Ohio Dept of Insurance

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Ohio Department of Insurance
Bob Taft – Governor
J. Lee Covington II – Director

IMAGING COVER SHEET

NAIC #: 50164

NAIC Group Code: 000

Company Name: BANKERS GUARANTEE TITLE & TRUST COMPANY

Company Type: ☐ P&C ☐ Life ☐ HIC ☐ Frat ☒ Title ☐ MEWA ☐ HW ☐ MPA
☒ DOMESTIC ☐ FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable):

Effective Date: 09/30/2002

Additional Info:

Date Scanned:

Scanned By (initials):

THE BANKERS GUARANTEE
TITLE & TRUST COMPANY
ESTABLISHED 1911

NAIC # 50164

RECEIVED

NOV 5 2002

O.F.R.S.

November 1, 2002
(Mailed 2nd UPS)

State of Ohio
DEPARTMENT OF INSURANCE
2100 Stella Court
Columbus, Ohio 43266-0566

Dear Sirs:

Enclosed please find the Quarterly Statement for The Bankers Guarantee Title & Trust Company as of September 30, 2002.

If you should have any questions, please do not hesitate to contact the undersigned.

Sincerely,

THE BANKERS GUARANTEE TITLE & TRUST COMPANY

Richard L. Pace,
President

RLP:kc

Enclosure

Filename: stateoh

Affix Bar Code Above

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NOV 5 2002
OERS

QUARTERLY STATEMENT
AS OF SEPTEMBER, 30 2002
OF THE CONDITION AND AFFAIRS OF THE
THE BANKERS GUARANTEE TITLE & TRUST COMPANY

NAIC Group Code ____ (Current Period) ____ (Prior Period) NAIC Company Code ____ Employer's ID Number 34-0083590

Organized under the Laws of OHIO, State of Domicile or Port of Entry ____

Country of Domicile THE UNITED STATES OF AMERICA

Incorporated August 11, 1911 Commenced Business August 11, 1911

Statutory Home Office 2872 West Market Street (Street and Number), Fairlawn, OH 44333 (City or Town, State and Zip Code)

Main Administrative Office 2872 West Market Street (Street and Number)

Fairlawn, Ohio 44333 (City or Town, State and Zip Code) 330-867-1600 (Area Code) (Telephone Number)

Mail Address 2872 West Market Street (Street and Number or P.O. Box), Fairlawn, Ohio 44333 (City or Town, State and Zip Code)

Primary Location of Books and Records 2872 West Market Street (Street and Number)

Fairlawn, Ohio 44333 (City or Town, State and Zip Code) 330 867-1600 (Area Code) (Telephone Number)

Internet Website Address www.bankersguarantee.com

Statement Contact RICHARD L. PACE (Name) 330 867-1600 24 (Area Code) (Telephone Number) (Extension)

Bankers@ohioplace.com (E-Mail Address) 330-867-1935 (FAX Number)

OFFICERS

President Richard L. Pace

Secretary Patricia K. Smith

Treasurer Patricia K. Smith

Vice-Presidents Patricia K. Smith

Richard M. Herberich

DIRECTORS OR TRUSTEES

J.D. Crawfis, III

Richard L. Pace

Richard M. Herberich

Patricia K. Smith

John Davis

State of OHIO

County of SUMMIT ss

The officers of this reporting entity being duly sworn, each deposes and says that they are the described officers of the 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 manuals, according to the best of their information, knowledge and belief, respectively.

(Signature)	(Signature)	(Signature)
RICHARD L. PACE	PATRICIA K. SMITH	PATRICIA K. SMITH
(Printed Name) President	(Printed Name) Secretary	(Printed Name) Treasurer

Subscribed and sworn to before me this 1st day of NOVEMBER, 2002

Kathleen Casey, Notary Public
Residence - Summit County
Statewide Jurisdiction, Ohio
My Commission Expires Nov. 12, 2006

