50083200220100103

RECEIVED NOV 15 2002

QUARTERLY STATEMENT

AS OF September 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Commonwealth Land Title Insurance Company

NAIC Group Code 0099 (Current Period) 0099 (Prior Period) **NAIC Company Code** 50083 **Employer's ID Number** 23-1253755

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

Country of Domicile United States of America

Incorporated: March 31, 1944 **Commenced Business:** April 1, 1944

Statutory Home Office: 2 Logan Square, Suite 500 Philadelphia, PA 19103

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

President Janet Anne Alpert

Secretary William Chadwick Perrine

Treasurer Ronald Burgess Ramos

Executive Vice Presidents

Kenneth Astheimer	Theodore Lindy Chandler, Jr.	George William Evans	Charles Henry Foster, Jr.
Russell Wood Jordan, III	David William Koshork	John Michael Obzud	Jeffrey Charles Selby
Jeffrey Dean Vaughan	Donald Charles Weigel, Jr.		

DIRECTORS OR TRUSTEES

ıet Anne Alpert	Theodore Lindy Chandler, Jr.	George William Evans	Charles Henry Foster, Jr.
Russell Wood Jordan, III	John Phillip Rapp	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)	Wm. Chadwick Perrine (Signature)	(Signature)
Janet Anne Alpert	William Chadwick Perrine	Ronald Burgess Ramos
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	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	370,624,758		370,624,758	298,815,955
2. Stocks:				
2.1 Preferred stocks	4,414,655		4,414,655	45,211,703
2.2 Common stocks	80,276,528		80,276,528	70,281,471
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	730,171		730,171	628,246
3.2 Other than first liens	60,901	60,901		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ 0 encumbrances)	2,118,299		2,118,299	1,860,011
4.2 Properties held for the production of income (less $ 0 encumbrances)				
4.3 Properties held for sale (less $ 0 encumbrances)	6,000		6,000	6,000
5. Cash ($ 1,633,367) and short-term investments ($ 9,369,431)	11,002,798		11,002,798	42,909,462
6. Other invested assets	16,876,261	1,790,540	15,085,721	10,244,880
7. Receivable for securities	3,354,465		3,354,465	
8. Subtotals, cash and invested assets (Lines 1 to 7)	489,464,836	1,851,441	487,613,395	469,957,728
9. Title plants, less $ 0, charged off	21,153,810		21,153,810	19,037,087
10. Title insurance premiums and fees receivable	10,572,968	4,449,040	6,123,928	4,781,290
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 $ 66,423,174 net deferred tax asset)	66,423,174	57,083,486	9,339,688	9,339,688
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	1,407,334	46,033	1,361,301	1,627,300
16. Interest, dividends and real estate income due and accrued	5,888,657	166,997	5,721,660	6,051,724
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	41,249,207	8,996,183	32,253,024	14,576,104
19. Other assets nonadmitted	2,186,576	2,186,576		
20. Aggregate write-ins for other than invested assets	15,228,110	14,058,031	1,170,079	1,133,514
21. TOTALS (Lines 8 to 20)	653,574,672	88,837,787	564,736,885	526,504,435

DETAILS OF WRITE-INS				
2001. Goodwill	8,952,356	7,782,277	1,170,079	1,133,514
2002. Other miscellaneous assets	6,275,754	6,275,754		
2003.				
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	15,228,110	14,058,031	1,170,079	1,133,514

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 $ 156,268,362 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of $ 156,268,362 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	29,932,921	31,775,734
2. Statutory premium reserve	321,650,643	301,054,243
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)	4,425,681	5,214,387
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,932,481	5,083,594
8. Federal and foreign income taxes (including $ 0 on realized capital gains (losses) (including $ 0 net deferred tax liability)		
9. Borrowed money $ 0 and interest thereon $ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	9,132,780	10,444,351
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		15,952
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	10,862,831	20,453,026
19. Payable for securities	3,595,543	100,259
20. Aggregate write-ins for other liabilities	7,052,776	10,552,414
21. Total liabilities (Lines 1 through 20)	392,585,656	384,693,960
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,649,306	1,649,306
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	53,520,893	53,520,893
28. Unassigned funds (surplus)	116,981,030	86,640,276
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)	172,151,229	141,810,475
31. Totals	564,736,885	526,504,435

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	4,262,505	7,919,290
2002. Deferred compensation	2,790,271	2,633,124
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098)(Line 20 above)	7,052,776	10,552,414
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	627,645,235	507,534,566	713,728,485
1.2 Escrow and settlement services	11,689,961	11,620,834	16,246,776
1.3 Other title fees and service charges	22,877,871	26,610,447	35,309,185
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	662,213,067	545,765,847	765,284,446
DEDUCT:			
4. Losses and loss adjustment expenses incurred	24,376,893	19,959,583	36,281,746
5. Operating expenses incurred	609,897,598	517,687,031	716,684,089
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	634,274,491	537,646,614	752,965,835
8. Net operating gain or (loss) (Lines 3 minus 7)	27,938,576	8,119,233	12,318,611
INVESTMENT INCOME			
9. Net investment income earned	17,286,216	16,238,966	25,346,777
10. Net realized capital gains and (losses)	3,487,304	582,088	875,462
11. Net investment gain or (loss) (Lines 9 + 10)	20,773,520	16,821,054	26,222,239
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	48,712,096	24,940,287	38,540,850
14. Federal and foreign income taxes incurred	15,104,732	3,363,110	8,055,240
15. Net income (Lines 13 minus 14)	33,607,364	21,577,177	30,485,610
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	141,810,475	100,451,167	95,162,952
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	33,607,364	21,577,177	30,485,610
18. Net unrealized capital gains or (losses)	6,838,835	2,390,038	6,558,821
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			5,104,576
21. Change in nonadmitted assets	665,050	(1,626,528)	18,153,924
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		100,727	100,727
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	(15,000,000)		(10,000,000)
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus	4,229,505	(2,133,135)	(3,756,135)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	30,340,754	20,308,279	46,647,523
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	172,151,229	120,759,446	141,810,475

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. Prior year allocations	4,544,784	(2,133,135)	(3,756,135)
3002. Merger of wholly-owned subsidiaries	(315,279)		
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	4,229,505	(2,133,135)	(3,756,135)

CASH FLOW	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	682,464,683	786,589,264
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	26,219,706	32,816,764
3. Total operating expenses paid	613,337,055	710,587,679
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	42,907,922	43,184,821
5. Investment income (net of investment expense)	18,583,149	25,441,707
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	(15,104,732)	(8,055,240)
8. Net cash from operations (Lines 4 to 7)	46,386,339	60,571,288
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	160,441,244	151,162,826
9.2 Stocks	51,371,791	7,151,275
9.3 Mortgage loans	188,290	48,723,361
9.4 Real estate		32,426
9.5 Other invested assets	645,299	930,293
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)	212,646,624	208,000,181
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	6,338,737	21,455,345
10.6 Total other cash provided (Lines 10.1 to 10.5)	6,338,737	21,455,345
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	265,371,700	290,026,814
12. Cost of investments acquired (long-term only):		
12.1 Bonds	232,287,173	187,055,832
12.2 Stocks	12,407,269	
12.3 Mortgage loans	344,183	41,302,359
12.4 Real estate	319,671	410,092
12.5 Other invested assets	8,031,777	2,884,537
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	253,390,073	231,652,820
13. Other cash applied:		
13.1 Dividends to stockholders paid	15,000,000	17,000,000
13.2 Net transfers to affiliates	26,600,182	1,304,226
13.3 Borrowed funds repaid		
13.4 Other applications	2,288,109	40,566,968
13.5 Total other cash applied (Lines 13.1 to 13.4)	43,888,291	58,871,194
14. Total (Line 12.7 plus Line 13.5)	297,278,364	290,524,014
15. Net change in cash and short-term investments (Line 11 minus Line 14)	(31,906,664)	(497,200)
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	42,909,462	43,406,662
16.2 End of period (Line 15 plus Line 16.1)	11,002,798	42,909,462

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 [X] No [ ]

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
Title & Trust Company of Florida	50733	FL

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

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1998

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1998

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/10/2000

7.4 By what department or departments? Pennsylvania Department of Insurance

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

8.2 If yes, give full information

GENERAL INTERROGATORIES (Continued)

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

INVESTMENT

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

9.2 If yes, explain

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

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

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

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

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

13.2 If yes, please complete the following:

		1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21	Bonds	$	$
13.22	Preferred Stock	$	$
13.23	Common Stock	$ 69,528,376	$ 69,201,018
13.24	Short-Term Investments	$	$
13.25	Mortgages, Loans or Real Estate	$	$
13.26	All Other	$ 3,404,070	$ 3,469,786
13.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$ 72,932,446	$ 72,670,804
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			
			4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Loses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	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	1,866,011	1,869,031	2,147,891	1,560,661
2. Increase (decrease) by adjustment	(19,143)	(18,648)	(23,592)	(51,742)
3. Cost of acquired				
4. Cost of additions to and permanent improvements	22,163	297,508		410,092
5. Total profit (loss) on sales				(20,575)
6. Increase (decrease) by foreign exchange adjustment:				
7. Amount received on sales				32,425
8. Book/adjusted carrying value at end of current period	1,869,031	2,147,891	2,124,299	1,866,011
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	1,869,031	2,147,891	2,124,299	1,866,011
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	1,869,031	2,147,891	2,124,299	1,866,011

