584	3,379
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	49,875	136,730
18. Payable to parent, subsidiaries and affiliates		
19. Payable for securities	259,546	308,559
20. Aggregate write-ins for other liabilities	6,679,106	4,653,652
21. Total liabilities (Lines 1 through 20)		
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,083,290	1,083,290
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	2,486,364	2,486,364
28. Unassigned funds (surplus)	2,256,084	1,747,120
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)	5,825,738	5,316,774
31. Totals	12,504,844	9,970,426

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. Ceded reinsurance payable	157,573	308,559
2002. Deferred Statutory Premium Revenue	101,973	
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098)(Line 20 above)	259,546	308,559
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
OPERATIONS AND INVESTMENT EXHIBIT			
STATEMENT OF INCOME			
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	34,403,141	21,964,527	34,702,397
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)	34,403,141	21,964,527	34,702,397
DEDUCT:			
4. Losses and loss adjustment expenses incurred	537,398	300,286	467,010
5. Operating expenses incurred	33,387,485	21,429,340	33,939,075
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	33,924,883	21,729,626	34,406,085
8. Net operating gain or (loss) (Lines 3 minus 7)	478,258	234,901	296,312
INVESTMENT INCOME			
9. Net investment income earned	168,960	232,893	281,282
10. Net realized capital gains and (losses)			
11. Net investment gain or (loss) (Lines 9 + 10)	168,960	232,893	281,282
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			(529,431)
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	647,218	467,794	48,163
14. Federal and foreign income taxes incurred	220,304	159,050	156,464
15. Net income (Lines 13 minus 14)	426,914	308,744	(108,301)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	5,316,774	5,261,082	5,261,082
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	426,914	308,744	(108,301)
18. Net unrealized capital gains or (losses)			
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			
21. Change in nonadmitted assets	(80,569)	(30,471)	(28,429)
22. Change in provision for unauthorized reinsurance			
23. Change in supplemental reserves			
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus	162,618	83,224	192,422
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	508,963	361,497	55,692
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	5,825,737	5,622,579	5,316,774

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. Miscellaneous Revenue			(529,431)
1202. Net income/loss incurred by subsidiary Limited Liability Company			
1203.			
1298. Summary of remaining write-ins from overflow page			(529,431)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Prior Period Audit Adjustment		83,224	83,224
3002. Cumulative correction of non-admitted asset reporting			109,198
3003. Prior period accounting adjustments -title premium receivables	162,618		
3098. Summary of remaining write-ins from overflow page		83,224	
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	162,618	83,224	192,422

	1 Current Year to Date	2 Prior Year Ended December 31
CASH FLOW		
1. Premiums and other charges collected	35,035,629	36,067,342
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	(22,036)	238,222
3. Total operating expenses paid	33,352,600	33,965,060
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	1,705,065	1,864,060
5. Investment income (net of investment expense)	125,902	304,226
6. Other income received (expenses paid)		(529,431)
7. Federal income taxes (paid) recovered	(147,400)	(304,579)
8. Net cash from operations (Lines 4 to 7)	1,683,567	1,334,276
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	1,211,571	199,954
9.2 Stocks		
9.3 Mortgage loans		
9.4 Real estate		
9.5 Other invested assets		
9.6 Net gains or (losses) on cash and short-term investments		90,003
9.7 Miscellaneous proceeds		
9.8 Total investment proceeds (Lines 9.1 to 9.7)	1,211,571	289,957
10. Other cash provided:		
10.1 Net transfers from affiliates	62,197	
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources	192,184	504,926
10.6 Total other cash provided (Lines 10.1 to 10.5)	254,381	504,926
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	3,149,520	2,129,159
12. Cost of investments acquired (long-term only):		
12.1 Bonds	2,767,370	1,606,198
12.2 Stocks		
12.3 Mortgage loans	212,818	
12.4 Real estate		
12.5 Other invested assets	50,000	350,000
12.6 Miscellaneous applications	120,921	24,318
12.7 Total investments acquired (Lines 12.1 to 12.6)	3,151,109	1,980,516
13. Other cash applied:		
13.1 Dividends to stockholders paid	86,855	63,754
13.2 Net transfers to affiliates		
13.3 Borrowed funds repaid		
13.4 Other applications	168,698	293,415
13.5 Total other cash applied (Lines 13.1 to 13.4)	255,553	357,169
14. Total (Line 12.7 plus Line 13.5)	3,406,662	2,337,685
15. Net change in cash and short-term investments (Line 11 minus Line 14)	(257,142)	(208,526)
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	6,195,280	6,403,806
16.2 End of period (Line 15 plus Line 16.1)	5,938,138	6,195,280

