

QUARTERLY STATEMENT

OF THE

NATIONAL

LAND TITLE INSURANCE

COMPANY

of **BARRINGTON**

in the state of **ILLINOIS**

TO THE

Insurance Department

OF THE

STATE OF ILLINOIS

FOR THE QUARTER ENDED
September 30, 2002

RECEIVED

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TITLE

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QUARTERLY STATEMENT

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

National Land Title Insurance Company

NAIC Group Code 0340 0340 NAIC Company Code 50156 Employer's ID Number 34-0805709
(Current Period) (Prior Period)

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

Country of Domicile _____

Incorporated: November 28, 1970 Commenced Business: January 7, 1971

Statutory Home Office: 1250 GROVE AVENUE SUITE 200 BARRINGTON, IL 60010

Main Administrative Office: 1250 GROVE AVENUE SUITE 200 BARRINGTON, IL 60010 847-382-7359

Mail Address: 1250 GROVE AVENUE SUITE 200 BARRINGTON, IL 60010

Primary Location of Books and Records: 206 N ROSE STREET SHERIDAN, AR 72150 800-533-6584

Internet Website Address: www.nltic.com

Statement Contact: CYNTHIA E KIMBRELL 800-533-6584 24
ckimbrel@stewart.com 870-942-3101
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: JUDY CONN 206 N ROSE SHERIDAN, AR 72150 800-533-6584 00000

OFFICERS

President THOMAS J SAGEHORN

Secretary JERRY D. NIXON

Treasurer DARRYL E. SCHROEDER

Actuary PAUL S. OSBORN

Vice-Presidents

<u>KEN ANDERSON</u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>
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<u></u>	<u></u>	<u></u>	<u></u>

DIRECTORS OR TRUSTEES

<u>MALCOM MORRIS</u>	<u>ALISON N EVERS</u>	<u>MIKE E SKALKA</u>	<u>JERRY D. NIXON</u>
<u>THOMAS J SAGEHORN</u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>
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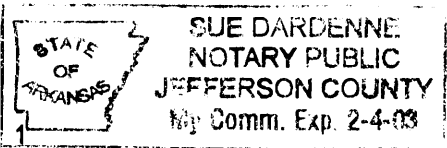
State of ARKANSAS
County of JEFFERSON ss

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.

<u><i>Thomas Sagehorn</i></u> (Signature)	<u><i>Jerry D. Nixon</i></u> (Signature)	<u><i>Darryl E. Schroeder</i></u> (Signature)
<u>THOMAS J SAGEHORN</u> (Printed Name) President	<u>JERRY D. NIXON</u> (Printed Name) Secretary	<u>DARRYL E. SCHROEDER</u> (Printed Name) Treasurer

Subscribed and sworn to before me this
31st day of October, 2002

Sue Dardenne
Notary Public (seal)



ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols 1 - 2)	
1. Bonds	3,199,032		3,199,032	2,206,287
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	99,849		99,849	99,122
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 1,340,343) and short-term investments (\$ 0)	1,340,343		1,340,343	1,685,002
6. Other invested assets				
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	4,639,224		4,639,224	3,990,411
9. Title plants, less \$ 0 , charged off				
10. Title insurance premiums and fees receivable	35,191	32,720	2,471	252
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)				
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	12,592	12,592		
16. Interest, dividends and real estate income due and accrued	11,840		11,840	33,503
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates				
19. Other assets nonadmitted	38,900	38,900		
20. Aggregate write-ins for other than invested assets				
21. TOTALS (Lines 8 to 20)	4,737,747	84,212	4,653,535	4,024,166

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 \$ 1,640,510 , Short-term investments \$ 0 ,
Mortgages \$ 0 , Cash \$ 0 , Total \$ 1,640,510 .