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	788,961	765,458	792,097	8,197,046
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions	126,837	47,346	170,000	41,302,359
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				12,917
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	150,340	20,707	17,242	48,723,361
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	765,458	792,097	944,855	788,961
10. Total valuation allowance	(136,783)	(136,783)	(153,783)	(136,783)
11. Subtotal (Lines 9 plus 10)	628,675	655,314	791,072	652,178
12. Total nonadmitted amounts	129,931	61,854	60,901	23,933
13. Statement value of mortgages owned at end of current period	498,744	593,460	730,171	628,245

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	12,440,386	14,110,745	19,377,059	9,435,840
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	1,466,717	5,513,751	540,232	2,884,537
2.2 Additional investment made after acquisitions	325,917		267,830	
3. Accrual of discount				
4. Increase (decrease) by adjustment	(13,218)	209,328	(2,031,908)	1,050,302
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	109,057	456,765	79,477	930,293
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	14,110,745	19,377,059	18,073,736	12,440,386
10. Total valuation allowance	(1,186,820)	(1,170,428)	(1,197,475)	(1,178,548)
11. Subtotal (Lines 9 plus 10)	12,923,925	18,206,631	16,876,261	11,261,838
12. Total nonadmitted amounts	918,811	976,084	1,790,540	1,016,958
13. Statement value of long term invested assets at end of current period	12,005,114	17,230,547	15,085,721	10,244,880

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	331,407,268	160,591,990	152,554,613	(403,547)	308,107,565	331,407,268	339,041,098	306,341,462
2. Class 2	38,321,653	16,849,487	16,212,227	1,994,605	36,194,681	38,321,653	40,953,518	33,975,317
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	369,728,921	177,441,477	168,766,840	1,591,058	344,302,246	369,728,921	379,994,616	340,316,779
PREFERRED STOCK								
8. Class 1	676,745		65,212	22	676,724	676,745	611,555	676,704
9. Class 2	40,000,000	802,659	40,000,000	14	40,000,000	40,000,000	802,673	40,000,000
10. Class 3	3,000,000				3,000,000	3,000,000	3,000,000	3,000,000
11. Class 4								
12. Class 5								
13. Class 6	1,535,000		1,954,838	419,838	1,535,000	1,535,000		1,535,000
14. Total Preferred Stock	45,211,745	802,659	42,020,050	419,874	45,211,724	45,211,745	4,414,228	45,211,704
15. Total Bonds & Preferred Stock	414,940,666	178,244,136	210,786,890	2,010,932	389,513,970	414,940,666	384,408,844	385,528,483

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	9,369,431	XXX	9,369,431	185,221	

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	41,500,822	16,584,794	49,004,136	37,032,164
2. Cost of short-term investments acquired	15,850,599	455,126,112	89,169,137	68,165,172
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	40,766,628	422,706,771	128,803,842	63,696,514
7. Book/adjusted carrying value, current period	16,584,793	49,004,135	9,369,431	41,500,822
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	16,584,793	49,004,135	9,369,431	41,500,822
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	16,584,793	49,004,135	9,369,431	41,500,822
12. Income collected during period	230,408	149,316	185,221	885,642
13. Income earned during period	179,846	161,244	170,897	822,394

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 2 Current Year To Date	Direct Premiums Written 3 Prior Year To Date	Direct Losses Paid (Deducting Salvage) 4 Current Year To Date	Direct Losses Paid (Deducting Salvage) 5 Prior Year To Date	Direct Losses Unpaid 6 Current Year To Date	Direct Losses Unpaid 7 Prior Year To Date
1. Alabama	AL	YES	4,296,818	3,838,345	306,217	415,661	159,776	161,758
2. Alaska	AK	YES	9,423			76		1
3. Arizona	AZ	YES	5,661,428	3,345,035	(11,360)	48,122		218,939
4. Arkansas	AR	YES	852,556	635,417	8,210	1,961	48,234	19,939
5. California	CA	YES	113,377,497	95,893,590	4,797,153	3,863,104	3,770,618	2,298,159
6. Colorado	CO	YES	11,325,127	11,976,307	269,399	159,717	278,184	338,021
7. Connecticut	CT	YES	8,209,813	7,309,100	148,060	106,537	515,850	287,594
8. Delaware	DE	YES	1,273,975	876,952	34,145	8,363	500	500
9. Dist. Columbia	DC	YES	3,426,802	2,388,674	100,747	406,370	193,187	213,098
10. Florida	FL	YES	68,928,748	56,246,694	1,707,443	2,130,588	1,529,075	1,523,683
11. Georgia	GA	YES	12,725,275	9,961,786	544,885	389,613	809,932	711,403
12. Hawaii	HI	YES	2,767,473	1,916,262	37,493	12,993	388,617	324,257
13. Idaho	ID	NO	7,105,915	5,134,444	105,424	9,978	63,224	16,032
14. Illinois	IL	YES	4,866,015	2,764,727	167,254	730,926	799,463	717,447
15. Indiana	IN	YES	3,418,946	2,691,992	222,551	74,973	111,190	93,673
16. Iowa	IA	YES	215,927	89,761	15,483	3,529	19,816	3,848
17. Kansas	KS	YES	1,714,010	1,121,151	126,999	90,591	60,590	79,547
18. Kentucky	KY	YES	11,563,950	9,843,291	273,590	234,423	761,760	785,407
19. Louisiana	LA	YES	10,761,453	8,285,887	392,679	262,324	616,296	210,447
20. Maine	ME	YES	1,239,622	1,316,105	46,960	29,085	84,702	68,751
21. Maryland	MD	YES	22,294,706	15,468,065	368,778	565,236	642,330	391,939
22. Massachusetts	MA	YES	18,600,820	14,548,563	1,051,417	816,637	2,278,958	2,074,194
23. Michigan	MI	YES	11,832,546	11,475,576	4,192,802	733,577	682,945	342,961
24. Minnesota	MN	YES	9,311,962	6,985,441	252,044	324,333	3,075,593	3,052,411
25. Mississippi	MS	YES	673,102	672,371	4,499	117,936	52,198	37,459
26. Missouri	MO	YES	4,776,989	3,580,526	975,614	1,477,669	1,184,327	870,574
27. Montana	MT	YES	4,498,400	3,692,516	147,476	384,831	77,516	63,670
28. Nebraska	NE	YES	5,523,245	4,054,653	(3,349)	25,033	134,225	99,589
29. Nevada	NV	YES	1,165,652	1,854,397	158,850	94,922	178,187	750,527
30. New Hampshire	NH	YES	3,288,294	2,800,167	19,935	36,370	93,636	24,628
31. New Jersey	NJ	YES	9,581,534	8,468,096	1,079,902	582,251	2,865,950	2,718,527
32. New Mexico	NM	YES	11,164,161	8,375,073	330,220	111,156	384,455	274,823
33. New York	NY	YES	60,745,775	45,715,390	2,672,988	2,020,847	2,824,869	2,954,598
34. North Carolina	NC	YES	4,907,791	4,734,256	598,998	369,317	510,939	432,364
35. North Dakota	ND	YES	192,978	114,669				
36. Ohio	OH	YES	13,592,967	10,110,995	255,627	1,988,954	430,884	366,739
37. Oklahoma	OK	YES	1,580,062	1,505,541	83,826	22,327	96,410	131,963
38. Oregon	OR	YES				922		
39. Pennsylvania	PA	YES	57,070,359	41,495,746	916,735	921,351	812,882	690,417
40. Rhode Island	RI	YES	5,302,051	3,900,565	247,126	351,342	374,266	306,287
41. So. Carolina	SC	YES	841,917	774,804	253,612	131,568	354,046	271,637
42. So. Dakota	SD	YES	754,960	660,271	18,424		15,119	8,586
43. Tennessee	TN	YES	3,426,975	2,635,994	365,623	105,586	95,243	162,975
44. Texas	TX	YES	74,512,569	71,118,486	1,867,062	856,291	1,750,105	1,411,608
45. Utah	UT	YES	5,609,362	4,986,642	216,999	71,726	176,952	165,204
46. Vermont	VT	YES	372,586	282,555	(72,334)	108,406	12,854	3,622
47. Virginia	VA	YES	18,998,039	15,511,053	65,784	44,440	79,671	48,364
48. Washington	WA	YES	11,266,405	7,146,755	571,362	258,389	158,613	180,406
49. West Virginia	WV	YES	642,021	339,814	13,207	3,285	73,908	6,904
50. Wisconsin	WI	YES	5,128,187	3,574,570	209,796	130,721	176,983	137,851
51. Wyoming	WY	YES	924,528	620,944		24,177		556
52. American Samoa	AS	NO						
53. Guam	GU	YES			27,188	36,476	2,721	9,417
54. Puerto Rico	PR	YES	4,344,606	647,196	36,164	375603	125,122	136,420
55. U.S. Virgin Is.	VI	YES						
56. Canada	CN	YES						
57. Aggregate Other Alien	OT	XXX						
58. Totals		(a) 53	646,666,322	523,487,210	26,219,707	22,070,613	29,932,921	26,199,724
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.