NOTES TO FINANCIAL STATEMENTS

Westcor Land Title Insurance Company Notes to Financial Statements

Operations and Investment Exhibit – Statement of Income: Line 30, Column 1

Westcor Land Title Insurance Company (“The Company”) posted prior period accounting adjustments totaling \$162,618 on the “Aggregate write-ins for gains and losses in surplus” increasing the change in surplus for the three month period ended March 31, 2002. These adjustments corrected various misstatements of revenue and expenses reflected on the Company’s December 31, 2001 Annual Statement. These misstatements are discussed in detail below.

Investment income in 2001 was understated by \$29,357. An increase in the equity of an investment in a Limited Liability Company was not recorded as of December 31, 2001. The value of the corresponding investment was also understated at December 31, 2001.

Loss from Investee in 2001 was understated by \$47,738. An increase in the losses recorded by a title agency owned 95% by the Company was not recorded as of December 31, 2001.

Reinsurance expense in 2001 was overstated by \$187,226 and the corresponding liability to reinsurers was overstated by the same amount. This misstatement resulted from an incorrect posting of the amounts (internally) that were paid to the reinsurers.

The federal income tax provision and personnel costs related to the overstatement of the reinsurance expense discussed above were both understated in the amounts of \$40,015 and 21,795 respectively.

Title premium revenues were understated by \$181,587. An increase in the amount of title premiums receivable from two agencies with which the Company has an agency relationship as of December 31, 2001 was not recorded.

Premium tax expense, statutory reserve expense, reinsurance expense, personnel costs, and the provision for federal income taxes were understated in conjunction with the understatement of title premium revenues discussed above. The amount of the misstatement for each at December 31, 2001 was \$25,606; \$62,857; \$24,186; \$10,771; and \$2,584 respectively.

Schedule D – Part 1B: Line 1, Column 4

The amount of (\$1,866,779) reported as Non-Trading Activity During the Current Quarter (Q2 2002) reflects the correction of a misclassification that was reported on the Statement as of March 31, 2002. The misclassification overstated Bonds and understated Cash and Short-term Investments.

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No [X]

1.2 If yes, explain:

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

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

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

3.2 If yes, date of change:

If not previously filed, furnish herewith a certified copy of the instrument as amended.

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

If yes, attach an organizational chart.

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

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

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

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] N/A [X]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2000

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). 06/28/2002

7.4 By what department or departments? California Depart 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	\$ _____	\$ _____
13.24 Short-Term Investments	\$ _____	\$ _____
13.25 Mortgages, Loans or Real Estate	\$ _____	\$ _____
13.26 All Other	\$ 365,689	\$ 536,610
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$ 365,689	\$ 536,610
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
Wells Fargo Trust	3800 Howard Huges Pkwy Las Vegas NV 89109
Bank One	100 N. Broadway OK1-107 Oklahoma City OK 73102
Wachovia Bank NA	1525 West W.T. Harris Boulevard Charlotte NC 28288-1151
Arkansas Bankers' Bank	1200 West Third Street Little Rock AR 72201-1904
Citibank NA	111 Wall Street New York NY 10043

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 [X] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
First Union	Wachovia	04/01/2002	Name Change / Merger

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

1 Central Registration Depository	2 Name(s)	3 Address

GENERAL INTERROGATORIES

(continued)

PART 2 - TITLE

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] N/A [X]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto

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

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid 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			285,952	
2. Increase (decrease) by adjustment		285,952		
3. Cost of acquired			19,266	
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment			305,218	
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	285,952			
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	285,952			
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	285,952			

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			212,818	
2. Amount loaned during period:		212,818		
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	212,818		212,818	
10. Total valuation allowance		212,818	212,818	
11. Subtotal (Lines 9 plus 10)		212,818	212,818	
12. Total nonadmitted amounts		212,818	212,818	
13. Statement value of mortgages owned at end of current period		212,818	212,818	