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	2
	Current Statement Date	December 31 Prior Year
1. Known claims reserve	191,705	154,052
2. Statutory premium reserve	1,640,510	1,723,108
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)	32,020	25,514
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	8,994	12,643
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	96,811	28,267
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates		
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	1,970,040	1,943,584
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,000,000	1,000,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	2,208,125	1,708,125
28. Unassigned funds (surplus)	(524,630)	(627,543)
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)	2,683,495	2,080,582
31. Totals	4,653,535	4,024,166

DETAILS OF WRITE-INS			
0301.			
0302.			
0303.			
0398. Summary of remaining write-ins for Line 3 from overflow page			
0399. Totals (Lines 0301 through 0303 plus 0398)(Line 3 above)			
2001.			
2002.			
2003.			
2098. Summary of remaining write-ins for Line 20 from overflow page			
2099. Totals (Lines 2001 through 2003 plus 2098)(Line 20 above)			
2201.			
2202.			
2203.			
2298. Summary of remaining write-ins for Line 22 from overflow page			
2299. Totals (Lines 2201 through 2203 plus 2298)(Line 22 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)			

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	623,789	411,924	576,703
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)	623,789	411,924	576,703
DEDUCT:			
4. Losses and loss adjustment expenses incurred	(44,341)	177,415	257,181
5. Operating expenses incurred	550,594	353,561	525,684
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	506,253	530,976	782,865
8. Net operating gain or (loss) (Lines 3 minus 7)	117,536	(119,052)	(206,162)
INVESTMENT INCOME			
9. Net investment income earned	77,186	98,948	124,112
10. Net realized capital gains and (losses)			
11. Net investment gain or (loss) (Lines 9 + 10)	77,186	98,948	124,112
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	194,722	(20,104)	(82,050)
14. Federal and foreign income taxes incurred	68,544	14,903	10,910
15. Net income (Lines 13 minus 14)	126,178	(35,007)	(92,960)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	2,080,582	1,191,940	1,191,940
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	126,178	(35,007)	(92,960)
18. Net unrealized capital gains or (losses)		91,547	
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			
21. Change in nonadmitted assets	(23,265)	(87,361)	(18,400)
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		(21,187)	2
26. Capital Changes:			
26.1 Paid in	500,000		1,000,000
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			
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	602,913	(52,008)	888,642
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	2,683,495	1,139,932	2,080,582

DETAILS OF WRITE-INS			
0201.			
0202.			
0203.			
0298. Summary of remaining write-ins from overflow page			
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)			
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)			
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001.			
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			

CASH FLOW		
	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	565,221	470,894
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	(108,365)	333,866
3. Total operating expenses paid	586,338	528,098
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	87,248	(391,070)
5. Investment income (net of investment expense)	77,186	114,593
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered		
8. Net cash from operations (Lines 4 to 7)	164,434	(276,477)
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	50,000	210,000
9.2 Stocks		
9.3 Mortgage loans		
9.4 Real estate		
9.5 Other invested assets		
9.6 Net gains or (losses) on cash and short-term investments		
9.7 Miscellaneous proceeds		
9.8 Total investment proceeds (Lines 9.1 to 9.7)	50,000	210,000
10. Other cash provided:		
10.1 Net transfers from affiliates		
10.2 Borrowed funds received		
10.3 Capital paid in	500,000	1,000,000
10.4 Surplus paid in		
10.5 Other sources		
10.6 Total other cash provided (Lines 10.1 to 10.5)	500,000	1,000,000
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	714,434	933,523
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,059,093	1,606,953
12.2 Stocks		99,122
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	1,059,093	1,706,075
13. Other cash applied:		
13.1 Dividends to stockholders paid		
13.2 Net transfers to affiliates		
13.3 Borrowed funds repaid		
13.4 Other applications		
13.5 Total other cash applied (Lines 13.1 to 13.4)		
14. Total (Line 12.7 plus Line 13.5)	1,059,093	1,706,075
15. Net change in cash and short-term investments (Line 11 minus Line 14)	(344,659)	(772,552)
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	1,685,002	2,457,554
16.2 End of period (Line 15 plus Line 16.1)	1,340,343	1,685,002

NOTES TO FINANCIAL STATEMENTS

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements?

Yes [☐] No [☒]

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 [☒]

2.2 If yes, has the report been filed with the domiciliary state?

Yes [☐] No [☒]

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 [☒]

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 [☒]

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 [☒]

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 [☒]

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.

01/15/2002

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).