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	103,744,845	34,567,832	3,910,791	2.828	2.770
2. Agency operations:					
2.1 Non-affiliated agency operations	448,135,638		16,893,031	3.770	3.810
2.2 Affiliated agency operations	94,785,839		3,573,070	3.770	3.810
3. Totals	646,666,322	34,567,832	24,376,892	3.578	3.550

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations	37,018,754	103,744,845	102,017,123
2. Agency operations:			
2.1 Non-affiliated agency operations	148,527,363	448,135,638	349,801,014
2.2 Affiliated agency operations	35,925,441	94,785,839	71,669,073
3. Totals	221,471,558	646,666,322	523,487,210

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

NONE

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 B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
1063	Plainville	MA		07/01/2002	7.250	170,000			265,000	01/28/2002
0699999	Mortgages in good standing not shown on lines 0199999 through 0599999					170,000			265,000	X X X
0799999	Total Mortgages in good standing					170,000			265,000	X X X
9999999	Totals					170,000			265,000	X X X

SCHEDULE B - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
47011	Mobile	AL		03/17/1992	1,350			150	150			
0199999	Mortgages closed by repayment				1,350			150	150			
9999999	Totals				1,350			150	150			

SCHEDULE BA - PART 1

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

1 Number of Units and Description	Location 2 City	Location 3 State	4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
Note Rcv Bus Agnt - Real Works Enterprise Inc	Tampa	FL		07/01/2002	500,000		500,000		
Note Rcv Bus Agnt AR - Dennis Schmidt/Laatsch Abst Co	Juneau	WI		09/04/2002	16,000		16,000		
Note Rcv Bus Agnt AR - Mary Adams/Countrywide Abst&Ttl	Knoxville	TN		09/23/2002	24,232		24,232		
0599999 Subtotal - Mortgage Loans - Fixed or Variable Interest Rate Investments					540,232		540,232		
9999999 Totals					540,232		540,232		

SCHEDULE BA - PART 2

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

1 Number of Units and Description	Location 2 City	Location 3 State	4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
Note Rcv Bus Agnt - First Dakota	Sioux Falls	SD	Paid in Full	09/01/2000	100,000			21,442	21,442			
0699999 Subtotal - Other Fixed Income Instruments - Fixed or Variable Interest Rate Investments					100,000			21,442	21,442			
9999999 Totals					100,000			21,442	21,442			

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)
912828-AH-3	US Treasury Note	08/20/2002	J P Morgan		574,461	575,000.00	406	1PE
912828-AJ-9	US Treasury Note	09/18/2002	VARIOUS		750,363	725,000.00	2,619	1PE
0399999	Total Bonds U. S. Government			X X X	1,324,824	1,300,000.00	3,025	X X X
20772F-SP-6	Connecticutt ST	08/06/2002	Bear Sterns & Co		1,106,810	1,000,000.00	11,667	1PE
1707996	Bonds - States, Territories and Possessions - CT			X X X	1,106,810	1,000,000.00	11,667	X X X
837107-C3-3	South Carolina State	08/08/2002	Goldman Sachs & Co		2,184,700	2,000,000.00	11,250	1 PE
1741996	Bonds - States, Territories and Possessions - SC			X X X	2,184,700	2,000,000.00	11,250	X X X
917542-KX-9	Utah ST	08/23/2002	Legg Mason & Co		3,369,540	3,000,000.00	19,260	2PE
1745996	Bonds - States, Territories and Possessions - UT			X X X	3,369,540	3,000,000.00	19,260	X X X
1799999	Total Bonds States, Territories and Possessions			X X X	6,661,050	6,000,000.00	42,177	X X X
341426-EE-0	Florida St Board of Education	08/27/2002	Goldman Sachs & Co		3,344,970	3,000,000.00	17,917	1PE
3110996	Bonds - Special Revenue and Special Assessment Obligations - FL			X X X	3,344,970	3,000,000.00	17,917	X X X
627270-HB-0	Muscatine Iowa Elec Revenue	08/23/2002	Merrill Lynch		3,358,530	3,000,000.00	26,125	1PE
3116996	Bonds - Special Revenue and Special Assessment Obligations - IA			X X X	3,358,530	3,000,000.00	26,125	X X X
59455R-A5-5	Michigan Mun Bd Auth Rev Clean Wtr	08/09/2002	J P Morgan		1,628,934	1,465,000.00	4,487	1PE
3123996	Bonds - Special Revenue and Special Assessment Obligations - MI			X X X	1,628,934	1,465,000.00	4,487	X X X
646135-UL-5	New Jersey State Transportation	08/08/2002	Morgan Stanley & Co Inc		3,346,770	3,000,000.00	26,583	1PE
3131996	Bonds - Special Revenue and Special Assessment Obligations - NJ			X X X	3,346,770	3,000,000.00	26,583	X X X
650017-RA-6	NY ST Twy Auth SVC Contract	07/25/2002	Salomon Bro. Smith Barney		1,089,780	1,000,000.00		1PE
650017-RB-4	NY ST Twy Auth SVC Contract	07/25/2002	Salomon Bro. Smith Barney		2,710,075	2,500,000.00		1PE
3133996	Bonds - Special Revenue and Special Assessment Obligations - NY			X X X	3,799,855	3,500,000.00		X X X
67755C-DS-5	Ohio ST Building Authority	09/27/2002	Lehman Bros		1,604,610	1,400,000.00		1PE
67755C-DT-3	Ohio ST Building Authority	09/27/2002	Lehman Bros		1,831,504	1,600,000.00		1PE

(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)
3136996	Bonds - Special Revenue and Special Assessment Obligations - OH			X X X	3,436,114	3,000,000.00		X X X
65956R-HT-7	North Harris Montgomery Cmnty	09/06/2002	Fidelity		3,325,890	3,000,000.00	23,333	1PE
3144996	Bonds - Special Revenue and Special Assessment Obligations - TX			X X X	3,325,890	3,000,000.00	23,333	X X X
3199999	Total Bonds Special Revenue and Special Assessment Obligations			X X X	22,241,063	19,965,000.00	98,445	X X X
013817-AG-6	Alcoa Inc	08/08/2002	Credit Suisse First Bosto		747,525	750,000.00		1 PE
023551-AK-0	Amerada Hess Corp Nt	07/24/2002	Morgan Stanley & Co Inc		1,043,650	1,000,000.00	24,144	1 PE
025816-AN-9	American Express NT	08/26/2002	Lehman Bros		1,063,200	1,000,000.00	25,056	1PE
02635P-RS-4	American General Finance	08/26/2002	Saloman Bros		2,012,380	2,000,000.00	597	1PE
064057-BB-7	Bank of New York Sr Notes	08/02/2002	Bank Of America		2,092,340	2,000,000.00	21,378	1PE
06422N-CN-4	Bank One Corp	08/02/2002	Morgan Stanley & Co Inc		2,095,920	2,000,000.00	53,125	1PE
096650-AD-8	Bank of America Corp	07/24/2002	Ubs Securities		1,090,450	1,000,000.00	24,993	1 PE
172967-BD-2	Citigroup Inc.	07/24/2002	BNP Paribas		1,040,710	1,000,000.00	27,392	1 PE
172967-BP-5	Citigroup Inc	08/20/2002	Salomon Bro. Smith Barney		528,754	525,000.00		1PE
17303M-GW-3	Citicorp MTN	08/26/2002	Morgan Stanley & Co Inc		1,109,560	1,000,000.00	11,278	1PE
20029P-AK-5	Comcast Cable Communications Inc	08/02/2002	Goldman Sachs & Co		636,650	700,000.00	868	2PE
20825U-AA-2	Conoco Funding Corp	08/26/2002	Lehman Bros		1,048,990	1,000,000.00	20,286	2PE
22540A-LK-2	CSFB 99-C1	07/31/2002	Credit Suisse First Bosto		1,404,199	1,250,000.00	6,075	1PE
22541L-AC-7	Credit Suisse FB USA	07/08/2002	Credit Suisse First Bosto		621,722	615,000.00	19,988	1PE
247367-AN-5	Delta Air Lines Inc	08/27/2002	Morgan Stanley & Co Inc		241,421	237,203.00	4,959	1PE
25243Y-AB-5	Diageo Cap PLC Note	07/24/2002	BBT		1,072,400	1,000,000.00	6,441	1 PE
257469-AF-3	Dominion Resources Inc.	09/09/2002	Bank Of America		999,320	1,000,000.00		2 PE
260543-BR-3	Dow Chemical Company	09/12/2002	J P Morgan		513,740	500,000.00	1,667	1PE
31392D-3A-8	FNR 2002-57 JQ	08/26/2002	Amherst Securities Group		5,174,609	5,000,000.00	22,153	1
345370-BZ-2	Ford Motor Company	08/28/2002	Bear Sterns & Co		282,431	360,000.00	2,040	2PE
36962G-VS-0	General Electric Cap Corp	07/16/2002	J P Morgan		348,413	325,000.00	3,972	1PE
36962G-YZ-1	General Electric Cap Corp	07/30/2002	Lehman Bros		764,603	750,000.00	5,729	1PE
381317-AP-1	Golden West Financial	08/05/2002	Lehman Bros		2,004,040	2,000,000.00		1PE
38141G-AA-2	Goldman Sachs	08/26/2002	Goldman Sachs & Co		2,150,720	2,000,000.00	38,422	1
38141G-CG-7	Goldman Sachs Group Inc	08/20/2002	Goldman Sachs & Co		299,658	300,000.00		1 PE
42209E-FX-3	Headlands Mortgage Securities Inc	09/11/2002	Amherst Securities Group		2,825,905	2,731,993.00	7,399	1
441812-JY-1	Household Finance Corporation	08/07/2002	Morgan Stanley & Co Inc		629,792	650,000.00	10,111	1PE
46625H-AP-5	JP Morgan Chase Bank Corp.	08/08/2002	VARIOUS		863,757	850,000.00	7,518	1PE
494550-AL-0	Kinder Morgan Ener Part	07/15/2002	Ubs Securities		318,447	300,000.00	8,008	2PE
50075N-AB-0	Kraft Foods Inc	08/06/2002	Lehman Bros		255,738	250,000.00	3,828	1PE
539830-AD-1	Lockheed Martin Corporation	07/10/2002	Credit Suisse First Bosto		384,909	350,000.00	5,180	2 PE
67481E-AB-2	Ocean Energy Inc	09/17/2002	Merrill Lynch		448,826	450,000.00		2PE
78387G-AK-9	SBC Communications Inc	08/14/2002	Salomon Bro. Smith Barney		743,494	755,000.00		1PE
786514-BE-8	Safeway Inc	07/30/2002	Barclays Capital		676,782	675,000.00	1,440	2PE
79548C-AB-2	SBM7 00-C3	07/31/2002	Salomon Bro. Smith Barney		1,621,523	1,500,000.00	1,099	1
843452-AY-9	Southern Natural Gas Company	07/15/2002	Credit Suisse First Bosto		112,530	125,000.00	3,905	2PE