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	365,689	397,308	536,610	365,689
2. Cost of acquisitions during period:		50,000		
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount	31,619	89,302		
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	397,308	536,610	536,610	365,689
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	397,308	536,610	536,610	365,689
12. Total nonadmitted amounts	397,308	536,610	536,610	365,689
13. Statement value of long term invested assets at end of current period	397,308	536,610	536,610	365,689

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
BONDS								
1. Class 1	4,138,335				100,625			4,037,710
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	4,138,335				100,625			4,037,710
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	4,138,335				100,625			4,037,710
								2,481,910

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	1,189,960	XXX	1,189,960	

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			1,189,960	
2. Cost of short-term investments acquired		1,189,960		
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments				
7. Book/adjusted carrying value, current period	1,189,960	1,189,960		
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,189,960	1,189,960		
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,189,960	1,189,960		
12. Income collected during period				
13. Income earned during period		3,641	5,139	

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	YES	2,129,121	67,996			680
4. Arkansas	AR	YES					
5. California	CA	YES	24,575,418	15,499,506	19,733	7,919	193,591
6. Colorado	CO	NO					
7. Connecticut	CT	NO					
8. Delaware	DE	NO					
9. Dist. Columbia	DC	NO					
10. Florida	FL	YES					
11. Georgia	GA	NO					
12. Hawaii	HI	YES					
13. Idaho	ID	NO					
14. Illinois	IL	YES					
15. Indiana	IN	YES					
16. Iowa	IA	NO					
17. Kansas	KS	NO					
18. Kentucky	KY	YES					
19. Louisiana	LA	NO					
20. Maine	ME	NO					
21. Maryland	MD	YES					
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	YES	9,265,781	7,469,318	171,048	341,494	230,377
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	YES	787				
40. Rhode Island	RI	NO					
41. So. Carolina	SC	NO					
42. So. Dakota	SD	NO					
43. Tennessee	TN	NO					980
44. Texas	TX	YES	125,685	99,164			
45. Utah	UT	YES					
46. Vermont	VT	NO					
47. Virginia	VA	NO					
48. Washington	WA	NO					
49. West Virginia	WV	YES					
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) 15	36,096,792	23,135,984	190,781	349,413	423,968	588,174
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					

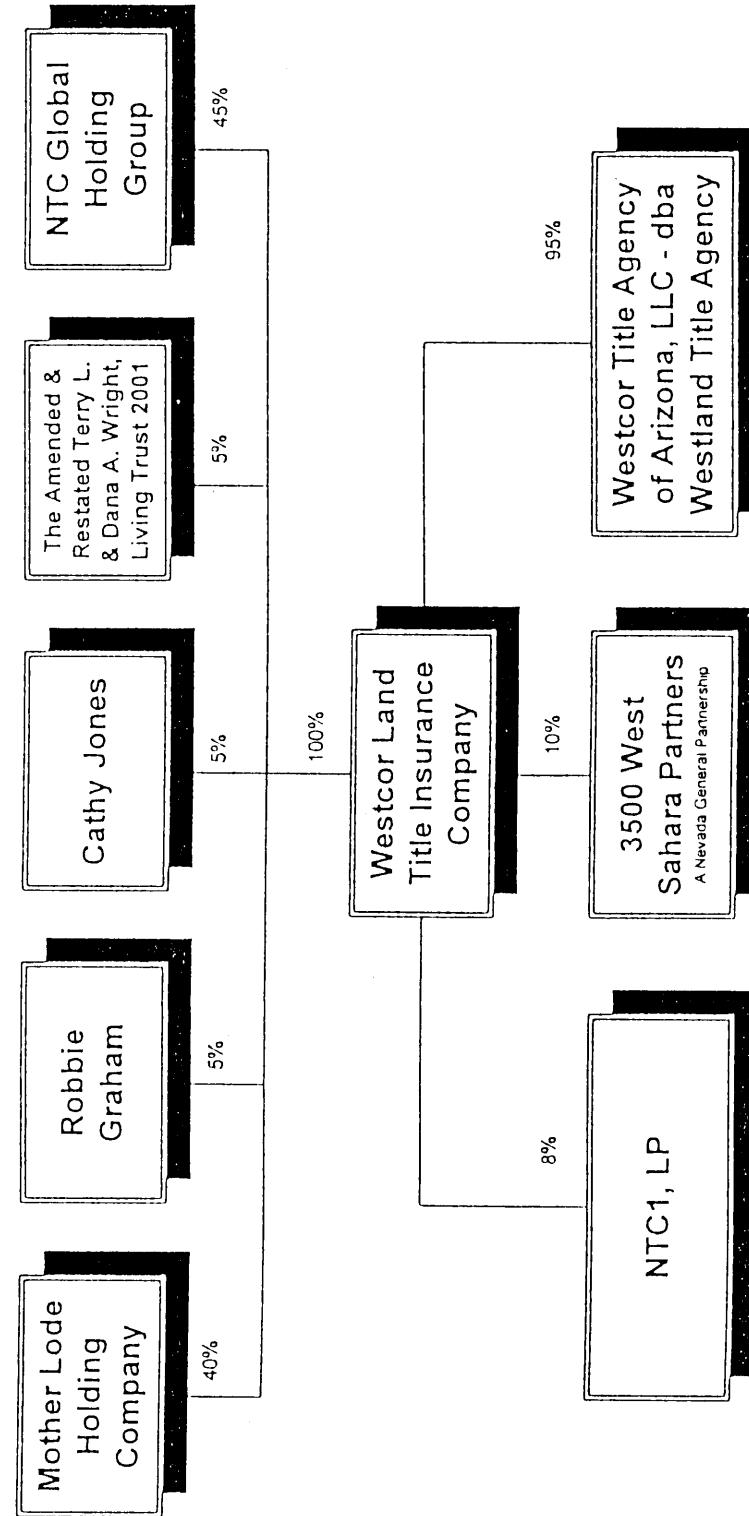
(a) Insert the number of yes responses except for Canada and Other Alien

