



50245200220100103

## QUARTERLY STATEMENT

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

## Title Insurance Company of America

✓

NAIC Group Code 0099 0099 NAIC Company Code 50245 Employer's ID Number 62-0167455  
 (Current Period) (Prior Period)

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

Country of Domicile United States of America

Incorporated: January 30, 1934 Commenced Business: March 31, 1934

Statutory Home Office: 6363 Poplar Avenue, Suite 108 Memphis, TN 38119

Main Administrative Office: 9433 Bee Caves Road, Building II, Suite 102 Austin, TX 78733 888-842-2545

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 804-267-8845  
 (E-Mail Address) (Fax Number)

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

## OFFICERS

RECEIVED

NOV 15 2002

OFRS

President David Donald Ginger  
 Secretary Gordon Bickford Shaw  
 Treasurer Ronald Burgess Ramos

## Executive Vice Presidents

<u>Josephine Mary Prohaska</u>	<u>Jeffrey Charles Selby</u>	<u>Gordon Bickford Shaw</u>	<u>Philip Tom Wells</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

## DIRECTORS OR TRUSTEES

<u>Janet Anne Alpert</u>	<u>David Donald Ginger</u>	<u>Thomas Richard Klein</u>	<u>William Riker Purcell</u>
<u>Jeffrey Charles Selby</u>	<u>Gordon Bickford Shaw</u>	<u>Janice Deacon Walton</u>	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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.

David Donald Ginger  
(Printed Name)  
President

Gordon Bickford Shaw  
(Printed Name)  
Secretary

Ronald Burgess Ramos  
(Printed Name)  
Treasurer

Subscribed and sworn to before me this

11 day of November, 2002

Anita P. Bouldin  
ANITA P. BOULDIN  
Notary Public, State of Texas  
My Comm. Expires Oct. 31, 2004

State of Virginia  
County of ChesterfieldSubscribed and sworn to before me this 15<sup>th</sup> day of November, 2002 by Ronald Burgess Ramos

 Lori A. Dolan Notary Public  
My commission expires June 30, 2005.

## ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	
1. Bonds				
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				60,988
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 (\$ 291,578 ) and short-term investments (\$ 24,029 )	315,607		315,607	616,079
6. Other invested assets	6,878	6,878		
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	11,188,753	2,100,646	9,088,107	8,653,096
9. Title plants, less \$ 0 , charged off	2,034,707	119,761	1,914,946	1,863,241
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 \$ 408,670 net deferred tax asset)	408,670	360,043	48,627	48,627
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	2,714		2,714	8,384
16. Interest, dividends and real estate income due and accrued	171,504		171,504	182,572
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	25,196		25,196	64,674
19. Other assets nonadmitted	14,877	14,877		
20. Aggregate write-ins for other than invested assets	7,454	7,454		
21. TOTALS (Lines 8 to 20)	13,853,875	2,602,781	11,251,094	10,820,594

DETAILS OF WRITE-INS				
2001. Other miscellaneous assets		7,454	7,454	
2002.				
2003.				
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)		7,454	7,454	

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 \$ 0 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of \$ 0 in cash on deposit and \$ 0 in other forms of security

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Known claims reserve	407,516	422,843
2. Statutory premium reserve	3,013,452	3,072,984
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)	11,408	17,922
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	45,371	190,415
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	83,392	57,372
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)	3,561,139	3,761,536
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,500,000	1,500,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	4,775,488	4,775,488
28. Unassigned funds (surplus)	1,414,467	783,570
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)	7,689,955	7,059,058
31. Totals	11,251,094	10,820,594

## 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)		

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>OPERATIONS AND INVESTMENT EXHIBIT</b>			
<b>STATEMENT OF INCOME</b>			
<b>OPERATING INCOME</b>			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	10,866,484	9,582,734	12,774,342
1.2 Escrow and settlement services	12,012	1,032	1,032
1.3 Other title fees and service charges			
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	10,878,496	9,583,766	12,775,374
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred	231,225	84,563	222,290
5. Operating expenses incurred	10,330,301	9,505,384	12,789,153
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	10,561,526	9,589,947	13,011,443
8. Net operating gain or (loss) (Lines 3 minus 7)	316,970	(6,181)	(236,069)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	453,166	497,174	669,144
10. Net realized capital gains and (losses)	1,423	(13,700)	7,457
11. Net investment gain or (loss) (Lines 9 + 10)	454,589	483,474	676,601
<b>OTHER INCOME</b>			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	771,559	477,293	440,532
14. Federal and foreign income taxes incurred	146,611	116,649	99,973
15. Net income (Lines 13 minus 14)	624,948	360,644	340,559
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year	7,059,058	7,506,523	7,506,523
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
17. Net income (from Line 15)	624,948	360,644	340,559
18. Net unrealized capital gains or (losses)	(914)	(20,419)	37,092
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			
21. Change in nonadmitted assets	6,863	24,385	(40,530)
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		49,224	49,223
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			(900,000)
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)	630,897	413,834	(447,465)
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	7,689,955	7,920,357	7,059,058