01/15/2002

7.4 By what department or departments? Illinois Department of Financial Regulation

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 [☒]

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 [] No [X]
- 13.2 If yes, please complete the following:

	1	2
	Prior Year-End Statement Value	Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-Term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

- 14.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [] No [X]

If no, attach a description with this statement.
15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV. H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1	2
Name of Custodian(s)	Custodian Address
American National Bank	1 Bank One Plaza Chicago, IL 60670
Independence Bank	4401 Rockside RD Independence OH 44131-8048

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	2	3
Name(s)	Location(s)	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2	3
Central Registration Depository	Name(s)	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?
If yes, attach an explanation.

Yes [] No [] N/A [X]
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?
If yes, attach an explanation.

Yes [] No [X]
- 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										

NONE Schedule A, B, and BA Verification

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	2,941,013	265,000		(6,980)	3,000,464	2,941,013	3,199,033	2,241,287
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	2,941,013	265,000		(6,980)	3,000,464	2,941,013	3,199,033	2,241,287
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	2,941,013	265,000		(6,980)	3,000,464	2,941,013	3,199,033	2,241,287

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999Totals		X X X			

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	35,000	35,000		2,177,667
2. Cost of short-term investments acquired				73,670
3. Increase (decrease) by adjustment				12,335
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		35,000		2,228,670
7. Book/adjusted carrying value, current period	35,000			35,002
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	35,000			35,002
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	35,000			35,002
12. Income collected during period				11,003
13. Income earned during period				11,003

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

		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
States, etc.								
1. Alabama	AL	NO						
2. Alaska	AK	NO						
3. Arizona	AZ	NO						
4. Arkansas	AR	NO						
5. California	CA	NO						
6. Colorado	CO	NO						
7. Connecticut	CT	NO						
8. Delaware	DE	NO						
9. Dist. Columbia	DC	NO						
10. Florida	FL	NO						
11. Georgia	GA	NO						
12. Hawaii	HI	NO						
13. Idaho	ID	NO						
14. Illinois	IL	YES	547,599	202,269	(21,555)	79,125	(14,341)	114,178
15. Indiana	IN	NO						
16. Iowa	IA	NO						
17. Kansas	KS	NO						
18. Kentucky	KY	NO						
19. Louisiana	LA	NO						
20. Maine	ME	NO						
21. Maryland	MD	NO						
22. Massachusetts	MA	NO						
23. Michigan	MI	NO						
24. Minnesota	MN	NO						
25. Mississippi	MS	NO						
26. Missouri	MO	NO						
27. Montana	MT	NO						
28. Nebraska	NE	NO						
29. Nevada	NV	NO						
30. New Hampshire	NH	NO						
31. New Jersey	NJ	NO						
32. New Mexico	NM	NO						
33. New York	NY	NO						
34. North Carolina	NC	NO						
35. North Dakota	ND	NO						
36. Ohio	OH	YES	55,841	209,658	(86,809)	150,409	(30,000)	65,822
37. Oklahoma	OK	NO						
38. Oregon	OR	NO						
39. Pennsylvania	PA	YES						
40. Rhode Island	RI	NO						
41. So. Carolina	SC	NO						
42. So. Dakota	SD	NO						
43. Tennessee	TN	NO						
44. Texas	TX	YES						
45. Utah	UT	NO						
46. Vermont	VT	NO						
47. Virginia	VA	NO						
48. Washington	WA	NO						
49. West Virginia	WV	NO						
50. Wisconsin	WI	NO						
51. Wyoming	WY	NO						
52. American Samoa	AS	NO						
53. Guam	GU	NO						
54. Puerto Rico	PR	NO						
55. U.S. Virgin Is.	VI	NO						
56. Canada	CN	NO						
57. Aggregate Other Alien	OT	X X X						
58. Totals	(a) 4		603,440	411,927	(108,364)	229,534	(44,341)	180,000
DETAILS OF WRITE-INS								
5701.		X X X						
5702.		X X X						
5703.		X X X						
5798. Summary of remaining write-ins for Line 57 from overflow page		X X X						
5799. TOTALS (Lines 5701 thru 5703 plus 5798) (Line 57 above)		X X X						