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

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				
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	279,063	279,000	63	63
3. Mortgage loans on real estate: (Schedule B)				
3.1 First liens	20,294,567		20,294,567	21,858,011
3.2 Other than first liens				
4. Real estate: (Schedule A)				
4.1 Properties occupied by the company (less $ ..... encumbrances)				
4.2 Properties held for the production of income (less $..... encumbrances)				
4.3 Properties held for sale (less $ ..... encumbrances)	55,298		55,298	55,299
5. Cash ($250. and short-term investments $.....)	1,147,692		1,147,692	581,428
6. Other invested assets				
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	21,776,620	279,000	21,497,620	22,494,801
9. Title plant, less $........ charge off				
10. Title insurance premiums and fees receivable				
11. Funds held by or deposited with reinsured companies				
12. Reinsurance recoverables on loss and loss adjustment expense payments				
13. Federal and foreign income tax recoverable and interest thereon (including $....... net deferred tax asset)				
14. Guaranty Funds receivable or on deposit				
15. Electronic data processing equipment and software				
16. Interest, dividends and real estate income due and accrued				41,571
17. Net adjustment in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates				
19. Other assets: nonadmitted	2,649,023	2,649,023		
20. Aggregate write-ins for other than invested assets	11,943,367		11,943,367	13,541,808
21. Totals (Lines 8 through 20)	36,369,010	2,928,023	33,440,987	36,078,180
DETAILS OF WRITE-INS				
2001. Segregated funds	11,943,367		11,943,367	13,544,808
2002.				
2003.				
2098. Summary of remaining write-ins from overflow page				
2099. Totals (Lines 2001 thru 2003 plus 2098) (Line 20 above)				

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve.
Bonds $................. , Short-term Investments $.................
Mortgages $ .... Cash $ .... , Total $ ....

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

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Known claims reserve		
2.	Statutory premium reserve	<2,445>	<2,645>
3.	Aggregate of other reserves required by law	59,397	63,094
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) Accts. Payable	316,807	314,491
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
8.	Federal and foreign income taxes (including $ .... on realized capital gains (losses)) (including $ .... net deferred tax liability)	25,833	<15,972>
9.	Borrowed money $ .... and interest thereon $	6,304,858	6,435,678
10.	~~Dividends declared and unpaid~~ Accrued Interest		22,851
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	11,934,266	13,542,598
21.	Total liabilities (Lines 1 through 20)	18,640,516	20,362,096
22.	Aggregate write-ins for special surplus funds		
23.	Common capital stock	631,250	631,250
24.	~~Preferred capital stock~~ Rounding	1	257
25.	Aggregate write-ins for other than special surplus funds		
26.	Surplus notes		
27.	Gross paid in and contributed surplus	5,456,494	5,456,495
28.	Unassigned funds (surplus)	8,712,728	9,628,344
29.	Less treasury stock, at cost:		
	29.1 .... shares common (value included in Line 23 $ ....)		
	29.2 .... shares preferred (value included in Line 24 $ ....)		
30.	Surplus as regards policyholders (Lines 22 to 28 less 29)	14,800,473	15,716,084
31.	Totals	33,440,987	36,078,180
	DETAILS OF WRITE-INS		
0301.			
0302.			
0303.			
0398.	Summary of remaining write-ins for Line 3 from overflow page		
0399.	Totals (Lines 0301 thru 0303 plus 0398) (Line 3 above)		
2001.	Loan Escrow	<8,228>	790
2002.	Segregrated Funds Held for Others	11,943,367	13,541,808
2003.	Brokered Loan Escrow	1,127	
2098.	Summary of remaining write-ins for Line 20 from overflow page		
2099.	Totals (Lines 2001 thru 2003 plus 2098) (Line 20 above)	11,936,264	13,542,598
2201.			
2202.			
2203.			
2298.	Summary of remaining write-ins for Line 22 from overflow page		
2299.	Totals (Lines 2201 thru 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 thru 2503 plus 2598 (Line 25 above)		