Statement as of September 30, 2002 of the Westcor Land Title Insurance Company

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

50050 CA 88-0294251 Westcor Land Title Insurance Company

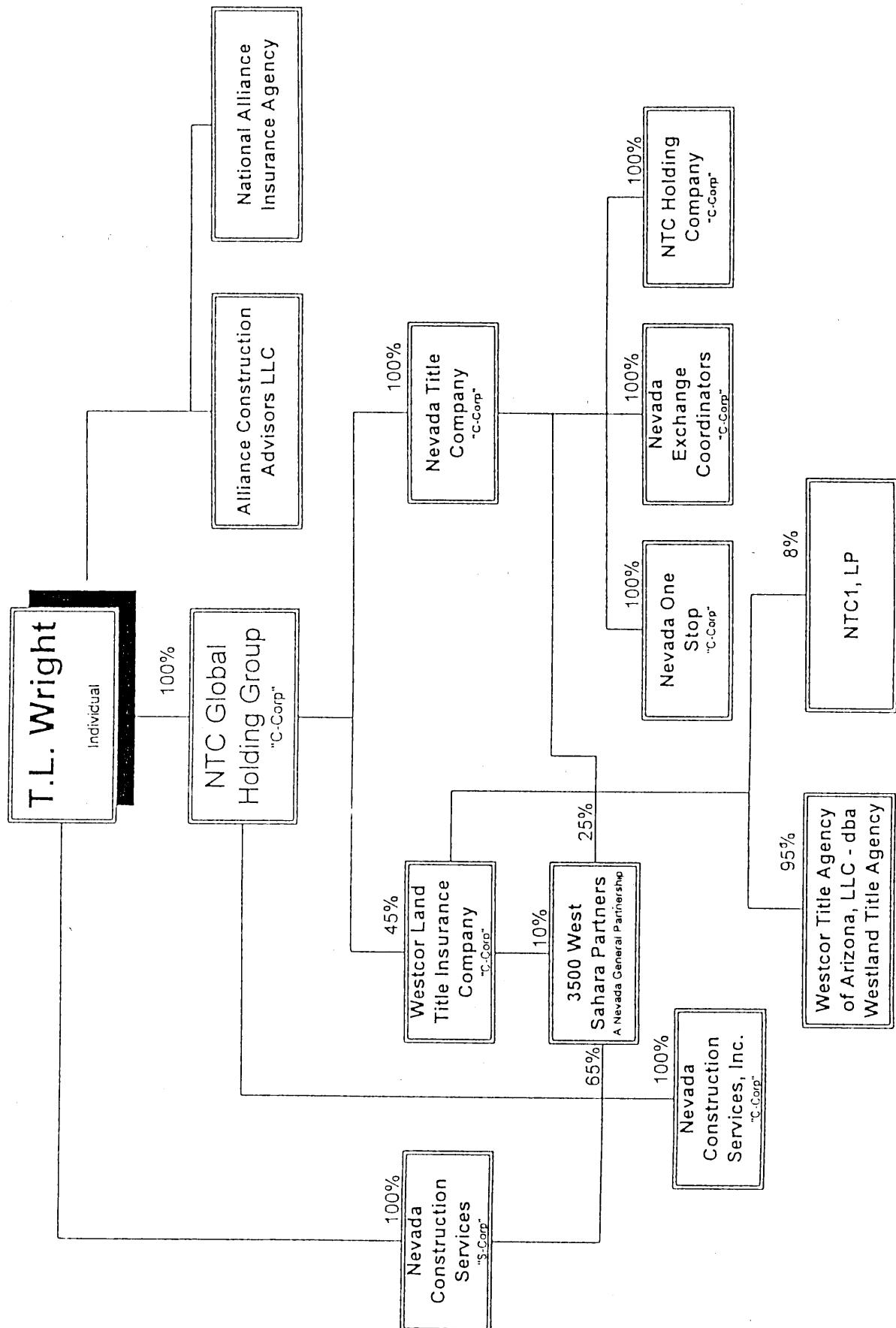
Westcor Land Title Insurance Company
Corporate Structure/Ownership