(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)
875127-AU-6	Tampa Electric Company	09/09/2002	Saloman Bros		630,750	625,000.00	1,771	1PE
907770-BG-5	Union Oil Company of California	09/30/2002	J P Morgan		99,628	100,000.00		2PE
91159H-GD-6	US Bancorp Nt	09/03/2002	Credit Suisse First Bosto		2,009,940	2,000,000.00	2,194	1PE
92857T-AG-2	Vodafone Airtouch Plc Unsub No	09/13/2002	Morgan Stanley & Co Inc		224,750	200,000.00	1,421	1
929903-AA-0	Wachovia Corporation	08/02/2002	Bank Of America		2,067,300	2,000,000.00	26,400	1PE
949746-CD-1	Wells Fargo & Co	08/26/2002	Credit Suisse First Bosto		1,080,010	1,000,000.00	16,061	1PE
4599999	Total Bonds Industrial and Miscellaneous			X X X	45,381,486	43,874,196.00	416,898	X X X
6099997	Total Bonds Part 3			X X X	75,608,423	71,139,196.00	560,545	X X X
6099998	Summary Item for Bonds Bought and Sold this Quarter			X X X	12,663,921	12,274,802.00	125,130	X X X
6099999	Total Bonds			X X X	88,272,344	83,413,998.00	685,675	X X X
03748R-85-3	Apartment Inv. Series Q	09/19/2002	B-Trade Services	3,300.000	86,561	25.00		RP2U
40426W-30-9	HRPT Properties Series B	09/16/2002	VARIOUS	12,000.000	299,915	25.00		RP2U
6199999	Total Preferred Stock Public Utilities			X X X	386,476	X X X		X X X
251591-80-6	Developers Diversified Rlty Ser D	09/18/2002	B-Trade Services	2,300.000	57,661	25.00		RP2U
31430F-40-8	Felcor Lodging Trust Inc Series B	08/26/2002	B-Trade Services	5,400.000	132,408	25.00		RP2U
431284-50-4	Highwoods Properties Series D	08/26/2002	B-Trade Services	8,600.000	200,122	25.00		RP2U
517942-20-7	Lasalle Hotel Prop.	09/19/2002	B-Trade Services	1,000.000	26,419	25.00		RP2U
6399999	Total Preferred Stock Industrial and Miscellaneous			X X X	416,610	X X X		X X X
6599997	Total Preferred Stock Part 3			X X X	803,086	X X X		X X X
6599999	Total Preferred Stock			X X X	803,086	X X X		X X X
00163T-10-9	AMB Property Corp	08/21/2002	Jeffries & Co Inc	4,500.000	131,630			A
03748R-10-1	Apartment Investment & Management	08/27/2002	VARIOUS	9,500.000	401,493			A
039583-10-9	Archstone-Smith Trust	09/04/2002	VARIOUS	15,500.000	398,844			A
039793-10-4	Arden Realty Inc	08/21/2002	VARIOUS	16,300.000	393,748			A
053484-10-1	AvalonBay Communities Inc	08/21/2002	Jeffries & Co Inc	8,700.000	386,991			A
101121-10-1	Boston Properties	09/30/2002	VARIOUS	10,800.000	409,266			A
105368-20-3	Brandywine Realty Trust	09/26/2002	VARIOUS	15,000.000	334,081			A
124830-10-0	CBL & Associates	08/19/2002	Reynders Grey	2,400.000	91,823			A
133131-10-2	Camden Property Trust	08/22/2002	Jeffries & Co Inc	5,000.000	173,378			A
144418-10-0	CarrAmerica Realty Corp	08/20/2002	Jeffries & Co Inc	15,300.000	395,663			A
195872-10-6	Colonial Property Trust	08/21/2002	Jeffries & Co Inc	7,700.000	263,989			A
225756-10-5	Crescent Real Estate	09/30/2002	VARIOUS	24,400.000	417,377			A
294741-10-3	Equity Office Properties Trust	08/22/2002	Jeffries & Co Inc	29,300.000	789,432			A

(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)
29476L-10-7	Equity Residential	09/03/2002	VARIOUS	10,100.000	272,836			A
313747-20-6	Federal Realty Investment Trust	08/20/2002	VARIOUS	9,600.000	253,685			A
32054K-10-3	First Industrial Realty	09/30/2002	VARIOUS	10,300.000	333,162			A
370021-10-7	General Growth Properties	08/19/2002	Reynders Grey	2,700.000	132,330			A
379302-10-2	Glimcher Realty Trust	09/13/2002	Wachovia Bank	6,900.000	131,514			2PE
421915-10-9	Health Care Properties Invest	08/21/2002	VARIOUS	6,300.000	263,323			A
431284-10-8	Highwoods Properties	09/25/2002	VARIOUS	13,800.000	322,212			A
437306-10-3	Home Properties	08/22/2002	Jeffries & Co Inc	3,800.000	132,324			2PE
493596-10-0	Keystone Property Trust	09/25/2002	VARIOUS	2,900.000	47,569			NR
49427F-10-8	Kilroy Realty	08/27/2002	VARIOUS	10,800.000	255,643			A
49446R-10-9	Kimco Realty Corporation	08/20/2002	Jeffries & Co Inc	4,300.000	133,977			1PE
50075Q-10-7	Kramont Realty Trust	08/27/2002	VARIOUS	9,200.000	137,079			A
531172-10-4	Liberty Property Trust	08/21/2002	Jeffries & Co Inc	12,900.000	395,665			A
554382-10-1	Macerich Company	08/27/2002	VARIOUS	12,800.000	389,827			A
554489-10-4	Mack-Cali Realty	08/20/2002	Jeffries & Co Inc	12,600.000	397,767			A
601148-10-9	Mills Corp	08/21/2002	Jeffries & Co Inc	9,000.000	256,891			A
638620-10-4	Nationwide Health	08/20/2002	Jeffries & Co Inc	14,900.000	258,940			2PE
737464-10-7	Post Properties	08/27/2002	VARIOUS	6,000.000	170,735			A
740706-10-6	Prentiss Properties	08/21/2002	Jeffries & Co Inc	14,100.000	399,553			A
743410-10-2	ProLogis	08/23/2002	Jeffries & Co Inc	21,100.000	525,034			A
75621K-10-6	Reckson Association	08/20/2002	Morgan Stanley & Co Inc	17,600.000	400,545			2 PE
758849-10-3	Regency Realty Corp	08/19/2002	Jeffries & Co Inc	1,400.000	43,216			A
828806-10-9	Simon Property Group	08/21/2002	VARIOUS	14,800.000	520,279			A
876664-10-3	Taubman Centers	08/20/2002	Jeffries & Co Inc	9,000.000	130,449			2 PE
929042-10-9	Vornado Realty Trust	08/20/2002	VARIOUS	13,300.000	531,590			2 PE
6899999	Total Common Stock Industrial and Miscellaneous			XXX	11,423,860	XXX		XXX
7099997	Total Common Stock Part 3			XXX	11,423,860	XXX		XXX
7099998	Summary Item for Common Stock Bought and Sold this Quarter			XXX	180,322	XXX		XXX
7099999	Total Common Stock			XXX	11,604,182	XXX		XXX
7199999	Total Preferred and Common Stock			XXX	12,407,268	XXX		XXX
7299999	Totals				100,679,612	XXX	685,675	XXX