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

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	15,093	8,668	38,396
1.2 Escrow and settlement services			
1.3 Other title fees and service charges			
2. Aggregate write-ins for other operating income	2,145,049	1,318,634	3,269,830
3. Total Operating Income (Lines 1 thru 2)	2,160,142	1,327,302	3,308,226
DEDUCT:			
4. Losses and loss adjustment expenses incurred			
5. Operating expenses incurred	14,084	7,224	27,690
6. Aggregate write-ins for other operating deductions	1,755,818	1,116,845	2,928,430
7. Total Operating Deductions	1,769,902	1,124,069	2,986,120
8. Net operating gain or (loss) (Line 3 minus Line 7)	390,240	203,233	322,106
INVESTMENT INCOME			
9. Net investment income earned	—		19,000
10. Net realized capital gains and (losses)	—		—
11. Net investment gain or (loss) (Lines 9 + 10)	—		19,000
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)	—		
13. Net income, before federal income taxes (Lines 8+11+12)	390,240	203,233	341,106
14. Federal and foreign income taxes incurred	132,648	69,099	198,227
15. Net income (Lines 13 minus 14)	257,592	134,134	142,879
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31, prior year	15,716,084	15,716,084	16,290,808
GAIN AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	257,592	134,134	142,879
18. Net unrealized capital gains or (losses)			
19. Change in net unrealized foreign exchange adjustment			
20. Change in net deferred tax 2001 2002			
21. Change in nonadmitted assets <2,449,678 - 2,928,023>	<278,345>	110,941	<288,426>
22. Change in provision for unauthorized reinsurance			
23. Change in supplemental reserves			
24. Change in surplus notes			
25. Cumulative effect of change in accounting principles			
26. Capital changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders	<1,015,050>	<903,318>	<438,088>
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus	120,192	120,191	8,911
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	<915,611>	<538,052>	<574,724>
32. Surplus as regards policyholders, as of statement date (Lines 16 plus 31)	14,800,473	15,178,032	15,716,084
DETAILS OF WRITE-INS			
0201. Mortgage Operations	2,145,049	1,318,634	3,269,830
0202.			
0203.			
0298. Summary of remaining write-ins from overflow page			
0299. Totals (Lines 0201 thru 0203 plus 0298) (Line 2 above)	2,145,049	1,318,634	3,269,830
0601. Mortgage Operations	1,755,818	1,116,845	2,958,430
0602.			
0603.			
0698. Summary of remaining write-ins from overflow page			
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	1,755,818	1,116,845	2,958,430
1201. Audit Adj. after Ins. Report	164,522	164,522	75,183
1202. Change in Deferred FIT	<44,335>	<44,335>	<66,267>
1203. Rounding	5	4	<5>
1298. Summary of remaining write-ins from overflow page			
1299. Totals (Lines 1201 thru 1203 plus 1298) (Line 12 above)	120,192	120,192	8,911
3001.			
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)			

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

CASH FLOW	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	15,093	38,396
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)		
3. Total operating expenses paid	14,084	27,690
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	1,009	10,706
5. Investment income (net of investment expense)		19,000
6. Other income received (expense paid)	389,231	311,400
7. Federal and foreign income taxes (paid) recovered	132,648	<198,227>
8. Net cash from operations (Lines 4 thru 7)	257,592	142,879
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds		
9.2 Stocks Change Made After Report E	164,522	
9.3 Mortgage Loans	1,563,444	
9.4 Real estate		
9.5 ~~Other invested assets~~ Decrease in Interest Accrual	41,571	23,544
9.6 Net gains or (losses) on cash and short-term investments		
9.7 Miscellaneous proceeds		8,911
9.8 Total investment proceeds (Lines 9.1 through 9.7)	1,769,537	32,455
10. Other cash provided:		
10.1 Net transfers from affiliates		
10.2 Borrowed funds received		6,228,578
10.3 Capital paid in		
10.4 ~~Surplus paid in~~ Increase in Accts. Payable	316	
10.5 Other sources Accrued FIT	41,805	
10.6 Total other cash provided (Lines 10.1 thru 10.5)	42,121	6,228,578
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	2,069,250	6,403,912
12. Cost of investments acquired (long-term only):		
12.1 Bonds		
12.2 Stocks		
12.3 Mortgage Loans		5,040,579
12.4 ~~Real estate~~ Change in Deferred FIT E	44,335	103,226
12.5 ~~Other invested assets~~ Decrease in Reserve 3697 Interest 22851	26,548	
12.6 Miscellaenous applications Decrease in Loan Escrow	7,891	
12.7 Total investments acquired (Lines 12.1 thru 12.6)	78,774	5,143,805
13. Other cash applied:		
13.1 Dividends to stockholders paid	1,015,050	438,088
13.2 Net transfers to affiliates Rounding	<3>	
13.3 Borrowed funds repaid	130,820	14,388
13.4 Other applications Inc. in Nonadmitted Assets	278,345	288,426
13.5 Total other cash applied (Lines 13.1 thru 13.4)	1,424,212	741,352
14. Total (Line 12.7 plus Line 13.5)	1,502,986	5,885,157
15. Net change in cash and short-term investments (Line 11 minus Line 14)	566,264	518,755
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	581,428	62,673
16.2 End of period (Line 15 plus Line 16.1)	1,147,692	581,428

NOTES TO FINANCIAL STATEMENTS

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO

GENERAL INTERROGATORIES

(The responses to these interrogatories should be based on changes that have occurred since the prior year end.)