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

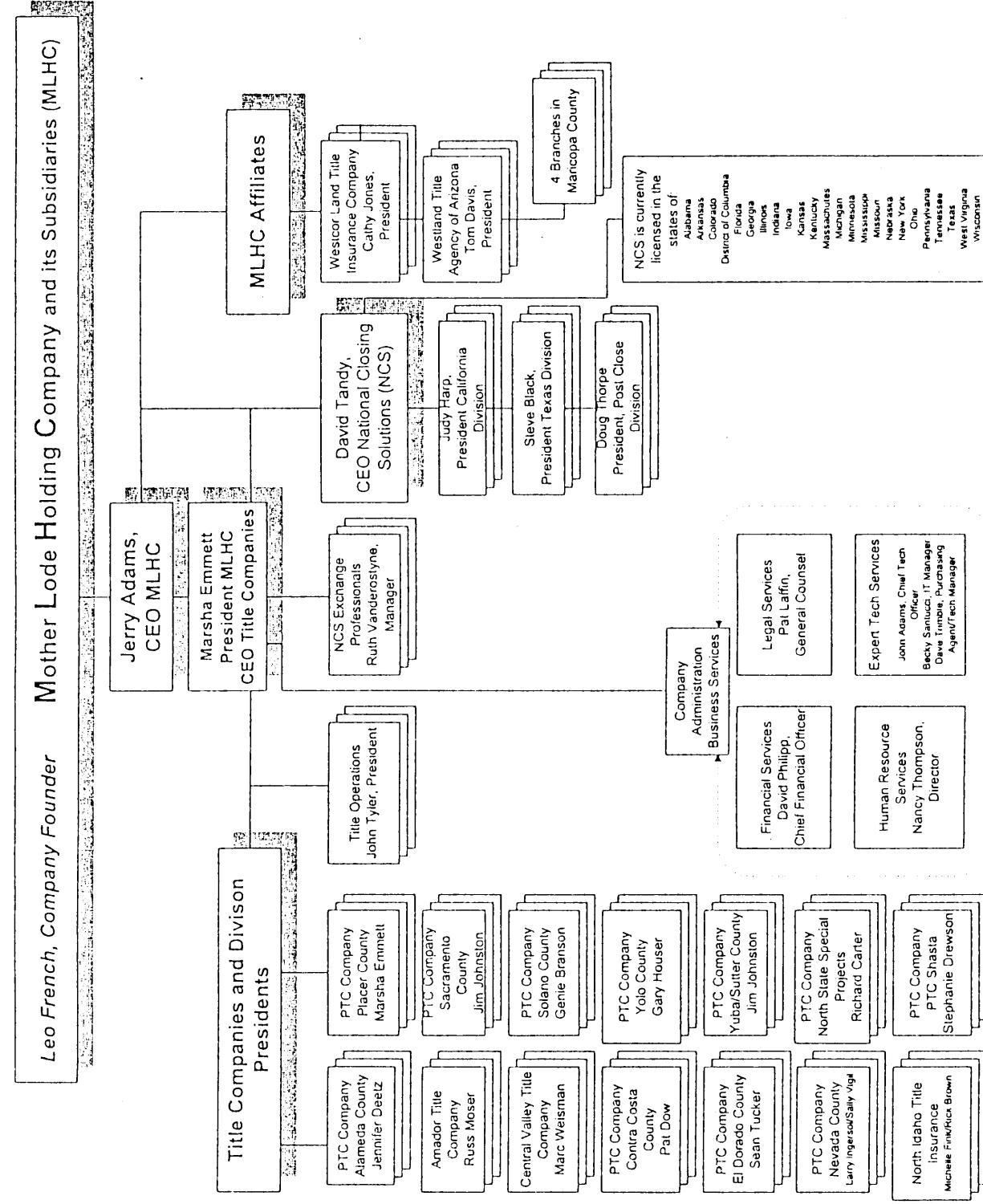
NTC GLOBAL HOLDING GROUP

Corporate Structure



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

50050 CA 88-0294251 Westcor Land Title Insurance Company



PART 1 - LOSS EXPERIENCE

	Current Year to Date				5 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Written	2 Other Income (Page 4, Lines 1.2 + 1.3 + 2)	3 Direct Losses Incurred	4 Direct Loss Percentage Cols. 3 / (1 + 2)	
1. Direct operations					
2. Agency operations:					
2.1 Non-affiliated agency operations	125,685		1,258	1.001	
2.2 Affiliated agency operations	35,971,107		536,139	1.490	1.430
3. Totals	36,096,792		537,398	1.489	1.430

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations			
2. Agency operations:			
2.1 Non-affiliated agency operations	57,423	125,685	99,164
2.2 Affiliated agency operations	17,993,590	35,971,107	23,036,820
3. Totals	18,051,013	36,096,792	23,135,984

**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.

	<u>RESPONSE</u>
1. Will the SVO Compliance Certification be filed with this statement?	YES

EXPLANATION:

BAR CODE:

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

SCHEDULE EA - PART 3

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

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

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

NONE

SCHEDULE B - PART 2

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

1 Loan Number	2 City		3 State		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Foreign Exchange Adjustment	8 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	9 Consideration Received	10 11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 Location	City	3 State	4 Loan Type									

NONE

NONE **Schedule BA Part 1 and 2**

NONE **Schedule D Part 3**

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