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
31359M-EY-5	FNMA Note	08/13/2002	Credit Suisse First Bosto		1,593,922	1,400,000.00	1,483,563	1,480,426	(3,137)			113,496	113,496	46,320		1PE
36200R-AA-0	GNMA Pool #569801	09/15/2002	PRINCIPAL RECEIPT		23,784	23,784.00	23,524	23,784	260					339		1
36201E-NF-3	GNMA I 30-Yr #580990	09/15/2002	PRINCIPAL RECEIPT		103,059	103,059.00	104,967	103,059	(1,908)					3,347		1
36202D-KY-6	GNMA IIPool #003011	09/20/2002	PRINCIPAL RECEIPT		75,219	75,219.00	76,941	75,219	(1,722)					7,527		1
36203T-BC-8	GNMA Pool #358335	09/15/2002	PRINCIPAL RECEIPT		55,998	55,998.00	58,178	55,998	(2,065)					5,810		1
362042-FY-4	GNMA Pool #014583	09/15/2002	PRINCIPAL RECEIPT		332	332.00	328	332	4					30		1
36204C-RT-0	GNMA Pool #365998	09/15/2002	PRINCIPAL RECEIPT		969	969.00	995	969	(23)					2,386		1
36205F-HP-1	GNMA Pool #389138	09/15/2002	PRINCIPAL RECEIPT		406	406.00	417	406	(10)					38		1
36206A-Q9-7	GNMA Pool #405580	09/15/2002	PRINCIPAL RECEIPT		104,737	104,737.00	107,184	104,737	(2,251)					8,394		1
36206A-QM-8	GNMA Pool #405560	09/15/2002	PRINCIPAL RECEIPT		111,928	111,928.00	114,543	111,928	(2,577)					9,828		1
36206E-DE-2	GNMA Pool #408801	09/15/2002	PRINCIPAL RECEIPT		33,351	33,351.00	34,672	33,351	(1,249)					2,961		1
36206P-MZ-0	GNMA Pool #417176	09/15/2002	PRINCIPAL RECEIPT		593	593.00	609	593	(14)					466		1
36206Q-P8-5	GNMA Pool #418147	09/15/2002	PRINCIPAL RECEIPT		115,405	115,405.00	119,977	115,405	(4,925)					5,829		1
36206S-PM-0	GNMA Pool #419928	09/15/2002	PRINCIPAL RECEIPT		1,595	1,595.00	1,637	1,595	(27)					1,815		1
36206T-Z9-6	GNMA Pool #421168	09/15/2002	PRINCIPAL RECEIPT		1,015	1,015.00	1,042	1,015	(25)					96		1
36206Y-FZ-9	GNMA Pool #425084	09/15/2002	PRINCIPAL RECEIPT		356	356.00	366	356	(4)					1,156		1
36207B-KS-8	GNMA Pool #427005	09/15/2002	PRINCIPAL RECEIPT		11,347	11,347.00	11,640	11,347	(295)					1,399		1
36207D-5D-4	GNMA Pool #429344	09/15/2002	PRINCIPAL RECEIPT		60,595	60,595.00	62,203	60,595	(1,544)					4,348		1
36207K-D7-2	GNMA Pool #434026	09/15/2002	PRINCIPAL RECEIPT		22,253	22,253.00	22,590	22,253	(322)					1,441		1
36210D-3A-7	GNMA Pool #489593	09/15/2002	PRINCIPAL RECEIPT		22,065	22,065.00	22,103	22,065	(34)					1,728		1
36210J-BN-7	GNMA Pool #493345	09/15/2002	PRINCIPAL RECEIPT		19,874	19,874.00	20,164	19,874	(277)					1,032		1
36212R-TG-3	GNMA Pool #541551	09/15/2002	PRINCIPAL RECEIPT		12,992	12,992.00	12,866	12,992	126					280		1
36217M-KS-2	GNMA Pool #197505	09/15/2002	PRINCIPAL RECEIPT		30,325	30,325.00	30,244	30,325	65					3,231		1
36217Q-ZH-1	GNMA Pool #200644	09/15/2002	PRINCIPAL RECEIPT		1,304	1,304.00	1,373	1,304	(50)					682		1
36217V-LG-7	GNMA Pool #204727	09/15/2002	PRINCIPAL RECEIPT		3,364	3,364.00	3,542	3,364	(137)					1,668		1
36218H-EN-0	GNMA Pool #222541	09/15/2002	PRINCIPAL RECEIPT		10,561	10,561.00	10,532	10,561	22					1,200		1
36225B-G5-1	GNMA Pool #781120	09/15/2002	PRINCIPAL RECEIPT		9,873	9,873.00	9,584	9,873	286					788		1
912827-7L-0	US Treasury Note	07/25/2002	VARIOUS		1,366,844	1,340,000.00	1,350,092	1,350,030	(62)			16,814	16,814	30,610		1PE
912828-AC-4	US Treasury Note	07/17/2002	Credit Suisse First Bosto		204,250	200,000.00	202,313	202,277	(35)			1,973	1,973	1,522		1PE
912828-AH-3	US Treasury Note	08/20/2002	Greenwich Capital Markets		500,059	500,000.00	499,531	499,531				527	527	353		1PE
912828-AJ-9	US Treasury Note	09/30/2002	J P Morgan		106,406	100,000.00	100,766	100,759	(6)			5,647	5,647	559		1PE
0399999	Subtotal - Bonds - U.S. Governments			X X X	4,604,781	4,373,300.00	4,488,486	4,466,323	(21,936)			138,457	138,457	147,183	X X X	X X X
939745-E9-2	Washington State	09/26/2002	BancAmerica Securities		3,210,000	3,000,000.00	3,127,740	3,083,774	(25,721)			126,226	126,226	187,500		1PE
1748996	Bonds - States, Territories and Possessions - WA			X X X	3,210,000	3,000,000.00	3,127,740	3,083,774	(25,721)			126,226	126,226	187,500	X X X	X X X
1799999	Total - Bonds - States, Territories and Possessions			X X X	3,210,000	3,000,000.00	3,127,740	3,083,774	(25,721)			126,226	126,226	187,500	X X X	X X X
341145-AS-9	Florida State Highway Imprv Bd	07/01/2002	CALLED @ 100.0000000		5,000	5,000.00	4,985	4,985				15	15	203		1
3110996	Bonds - Special Revenue and Special Assessment Obligations - FL			X X X	5,000	5,000.00	4,985	4,985				15	15	203	X X X	X X X

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
3128GM-H3-7	FGold Pool #E84750	09/16/2002	PRINCIPAL RECEIPT		37,845	37,845.00	37,915	37,845	(72)					20,034		1
3128GM-HB-9	FGold Pool #E84726	09/16/2002	PRINCIPAL RECEIPT		186,899	186,899.00	185,130	186,899	1,747					9,948		1
31292G-WT-9	FHLMC Pool #C00658	09/16/2002	PRINCIPAL RECEIPT		26,176	26,176.00	24,963	26,176	1,175					1,740		1
31293R-KL-4	FHLMC Pool #C27499	09/16/2002	PRINCIPAL RECEIPT		27,519	27,519.00	26,762	27,519	735					1,814		1
31294K-HR-9	FGold Pool #E01140	09/15/2002	PRINCIPAL RECEIPT		66,570	66,570.00	67,371	66,570	(801)					567		1
31298G-SH-4	FHLMC Gold Pool #C47720	09/16/2002	PRINCIPAL RECEIPT		94,882	94,882.00	95,549	94,882	(654)					5,691		1
31371H-E5-3	FNMA Pool #252256	09/25/2002	PRINCIPAL RECEIPT		64,611	64,611.00	65,671	64,611	(1,033)					5,136		1
31371H-G2-8	FNMA Pool #252317	09/25/2002	PRINCIPAL RECEIPT		118,835	118,835.00	118,092	118,835	671					7,426		1
31371K-M4-0	FNMA Pool #254279	08/25/2002	VARIOUS		3,968,301	3,836,859.00	3,900,407	3,897,796	(2,611)			70,505	70,505	135,116		1
31374T-2X-6	FNMA Pool #323990	09/25/2002	PRINCIPAL RECEIPT		82,159	82,159.00	80,490	82,159	1,643					5,368		1
31379Q-2B-5	FNMA Pool #426570	09/25/2002	PRINCIPAL RECEIPT		67,073	67,073.00	66,193	67,073	823					3,493		1
31380S-RY-1	FNMA Pool #448803	09/25/2002	PRINCIPAL RECEIPT		289,990	289,990.00	287,864	289,990	2,063					16,118		1
31381B-CU-1	FNMA Pool #455583	09/25/2002	PRINCIPAL RECEIPT		292,959	292,959.00	289,114	292,959	3,752					18,273		1
31382F-V6-3	FNMA Pool #481337	09/25/2002	PRINCIPAL RECEIPT		32,577	32,577.00	32,150	32,577	418					2,138		1
31382W-EY-4	FNMA Pool #494351	09/25/2002	PRINCIPAL RECEIPT		1,972	1,972.00	2,004	1,972	(32)					3,635		1
31385H-X4-9	FNMA Pool #545299	09/25/2002	PRINCIPAL RECEIPT		172,602	172,602.00	175,636	172,602	(3,034)					8,655		1
31386R-WD-7	FNMA Pool #571344	09/25/2002	PRINCIPAL RECEIPT		896,482	896,482.00	914,131	896,482	(17,074)					62,927		1
B0A03S-ZM-7	FGold 30yr TBA	07/10/2002	NOMURA SECURITIES		1,559,531	1,500,000.00	1,550,625	1,550,625				8,906	8,906	3,792		1
3156996	Bonds - Special Revenue and Special Assessment Obligations - CN			X X X	7,986,983	7,796,010.00	7,920,067	7,907,572	(12,284)			79,411	79,411	311,871	X X X	X X X
3199999	Total - Bonds - Special Revenue and Special Assessment Obligations			X X X	7,991,983	7,801,010.00	7,925,052	7,912,557	(12,284)			79,426	79,426	312,074	X X X	X X X
155033-BK-8	Central Pwr & Lt	07/02/2002	Saloman Bros		2,141,800	2,000,000.00	2,059,460	2,048,532	(1,491)			93,268	93,268	115,417		1PE
3899999	Subtotal - Bonds - Public Utilities			X X X	2,141,800	2,000,000.00	2,059,460	2,048,532	(1,491)			93,268	93,268	115,417	X X X	X X X
00184A-AF-2	AOL Time Warner Inc.	08/22/2002	Goldman Sachs & Co		161,000	175,000.00	165,813	166,005	193			(5,005)	(5,005)	5,982		2PE
046001-AG-8	Associates Auto. Rec.┘ 00-2: A3	09/16/2002	PRINCIPAL RECEIPT		327,945	327,945.00	327,896	327,945	38					24,641		1PE
055654-AB-3	BSCH Issurance LTD	07/31/2002	Ubs Securities		1,538,940	1,500,000.00	1,551,495	1,546,356	(2,426)			(7,416)	(7,416)	101,984		1PE
172967-AZ-4	Citigroup Inc	07/22/2002	Credit Suisse First Bosto		715,670	650,000.00	710,132	709,720	(412)			5,950	5,950	14,923		1PE
210805-CQ-8	Continental Airlines	08/30/2002	VARIOUS		1,284,189	1,348,427.00	1,327,014	1,328,076	28			(43,887)	(43,887)	87,835		2
22541L-AD-5	Credit Suisse FB USA	07/08/2002	Credit Suisse First Bosto		1,024,100	1,000,000.00	997,490	997,603	113			26,497	26,497	14,854		1PE
251562-AB-0	Deutsche Mortg & Asset Rec98-C1 A1	09/16/2002	PRINCIPAL RECEIPT		19,361	19,361.00	19,471	19,361	(365)					1,466		1
28336L-AD-1	El Paso Corporation	09/24/2002	J P Morgan		256,500	400,000.00	398,300	398,332	32			(141,832)	(141,832)	9,363		2PE
31340Y-DB-2	FHL┘ 12: A	09/15/2002	PRINCIPAL RECEIPT		64,359	64,359.00	66,571	64,359	(2,186)					7,670		1
34527R-DY-6	Ford Cr Auto Owner Tr 2000-C A4	09/16/2002	PRINCIPAL RECEIPT		132,840	132,840.00	132,828	132,840	6					11,963		1PE
345397-TR-4	Ford Motor Credit Company	09/10/2002	Salomon Bro. Smith Barney		496,480	500,000.00	492,865	493,780	915			2,700	2,700	21,198		1
370424-GL-1	GMAC	09/15/2002	MATURITY		1,400,000	1,400,000.00	1,405,838	1,400,000	(918)					98,000		2PE
441812-JY-1	Household Finance Corporation	08/22/2002	Barclays Capital		126,035	125,000.00	121,114	121,125	11			4,910	4,910	2,309		1PE
46625H-AP-5	JP Morgan Chase Bank Corp.	08/20/2002	J P Morgan		617,784	600,000.00	598,097	598,178	81			19,606	19,606	7,263		1PE
589929-MU-9	Merrill Lynch Mtg 1997-C1 A1	09/18/2002	PRINCIPAL RECEIPT		135,304	135,304.00	138,559	135,304	(2,862)					13,731		1
674599-BV-6	Occidental Petroleum Corporation	09/17/2002	Bank Of America		446,612	400,000.00	413,256	412,725	(531)			33,887	33,887	21,300		2PE
76110F-T2-9	RALI 1999-QS9 A1	09/25/2002	PRINCIPAL RECEIPT		91,842	91,842.00	92,444	91,842	(573)					8,498		1