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

1.2 If "yes," explain: ...

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

2.2 If "yes," explain: ...

3.1 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]

3.2 If "yes," give full and complete information relating thereto: ...

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

4.2 If "yes," explain: ...

5.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/97

5.2 State the as of date of 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. 12/31/97

5.3 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). 12/31/97

5.4 By what department or departments? ... Ohio

6.1 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]

6.2 If "yes," date of change: ______

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

7. Have there been any substantial changes in the organizational chart since year end? Yes [ ] No [X]

If "yes," attach an organization chart.

8. 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.

9. Amount of real estate and mortgages held in other invested assets in Schedule BA: $ None

10. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [X]

If "yes," attach an explanation. ...

11. Has the reporting entity reinsured any risk with any other 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 [ ] N/A [X]

If "yes," attach an explanation. ...

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

12.2 If "yes," give full and complete information thereto.

GENERAL INTERROGATORIES (Continued)

(The responses to these interrogatories should be based on changes that have occurred since the prior year end.)

13.1 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 [ ]

13.2 If "yes," complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1 Line of Business	2 Maximum Interest	3 Disc. Rate	4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
		TOTAL								

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

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

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

15.1 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 [ ]

15.2 If "yes," give full information ....

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

16.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
16.21. Bonds	$	$
16.22. Preferred Stock	$	$
16.23. Common Stock	$	$
16.24. Short-Term Investments	$	$
16.25. Mortgages, Loans or Real Estate	$	$
16.26. All Other	$	$
16.27. Total Investment in Parent, Subsidiaries and Affiliates (Subtotals Lines 16.21 to 16.26 above)	$	$
16.28. Total Investment in Parent included in lines 16.21 to 16.26 above	$	$
16.29. Receivable from Parent not included in Lines 16.21 to 16.26 above	$	$

17.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [ ]

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

If no, attach a description with this statement

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

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				
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period		N/A		
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

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

SCHEDULE BA — VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period				
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisition				
2.2 Additional investment made after acquisition				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale		N/A		
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

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. Class 2								
3. Class 3								
4. Class 4			N/A					
5. Class 5								
6. Class 6								
7. Total Bonds								
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								

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

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		XXX			

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	0	0		3,426
2. Cost of short-term investments acquired				
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments				
7. Book/adjusted carrying value, current period				
8. Total valuation allowance				
9. Subtotals (Sum of Lines 7 plus 8)				3,426
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	0	0		3,426
12. Income collected during period				
13. Income earned during period				

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

SCHEDULE DB — PART F — SECTION 1

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
					Derivative Instruments Open		Cash Instrument(s) Held				
1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description
					NONE						
9999999 Totals					XXX		XXX	XXX			XXX

SCHEDULE DB — PART F — SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases In Replicated Asset Statement Value	XXX		XXX	NONE	XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory										

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SCHEDULE F — CEDED REINSURANCE