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							
Wells Fargo Bank	San Francisco CA	2.200		450,000	450,000	379,515	
Wells Fargo Bank	Las Vegas NV	2.260		200,127	200,127	200,123	
Wachovia	Charlotte NC	1.650				6,694	
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			650,127	650,127	586,332	XXX
Open Depositories - Section (B) - General Funds							
Wells Fargo Bank	Las Vegas NV	0.750		520,540	519,236		
Wells Fargo Bank	Las Vegas NV			471,236	313,064	861,927	
Wells Fargo Brokerage	Minnesota NA	1.520		634,540	1,043,594	1,214,941	
Wells Fargo Bank	Las Vegas NV	0.466		437,434	437,709		
Wells Fargo Bank	Las Vegas NV	1.290		170,000	170,000		
Nevada State Bank	Las Vegas NV	1.390		59,633	59,708		
Wells Fargo Trust	Las Vegas NA	1.690		882,389	807,854	1,062,685	
Wells Fargo Trust	Las Vegas NA	1.690		22,739	22,517	1,022,294	
Interest Income			98,831	57,182			
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0299999 Total General Funds	XXX	98,831	57,182	3,198,511	3,373,682	4,161,847	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	98,831	57,182	3,848,638	4,023,809	4,748,179	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	98,831	57,182	3,848,638	4,023,809	4,748,179	XXX
1199999 TOTAL CASH	XXX	98,831	57,182	3,848,638	4,023,809	4,748,179	XXX



Westcor Land Title Insurance Company
Company Name

50050
NAIC Code

50050200247000103

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 _____

SCOTT LARSEN
Name of Investment Officer

Signature of Investment Officer

Treasurer
Title of Signatory

11/12/2002
Date



Westcor Land Title Insurance Company

Company Name

50050

NAIC Code

50050200247000103

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- f. Exceptions _____

SCOTT LARSEN

Name of Investment Officer

Signature of Investment Officer

Treasurer

Title of Signatory

11/12/2002

Date