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
875127-AU-6	Tampa Electric Company	09/18/2002	Barclays Capital		273,602	265,000.00	267,438	267,434	(4)			6,168	6,168	1,267		1PE
912912-AQ-5	U.S. West Capital Funding Inc.	08/23/2002	Credit Suisse First Bosto		26,500	50,000.00	50,722	50,691	(6)			(24,191)	(24,191)	3,800		2
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	56,039		1PE
4599999	Subtotal - Bonds - Industrial and Miscellaneous			X X X	9,689,243	9,685,078.00	9,804,743	9,785,946	(10,081)			(96,703)	(96,703)	514,086	X X X	X X X
6099997	Subtotal - Bonds - Part 4			X X X	27,637,807	26,859,388.00	27,405,481	27,297,132	(71,513)			340,674	340,674	1,276,260	X X X	X X X
6099998	Summary Item for Bonds Bought and Sold this Quarter			X X X	12,771,200	12,274,802.00	12,663,921	12,665,867	1,946			105,333	105,333	142,252	X X X	X X X
6099999	Total Bonds			X X X	40,409,007	39,134,190.00	40,069,402	39,962,999	(69,567)			446,007	446,007	1,418,512	X X X	X X X
100743-30-1	Boston Gas Company	09/02/2002	CALLED @ 25.0000000	2,691.000	67,275	25.00	65,122	65,212	5			2,063	2,063		2,160	RP1U
842400-77-2	SoCal Edison Co	08/13/2002	Lehman Bros	20,000.000	1,599,952	100.00	1,922,000	1,954,838	419,838			(354,886)	(354,886)		181,500	RP6U
6199999	Subtotal - Preferred Stock - Public Utilities			X X X	1,667,227	X X X	1,987,122	2,020,050	419,843			(352,823)	(352,823)	X X X	183,660	X X X
125662-2#-2	Radian Group Inc.	08/15/2002	VARIOUS	800,000.000	43,003,000		40,000,000	40,000,000				3,003,000	3,003,000		2,475,000	P2A
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous			X X X	43,003,000	X X X	40,000,000	40,000,000				3,003,000	3,003,000	X X X	2,475,000	X X X
6599997	Subtotal - Preferred Stock - Part 4			X X X	44,670,227	X X X	41,987,122	42,020,050	419,843			2,650,177	2,650,177	X X X	2,658,660	X X X
6599999	Total Preferred Stock			X X X	44,670,227	X X X	41,987,122	42,020,050	419,843			2,650,177	2,650,177	X X X	2,658,660	X X X
053484-10-1	AvalonBay Communities Inc	09/23/2002	VARIOUS	1,200.000	52,911		53,867	53,867				(956)	(956)			A
133131-10-2	Camden Property Trust	09/17/2002	VARIOUS	1,300.000	45,472		45,176	45,176				296	296			A
531172-10-4	Liberty Property Trust	09/10/2002	VARIOUS	400.000	12,863		12,380	12,380				483	483			A
737464-10-7	Post Properties	09/11/2002	VARIOUS	900.000	26,045		25,551	25,551				494	494			A
758849-10-3	Regency Realty Corp	09/13/2002	Legg Mason & Co	1,000.000	30,857		30,869	30,869				(11)	(11)			A
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	168,148	X X X	167,843	167,843				306	306	X X X		X X X
7099997	Subtotal - Common Stock - Part 4			X X X	168,148	X X X	167,843	167,843				306	306	X X X		X X X
7099998	Summary Item for Common Stock Bought and Sold this Quarter			X X X	179,234	X X X	180,322	180,322				(1,088)	(1,088)	X X X		X X X
7099999	Total Common Stock			X X X	347,382	X X X	348,165	348,165				(782)	(782)	X X X		X X X
7199999	Total Preferred and Common Stock			X X X	45,017,609	X X X	42,335,287	42,368,215	419,843			2,649,395	2,649,395	X X X	2,658,660	X X X
7299999	Totals				85,426,616	X X X	82,404,689	82,331,214	350,276			3,095,402	3,095,402	1,418,512	2,658,660	X X X