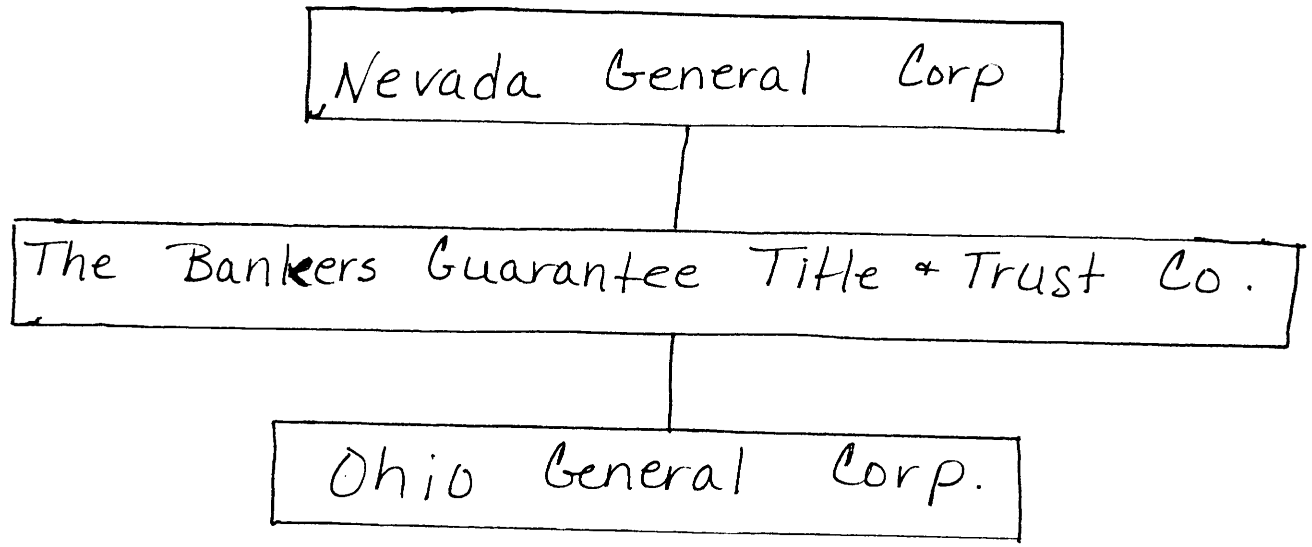
Showing all new reinsurers — Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
		NONE		

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

All insurer members of a Holding Company Group that has acquired and/or disposed of any domestic insurer(s) since filing the last annual or quarterly statement shall prepare a common schedule for inclusion in each of the individual quarterly statements

PART 1—ORGANIZATIONAL CHART



STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

SCHEDULE T — EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date Allocated by States and Territories

1 States, etc.	1a 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							
2. Alaska AK							
3. Arizona AZ							
4. Arkansas AR							
5. California CA							
6. Colorado CO							
7. Connecticut CT							
8. Delaware DE							
9. District of Columbia DC							
10. Florida FL							
11. Georgia GA							
12. Hawaii HI							
13. Idaho ID							
14. Illinois IL							
15. Indiana IN							
16. Iowa IA							
17. Kansas KS							
18. Kentucky KY							
19. Louisiana LA							
20. Maine ME							
21. Maryland MD							
22. Massachusetts MA							
23. Michigan MI							
24. Minnesota MN							
25. Mississippi MS							
26. Missouri MO							
27. Montana MT							
28. Nebraska NE							
29. Nevada NV							
30. New Hampshire NH							
31. New Jersey NJ							
32. New Mexico NM							
33. New York NY							
34. North Carolina NC							
35. North Dakota ND							
36. Ohio OH	Yes	15,093					
37. Oklahoma OK							
38. Oregon OR							
39. Pennsylvania PA							
40. Rhode Island RI							
41. South Carolina SC							
42. South Dakota SD							
43. Tennessee TN							
44. Texas TX							
45. Utah UT							
46. Vermont VT							
47. Virginia VA							
48. Washington WA							
49. West Virginia WV							
50. Wisconsin WI							
51. Wyoming WY							
52. American Samoa AS							
53. Guam GU							
54. Puerto Rico PR							
55. U.S. Virgin Islands VI							
56. Canada CN							
57. Aggregate Other Alien OT	XXX						
58. Totals	(a) 1	15,093					
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.

PART 1 — LOSS EXPERIENCE

	Current Year to Date 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)	5 Prior Year to Date Direct Loss Percentage
1. Direct operations					
2. Agency operations:					
2.1 Non-affiliated agency operations	15,093	0	0	0	0
2.2 Affiliated agency operations					
3. Totals	15,093				

PART 2 — DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year to Date
1. Direct operations			
2. Agency operations:			
2.1 Non-affiliated agency operations	6,425	15,093	16,958
2.2 Affiliated agency operations			
3. Totals	6,425	15,093	16,958

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO

SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES

1.1 The SVO Compliance Certification is a required filing for all companies. Will the SVO Compliance Certification be filed with this Department with this statement? Yes [ ] No [X]

1.2 If no, please explain: ....

If response is no and the form is none, affix bar code (Document identifier 470) here:

Less than 50 stockholders.