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

0340	Stewart	00000	DE	74-1677330	Stewart Information Services Corp-SISCO
0340	Stewart	50156	WA	91-1662429	Charter Title Insurance Company (SISCO)
0340	Stewart	50121	TX	74-0924290	Stewart Title Guaranty Company-STG (SISCO)
0340	Stewart	50003	IL	34-0805709	National Land Title Insurance Company (STG)
0340	Stewart	50725	AR	71-0560086	Arkansas Title Insurance Company (STG)
0340	Stewart	50035	FL	65-0685696	Alliance Title of America Corporation (STG)
0340	Stewart	32336	VT	03-0311175	Title Reinsurance Company (STG)
0340	Stewart	51420	NY	76-0233294	Stewart Title Insurance Company (STG)
		00000	EN	AA-1124112	Stewart Title Limited - UK (STG)
		50036	OR	91-1800766	Stewart Title Insurance Co of Oregon (STG)
0340	Stewart	00000	MX	AA-2734105	Stewart Title Guaranty De Mexico S.A.(STG)
		00000	TX	74-0923770	Stewart Title Company Galveston TX - STG(STG)
		00000	TX	74-2327609	Stewart Title of Austin (STC)
		00000	TX	74-2783918	Stewart Title Corpus Christi Inc. (STC)
		00000	TX	75-2258899	Stewart Title Dallas Inc. (STC)
		00000	OK	73-1093494	Stewart Abstract of Oklahoma (STC)
		00000	FL	59-1285458	Stewart Title of Jacksonville Inc. (STC)
		00000	NM	85-0446018	Stewart Title LLC (STC)
		00000	CA	94-6088985	Stewart Title of Monterey County (STC)
		00000	NM	85-0432768	Santa Fe Abstract (STC)
		00000	AR	71-0798379	Stewart Title of Arkansas (STC)
		00000	CA	95-4607898	Stewart Title of California (STC)
		00000	AZ	86-0223200	Stewart Title & Trust of Phoenix Inc (STC)
		00000	NH	02-0508066	Stewart Title of Northern New England (STC)
		00000	IL	36-3849696	Stewart Title Company of Illinois (STC)
		00000	MO	43-1622646	Stewart Title Inc. (STC)
		00000	TX	76-0450977	Stewart Mortgage Information Co. (STC)
		00000	FL	59-3138251	Tampa Cypress Partners (STC)
		00000	TX	74-1959294	Landata Inc. (STC)
		00000	BZ	52-2028987	Landata of Belize (STC)
		00000	DE	74-2803466	Landata Group Inc. (STC)
		00000	OR	93-1274879	Stewart Title of Oregon (STC)
		00000	WA	91-2035472	Security Title Guaranty Inc. (STC)
		00000	FL	59-3667114	Southern Title Holding (STC)
		00000	CA	77-0416985	Cuesta Title Company (STC)
		00000	CA	68-0166273	OnLine Documents Inc. (STC)
		00000	WA	91-2097383	Stewart Title of Western Washington (STC)
		00000	TX	74-2082261	Landata Technologies Inc. (STC)

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

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	567,440		(44,341)	(7.814)	43.070
2.2 Affiliated agency operations					
3. Totals	567,440		(44,341)	(7.814)	43.070

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	150,544	567,440	411,927
2.2 Affiliated agency operations			
3. Totals	150,544	567,440	411,927

SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSE
1. Will the SVO Compliance Certification be filed with this statement?	YES

EXPLANATION:

BAR CODE:

OVERFLOW PAGE FOR WRITE-INS

NONE Schedule A Part 2 and 3

NONE Schedule B Part 1 and 2

NONE Schedule BA Part 1 and 2

SCHEDULE D - PART 3

Showing all Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
31331L7H5	FEDERAL FARM CREDIT	09/03/2002	BANK ONE		250,000	250,000.00		1
0399999	Total Bonds U. S. Government			X X X	250,000	250,000.00		X X X
587210A39	MENTOR OHIO TYLER BLVD	07/22/2002	INDEPENDENCE BANK		15,358	15,000.00		1
3136996	Bonds - Special Revenue and Special Assessment Obligations - OH			X X X	15,358	15,000.00		X X X
3199999	Total Bonds Special Revenue and Special Assessment Obligations			X X X	15,358	15,000.00		X X X
4599999	Total Bonds Industrial and Miscellaneous			X X X				X X X
6099997	Total Bonds Part 3			X X X	265,358	265,000.00		X X X
6099999	Total Bonds			X X X	265,358	265,000.00		X X X
			NONE					
7299999	Totals				265,358	X X X		X X X

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

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

[illegible]