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

NONE Schedule DB Part A and B Section 1

NONE Schedule DB Part C and D Section 1

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
			Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5	6	7	
Depository		Rate of Interest			First Month	Second Month	Third Month	*
Open Depositories - Section (A)-Segregated Funds Held for Others								
1ST MAIN LINE BANK	PHILADELPHIA PA				156,628	156,628	156,628	
A. G. EDWARDS & SONS INC	ST. LOUIS MO				176,129	176,254		
ALLEGIANT BK	ST. LOUIS MO				50,675	50,675	50,675	
ALLFIRST BANK	BALTIMORE MD				3,899,337	3,236,259	4,612,517	
AMERICAN BANK OF TEXAS	DALLAS TX				298,398	298,398	48,027	
ASSOCIATED BANK	WAUKESHA WI				149,626	131,417	103,972	
BANK ATLANTIC	FT. LAUDERDALE FL				(490,540)	75,885	(15,001)	
BANK OF AMERICA	ATLANTA GA				562	562	562	
BANK OF AMERICA	ST. LOUIS MO				2,218	3,368	3,368	
BANK OF AMERICA	SEATTLE WA				304,594	548,002	336,726	
BANK OF AMERICA	FT LAUDERDALE FL				704,535	777,555	1,235,795	
BANK OF AMERICA	WASHINGTON DC				3,277,530	4,714,535	8,817,754	
BANK OF AMERICA	RICHMOND VA				4,504,809	5,254,280	2,515,138	
BANK OF AMERICA	DALLAS TX				14,158,469	11,046,745	13,011,215	
BANK OF NEW YORK	TRENTON NJ				57,868	57,868	57,868	
BANK OF TEXAS	DALLAS TX				4,921	4,921		
BANK OF WEST	HOUSTON TX				53,631	53,631	53,631	
BANK ONE	DENVER CO				(146,833)	(882,297)	(525,127)	
BANK ONE	LA GRANGE IL				75,000	75,000	75,000	
BANK ONE	JEFFERSON KY				193,518	193,753	193,981	
BANK ONE	DALLAS TX				24,476,865	14,182,277	9,622,450	
BANK ONE	CHARDON OH				(7,751,521)	(914,280)	(1,001,725)	
BANK ONE	INDIANAPOLIS IN				208,887	121,571	744,141	
BANK WINDSOR	ST. PAUL MN				6,381,476	6,381,476	6,381,476	
BANKBOSTON	BOSTON MA				11,193,239	11,813,908	10,077,711	
BB&T	NORFOLK VA				500,000	500,000	500,000	
BENEFICIAL SAVINGS BANK	PHILADELPHIA PA				770,510	749,831	744,580	
BOARDWALK COMMUNITY & INTERNET	LINWOOD NJ				175,000	175,000	175,000	
BOATMENS NATL BK	ST. LOUIS MO				1,822,411	2,128,182	2,092,717	
BOONE COUNTY NATIONAL BANK	COLUMBIA MO				(1,661,305)	(1,483,999)	(1,698,032)	
BOSTON FEDERAL SAVINGS	BOSTON MA				51,620	51,689	51,751	
CAPITAL BANK	MIAMI FL				10	10	10	
CASS BANK & TRUST CO	ST. LOUIS MO				2,050,787	1,789,174	1,546,576	
CENTURY BANK	SANTA FE NM				1,161,719	145,812	1,891,161	
CHASE BANK	BUFFALO NY				16,697,280	24,576,254	23,252,188	
CHASE BK	DALLAS TX				302,662			
CHASE MANHATTAN BANK	TRENTON NJ				85,789	123,327	123,327	
CITIBANK	WHITE PLAINS NY				987,590	988,248	1,138,246	
CITIZENS NATL BK	ST. LOUIS MO				2,144	26,959	27,137	
CITY NATIONAL BANK	MIAMI FL				8	8	(228)	
COLONIAL BANK	ST. LOUIS MO				203,489	123,303	123,311	
COLORADO COMMUNITY FIRST BANK	PUEBLO CO				48,913	56,911	56,911	
COMERICA BANK	DETROIT MI				(4,356,609)	(2,023,542)	(2,327,323)	
COMMERCE BANK	LINWOOD NJ				1,732,707	2,892,436	2,456,747	
COMMERCE BANK	NEWPORT NEWS VA				126,207	126,207	126,207	
COMMERCE BK	ST. LOUIS MO				714,710	660,165	655,892	
COMMONWEALTH	READING PA				1,738,442	2,053,195	1,806,333	
COMMUNITY BANK	FT. WORTH TX				114,928	13,328	(2,927)	
COMMUNITY NATIONAL BANK	VENICE FL				(103,686)	71,889	(38,773)	
COMMUNITY NATIONAL BANK	ST. PAUL MN				143,142	143,142	143,142	
COMPASS BANK	HOUSTON TX				73,746	(313,964)	(365,089)	
CORESTATES	PHILADELPHIA PA				2,344	2,344	2,344	
CROWN BANK	ST. PAUL MN				1,027,202	1,027,202	1,027,202	
DAUPHIN DEP & TR	HARRISBURG PA				126,142	46,224	(318,396)	
DOLLAR SAVINGS BANK	PITTSBURGH PA				210,668	210,734	211,578	
DREYFUS SERVICE CORP.	NEW YORK NY				12,992,623	12,965,736	12,965,736	
EAGLE BANK & TRUST COMPANY	HILLSBORO MO				1,528,054	742,921	813,049	
EMIGRANT SAVINGS BANK	NEW YORK NY				283,668	284,234	284,234	
ENTERPRISE BANK	ST. LOUIS MO				789,352	316,827	306,179	
EVEREN SECURITIES	PITTSBURGH PA				44,917	44,939	44,939	
F&M BK OF VA	FAIRFAX VA				4,091	4,091	4,091	
FAIRFAX BANK & TRUST CO	FAIRFAX VA				81,590	81,590	81,590	
FARMERS & MERCHANTS STATE BK	DENTON TX				181,107	100,238	95,202	
FBS INVESTMENT SERVICES INC	ST. PAUL MN				262,353	262,353	262,353	
FEDERATED INVESTORS	FAIRFAX VA				30,568	30,568	30,568	
FIDELITY BANK	PITTSBURGH PA				150,477	156,913	156,440	
FIDELITY NATIONAL BANK	ATLANTA GA				3,747	3,747	3,747	
FIFTH THIRD BANK	INDIANAPOLIS IN				125			
FIFTH THIRD BANK	CUYAHOGA FALLS OH				316,075	(864,384)	(948,371)	
FIRST AMERICAN STATE BANK	FT. COLLINS CO				38,776			
FIRST BANK	ST. LOUIS MO						950,000	
FIRST BANK OF LONGMONT	LONGMONT CO				182,780	183,086	183,086	
FIRST FINANCIAL BANK	CLEBURNE TX				(500)	(487)	2,011	
FIRST MERCANTILE BANK	FORT WORTH TX				7,718	7,718	7,718	
FIRST NATIONAL BANK	ALBUQUERQUE NM				581,955	678,743	1,458,099	
FIRST NAT'L BANK OF ST. LOUIS	ST. LOUIS MO				(21,843,234)	(19,223,160)	(23,598,407)	
FIRST PROSPERITY BANK	HOUSTON TX				187,809	356,034	785,154	
FIRST REPUBLIC BANK	PHILADELPHIA PA				1,877,011	1,557,197	1,556,459	
FIRST SAVINGS BANK	CINCINNATI OH				60,763	61,061	57,701	
FIRST SERVICE BANK	PHILADELPHIA PA				195,293	196,109	196,109	
FIRST STATE BANK	CANYON TX				31,605	28,693	30,720	

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 *
FIRST UNION NATIONAL BANK	NORFOLK VA				434,463	434,463	434,463	
FIRST UNION NATIONAL BANK	MIAMI FL				919,312	1,177,094	1,266,988	
FIRST UNION NATIONAL BANK	ATLANTA GA				1,224,348	1,226,828	1,317,773	
FIRST UNION NATIONAL BANK	HARTFORD CT				1,414,761	3,547,306	3,476,121	
FIRST UNION NATIONAL BK	LINWOOD NJ				202,971	202,711	201,693	
FIRST VA BANK	FALLS CHURCH VA				182,594	182,594	182,594	
FIRSTAR	CLEVELAND OH				264,765	(1,527,887)	671,315	
FIRSTAR BANK	ST. LOUIS MO				(7,383,156)	(8,842,334)	(7,324,033)	
FIRSTAR BANK	ST. PAUL MN				10,134	10,134	10,134	
FIRSTAR BANK	BOSTON MA				175,204	175,204		
FIRSTBANK	DENVER CO				143,958			
FIRSTTRUST BANK	PHILADELPHIA PA				2,508,281	2,127,474	1,062,691	
FLEET BANK	PHILADELPHIA PA					6,000	7,000	
FLEET BANK	LINWOOD NJ				341,110	150,301	434,165	
FLEET BANK	SMITHFIELD RI				527,321	527,321	625,516	
FLEET BANK	MANCHESTER NH				14,689	14,450	22,026	
FLEET BANK	HARTFORD CT				796,789	1,882,270	674,399	
FLEET NATIONAL BANK	BOSTON MA				680,738	649,134	975,385	
FRONTENAC BK	ST. LOUIS MO				6,227	6,249	6,257	
FROST NATIONAL BANK	AUSTIN TX				416,553	237,306	453,636	
FRST FED S&L ASSN OF GREENE CO	PITTSBURGH PA				400,000	400,000	400,000	
FULTON BANK	HARRISBURG PA				10,537	10,537	10,537	
GENERATIONS BANK	ST LOUIS MO				2,297,119	858,481	641,186	
GOLDMAN SACHS FUND GROUP	WASHINGTON DC						50,000	
GRAND PRAIRIE STATE BANK	DALLAS TX				63,217	(95,465)	(238,265)	
GUARANTY BANK	DENVER CO				31,994			
HEARTLAND BANK	ST. LOUIS MO				414,714	418,215	419,047	
HORIZON BANK	LONGMONT CO				132,696	142,962	142,962	
HORIZON CAPITAL BANK	HOUSTON TX				265,339	265,339	405,303	
HOUSTON COMMERCE BANK	HOUSTON TX				126,729	126,729	12,042	
INDEPENDENT NATIONAL BANK	IRVING TX					59,667	13	
IRWIN UNION BANK	ST. LOUIS MO				150,237	757,519	349,683	
JEFFERSON	PHILADELPHIA PA				400,313	400,313	400,313	
JEFFERSON BK	ST. LOUIS MO					3,000	3,002	
KEY BANK	SEATTLE WA				10,888	10,888	10,888	
KEY BANK	BEAVERTON OR				60,581	87,129	37,129	
KEY BANK	AKRON OH				1,510,799	1,583,380	1,797,615	
LANDMARK BANK	FORT WORTH TX				(1,232,698)	(321,362)	(959,339)	
LASALLE NATIONAL BANK	CHICAGO IL				5,821,447	6,161,148	3,192,154	
LEMAY BANK & TRUST	ST. LOUIS MO				3,054,856	4,356,233	3,115,711	
LINDELL BK & TR	ST. LOUIS MO				180,621	181,388	111,161	
MADISON BANK	PHILADELPHIA PA				65,055	65,055	65,055	
MAIN STREET BANCORP INC.	PHILADELPHIA PA				30,133	30,133	30,133	
MARYLAND PERMANENT BANK	BALTIMORE MD				2,889,115	1,729,693	1,697,865	
MELLON BANK	PITTSBURGH PA				223,795	228,795	228,795	
MERCANTILE BANK	ST. LOUIS MO				2,625,471	1,667,743	1,668,331	
MERCANTILE SAFE DEPOSIT	BALTIMORE MD				956,855	926,804	914,556	
MIDWEST BANKCENTRE	ST LOUIS MO				884,182	775,458	575,938	
MISSOURI STATE BK	ST. LOUIS MO				9,492,537	8,236,460	620,681	
MONTGOMERY FIRST NATIONAL BK	ST. LOUIS MO				90,527	92,120		
NATIONAL BANK	ST. PAUL MN				767,828	767,828	762,942	
NATIONAL CITY BANK	JEFFERSON KY				43,008	43,008	43,008	
NATIONAL CITY BANK	PITTSBURGH PA				1,098,624	1,102,992	1,052,701	
NATIONAL PENN BANK	PHILADELPHIA PA				261,143	858,840	1,563,428	
NORTH FORK BANK	NEW YORK NY				(108,914)	(108,914)	(108,914)	
OVERTON BANK & TRUST	FT. WORTH TX				911,812	(92,938)	735,585	
PENNSYLVANIA BUSINESS BANK	PHILADELPHIA PA				198,627	198,627	109,766	
PEOPLES HERITAGE BANK	PORTLAND ME				140,996	140,996	140,996	
PIONEER BK & TR CO	ST. LOUIS MO				186,111	187,182	187,523	
PNC BANK	JEFFERSON KY				3,519,502	2,468,995	2,082,937	
PNC BK	PITTSBURGH PA				25,294,425	42,509,808	30,309,018	
PREMIER BANK	ATLANTA GA				1,263,126	1,263,126	1,263,126	
PROVIDENT INSTITUTIONAL FUNDS	PHILADELPHIA PA				20,473,895	3,410,018	3,104,273	
REGIONS BANK	AUSTIN TX				154,798	217,142	223,676	
RIGGS BANK	WASHINGTON DC				25,136	25,136	25,136	
RUSHMORE BANK	WASHINGTON DC				7,215	7,215	7,215	
SEAFIRST BANK	TACOMA WA				1,928,223	2,967,230	4,153,717	
SOUTHTRUST BANK	VERO BEACH FL				1,052	1,052		
SOUTHTRUST BANK	ATLANTA GA				92,827	92,827	92,827	
SOUTHWEST BANK	ST. LOUIS MO				1,239,583	773,149	718,141	
STATE STREET BANK & TRUST	PHILADELPHIA PA				106,971	106,971	106,971	
STERLING BANK	HOUSTON TX				(202,169)	(599,586)	(457,306)	
SUN NATIONAL BANK	LINWOOD NJ				75,380	75,380	75,380	
SUNTRUST BANK	ROCKVILLE MD					394,974	691,897	
SUNTRUST BANK	WASHINGTON DC				25,515	25,515	25,515	
SUNTRUST BANK	RICHMOND VA				816,023	696,023	696,023	
SUNTRUST BK	ORLANDO FL				3,946	3,946	1,296	
SUNTRUST BK	ATLANTA GA				12,852,822	9,864,302	15,396,514	
TEXAS GUARANTY BANK	HOUSTON TX				(140,099)	(887,573)	(916,448)	
TEXASBANK	FORT WORTH TX				553,686	(416,462)	(1,468,327)	
THE AMERICAN NATIONAL BANK	DALLAS TX				(1,788,439)	(833,125)	(755,298)	
THE BUSINESS BANK	ST. LOUIS MO					285,954	286,324	
THE PRIVATE BANK	ST. LOUIS MO				395,332	659,737	467,991	