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A — PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1	Location 2	3	4	5	6	7	8	9
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					
9999999 Totals								

SCHEDULE A — PART 3

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

1	Location 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
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								
9999999 Totals															

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

SCHEDULE B — PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1 Loan Number	Location 2 City	3 State	4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
Various		OH	1st Mtg.	Various	Various	25,482,951				
9999999 Totals										XXX

SCHEDULE B — PART 2

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

1 Loan Number	Location 2 City	3 State	4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
Various		OH	1st Mtg.	Various	15,118,672			15,118,672				
9999999 Totals												

SCHEDULE BA — PART 1

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

1	Location		4	5	6	7	8	9	10
Number of Units and Description	2 City	3 State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment
			NONE						
9999999 Totals									

SCHEDULE BA — PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
Number of Units amd Description	2 City	3 State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances Prior Year End	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/Adjusted Carrying Value Less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
					NONE							
9999999 Totals												

SCHEDULE D — PART 3

Show 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)
			N/A					
7299999	Totals					XXX		XXX

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

SCHEDULE D — PART 4

Show all Long Term BONDS and STOCK Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 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 Date of Disposal	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)
				N/A												
7299999	Totals					XXX										XXX

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

SCHEDULE DB — PART A — SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/Option Premiums	8 Book Value	9 •	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income
				N/A									
2599999 Subtotal - Hedging Transactions								XXX					
2799999 Subtotal - Other Derivative Transactions								XXX					
9999999 Totals								XXX					

SCHEDULE DB — PART B — SECTION 1

Showing All Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	9 •	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income
				N/A									
2599999 Subtotal - Hedging Transactions								XXX					
2699999 Subtotal - Income Generation Transactions								XXX					
2799999 Subtotal - Other Derivative Transactions								XXX					
9999999 Totals								XXX					

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SCHEDULE DB — PART C — SECTION 1

Showing all Collar, Swap and Forward Agreements Open at Current Statement Date

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration) Received)	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income	15 Potential Exposure
				N/A										
2599999 Subtotal – Hedging Transactions								XXX						
2799999 Subtotal – Other Derivative Transactions								XXX						
9999999 Totals								XXX						

SCHEDULE DB — PART D — SECTION 1

Showing all Futures Contracts, Insurance Futures Contracts and Insurance Futures Options Open at Current Statement Date

1	2	3	4	5	6	7	8	9	Variation Margin Information			13
									10	11	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure
			N/A									
2599999 Subtotal – Hedging Transactions						XXX	XXX					
2799999 Subtotal – Other Derivative Transactions						XXX	XXX					
9999999 Totals						XXX	XXX					

STATEMENT AS OF 9-30-02 OF THE THE BANKERS GUARANTEE TITLE & TRUST CO.

SCHEDULE E — PART 1 — CASH

Month End Depository Balances

1	2	3	4	Book Balance at End of Each Month During Current Quarter			
Depository	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5 First Month	6 Second Month	7 Third Month	8 •
OPEN DEPOSITORIES							
Section (A)—Segregated Funds Held for Others				6,082,867	10,324,851	11,943,367	
019998 Deposits in ______ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						
0199999 Total Segregated Funds Held for Others	XXX						XXX
Section (B)—General Funds				5,185,035	841,453	1,147,693	XXX
0299998 Deposits in ____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						
0299999 Total General Funds	XXX						XXX
Section (C)—Reinsurance Reserve Funds							XXX
0399998 Deposits in ____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						
0399999 Total Reinsurance Reserve Funds	XXX						XXX
							XXX
0499999 Total Open Depositories	XXX						XXX
SUSPENDENDED DEPOSITORIES							
Section (A)—Segregated Funds Held for Others							
0599998 Deposits in ____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						
0599999 Total Segregated Funds Held for Others	XXX						XXX
Section (B)—General Funds							XXX
0699998 Deposits in ____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						
0699999 Total General Funds	XXX						XXX
Section (C)—Reinsurance Reserve Funds							XXX
0799998 Deposits in ____ depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						
0799999 Total Reinsurance Reserve Funds	XXX						XXX
							XXX
0899999 Total Suspended Depositories	XXX						
0999999 Total Cash on Deposit							XXX
1099999 Cash in Company's Office	XXX	XXX	XXX				XXX
1199999 Total Cash	XXX						XXX