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 *
THREE RIVERS BANK & TRUST	PITTSBURGH PA				20,652	20,652	20,843	
UNION CENTER NATIONAL BANK	SUMMIT NJ				153,754	153,952	153,952	
UNION PLANTERS BK	ST. LOUIS MO				5,972,464	18,444,114	4,564,078	
UNITED BANK OF UNION	ST. LOUIS MO				21,642	21,642	21,642	
UNITED MISSOURI BK	ST. LOUIS MO				12,561			
US BANK	DENVER CO				(1,047,900)	(10,235,150)	(19,227,609)	
US BANK	ST. PAUL MN				1,603,867	3,023,361	3,223,486	
VECTRA BANK COLORADO	WOODLAND PARK CO				(356,212)	56,009	11,519	
VILLAGE BANK	ST. LOUIS MO					41,417	41,417	
WACHOVIA BANK	COLUMBIA SC				242,816	243,378	243,670	
WASHINGTON FEDERAL SAVINGS	PITTSBURGH PA				23,924	23,961	23,991	
WASHINGTON MUTUAL SVGS BK	SEATTLE WA				9,947	9,947	9,947	
WELLS FARGO BANK	DENVER CO				(1,587,689)	(3,364,496)	(4,694,540)	
WELLS FARGO BANK	DALLAS TX				2,522,514	2,025,301	1,739,502	
WELLS FARGO BANK	ST. PAUL MN				4,647,467	5,176,789	3,601,534	
WOODHAVEN NATIONAL BANK	FT WORTH TX				2,414	2,414	2,414	
WORTH NATIONAL BANK	FT WORTH TX				27,295	27,483	27,483	
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			200,982,936	203,618,356	156,268,362	XXX
Open Depositories - Section (B) - General Funds								
BANK BOSTON	BOSTON MA						178	
FIFTH THIRD BANK	CUYAHOGA FALLS OH				37,940	37,940	36,226	
FIRST UNION NATIONAL BANK	UPPER DARBY PA				(25)			
MELLON BANK	PITTSBURGH PA				(435,319)	(425,905)	(147,701)	
PNC BK	PITTSBURGH PA				(732,681)	(39,926)	(72,332)	
SUNTRUST BANK	RICHMOND VA				2,200,348	(5,226,525)	170,531	
US BANK	ST. PAUL MN				3,955	6,101	6,101	
COMPANY FUNDS IN ESCROW							1,300	
INTEREST ACCRUED				35,061				
CERTIFICATES OF DEPOSIT								
ASIAN AMERICAN NAT'L BANK	HOUSTON TX	2.570	558	11,983	50,000	50,000	50,000	
BANK OF AMERICA	JACKSONVILLE FL	2.180	459	2,921	75,000	75,000	75,000	
BANK OF AMERICA (FOR. SUN WLD)	EL PASO TX	1.490		4,274	50,000	50,000	50,000	
CAPITAL BANK (UNION PLANTERS)	MIAMI FL	1.690	207	15,167	100,000			
COMMERCIAL BANK	ST. LOUIS MO	1.750	695		100,000	100,000	100,000	
COMPASS BANK	HOUSTON TX	2.050	691	365	100,000	100,000	100,000	
FIRST COMMMUNITY BANK	HOUSTON TX	2.970	400	94	50,000	50,000	50,000	
FIRST HAWAIIAN BANK (UNION BANK)	AGANA GM	1.800		391	65,000	65,000	65,000	
J.P. MORGAN CHASE/PARTNERS TITLE	HOUSTON TX	5.500	743	8,370	100,000	100,000	100,000	
SOUTHTRUST (SECURITY NATIONAL BANK)	SAN ANTONIO TX	2.030	667	556	100,000	100,000	100,000	
STATE NATIONAL BANK	EL PASO TX	3.700	524	591	100,000	100,000	100,000	
STERLING BANK	HOUSTON TX	1.750	216	50	50,000	50,000	50,000	
SUN NATIONAL BANK	EGG HARBOR NJ	2.000		2,349	100,000	100,000	100,000	
SUN NATIONAL BANK	LINWOOD NJ	2.000	1,056	530	100,000	100,000	100,000	
TEXAS FIRST NATIONAL BANK	HOUSTON TX	2.400	832	131	100,000	100,000	100,000	
U.S. BANK	BOISE ID	1.900	92	767	10,000	10,000	10,000	
VALLEY INDEPENDENT BANK	EL CENTRO CA	1.950		3,372	100,000	100,000	100,000	
WASHINGTON MUTUAL SAV. BANK	GRESHAM OR	1.930		25,100	100,000	100,000	100,000	
WELLS FARGO (NORWEST BANK)	SAN ANTONIO TX	2.130		975	50,000	50,000	50,000	
WELLS FARGO(NORWEST BANK COLORADO)	BOULDER CO	1.140		3,318	100,000	100,000	100,000	
COMPASS BANK	BIRMINGHAM AL	1.670		599	100,000	100,000	100,000	
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX						XXX
0299999 Total General Funds		XXX	7,140	116,964	2,774,218	(4,048,315)	1,594,303	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 instcructions)		XXX						XXX
0399999 Total Reinsurrance Reserve Funds		XXX						XXX
0499999 Total Open Depositories		XXX	7,140	116,964	203,757,154	199,570,041	157,862,665	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 instcructions)		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 instcructions)		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 instcructions)		XXX						XXX

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 *
0799999 Total Reinsurance Reserve Funds	XXX						XXX
0899999 Total Suspended Depositories	XXX						XXX
0999999 Total cash on Deposit	XXX	7,140	116,964	203,757,154	199,570,041	157,862,665	XXX
1099999 Cash in Company's Office	XXX	XXX	XXX			39,064	XXX
1199999 TOTAL CASH	XXX	7,140	116,964	203,757,154	199,570,041	157,901,729	XXX

50083200247000103

Commonwealth Land Title Insurance Company — 50083
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