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	10,818,964	12,660,030
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	246,552	99,504
3. Total operating expenses paid	10,483,710	12,743,482
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	88,702	(182,956)
5. Investment income (net of investment expense)	492,879	701,937
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	(146,611)	(99,973)
8. Net cash from operations (Lines 4 to 7)	434,970	419,008
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	995,051	2,098,084
9.2 Stocks		
9.3 Mortgage loans		
9.4 Real estate		
9.5 Other invested assets	8,369	9,753
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)	1,003,420	2,107,837
10. Other cash provided:		
10.1 Net transfers from affiliates	39,478	116,492
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources	38,254	85,040
10.6 Total other cash provided (Lines 10.1 to 10.5)	77,732	201,532
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	1,516,122	2,728,377
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,816,558	1,698,668
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		25,000
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	1,816,558	1,723,668
13. Other cash applied:		
13.1 Dividends to stockholders paid		900,000
13.2 Net transfers to affiliates		
13.3 Borrowed funds repaid		
13.4 Other applications	36	3,556
13.5 Total other cash applied (Lines 13.1 to 13.4)	36	903,556
14. Total (Line 12.7 plus Line 13.5)	1,816,594	2,627,224
15. Net change in cash and short-term investments (Line 11 minus Line 14)	(300,472)	101,153
<b>RECONCILIATION</b>		
16. Cash and short-term investments:		
16.1 Beginning of year	616,079	514,926
16.2 End of period (Line 15 plus Line 16.1)	315,607	616,079

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## NOTES TO FINANCIAL STATEMENTS

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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 Domicile, as required by the Model Act? Yes [ ] No [X]

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

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

3.2 If yes, date of change: \_\_\_\_\_  
If not previously filed, furnish herewith a certified copy of the instrument as amended.

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

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

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

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

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

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

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). 07/31/2000

7.4 By what department or departments? Tennessee 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 [ ] No [ X ]																																	
13.2 If yes, please complete the following:																																		
<table border="0" style="width: 100%;"> <thead> <tr> <th style="width: 40%;"></th> <th style="width: 20%; text-align: center;">1</th> <th style="width: 40%; text-align: center;">2</th> </tr> <tr> <th></th> <th style="text-align: center;">Prior Year-End Statement Value</th> <th style="text-align: center;">Current Quarter Statement Value</th> </tr> </thead> <tbody> <tr> <td>13.21 Bonds</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.22 Preferred Stock</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.23 Common Stock</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.24 Short-Term Investments</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.25 Mortgages, Loans or Real Estate</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.26 All Other</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table>			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	\$ _____	\$ _____
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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:																																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%; text-align: center;">1 Name of Custodian(s)</th> <th style="width: 20%; text-align: center;">2 Custodian Address</th> </tr> </thead> <tbody> <tr> <td>SunTrust Bank</td> <td>919 E. Main Street, Richmond, VA 23219</td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>		1 Name of Custodian(s)	2 Custodian Address	SunTrust Bank	919 E. Main Street, Richmond, VA 23219																													
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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:																																		
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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:																																		
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## GENERAL INTERROGATORIES

(continued)

## PART 2 - TITLE

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

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

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

3.2 If yes, give full and complete information thereto

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

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Loses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
<b>TOTAL</b>										

**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				
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)				

**NONE****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				
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
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				

**NONE****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	15,247	10,287	10,287	
2. Cost of acquisitions during period:				25,000
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale	4,960		3,409	9,753
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	10,287	10,287	6,878	15,247
10. Total valuation allowance	10,287	10,287	6,878	15,247
11. Subtotal (Lines 9 plus 10)	10,287	10,287	6,878	15,247
12. Total nonadmitted amounts	10,287	10,287	6,878	15,247
13. Statement value of long term invested assets at end of current period				

**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**

	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	8
								Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1	10,631,315	825,589		557,969	(8,637)	10,494,477	10,631,315	10,325,808
2. Class 2	100,692			100,692		100,774	100,692	100,853
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	10,732,007	825,589		658,661	(8,637)	10,535,251	10,732,007	10,890,298
<b>PREFERRED STOCK</b>								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	10,732,007	825,589		658,661	(8,637)	10,535,251	10,732,007	10,890,298
15. Total Bonds & Preferred Stock								10,426,761

**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	24,029	XXX	24,029	618

**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	356,864	262,805	87,359	168,960
2. Cost of short-term investments acquired	88,257	72,884	69,910	1,545,195
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	182,317	248,330	133,240	1,357,291
7. Book/adjusted carrying value, current period	262,804	87,359	24,029	356,864
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	262,804	87,359	24,029	356,864
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	262,804	87,359	24,029	356,864
12. Income collected during period	1,829	790	618	13,978
13. Income earned during period	891	557	625	13,781

**NONE      Schedule DB Part F Section 1**

**NONE      Schedule DB Part F Section 2**

**NONE      Schedule F**

## SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	YES					
2. Alaska	AK	NO					
3. Arizona	AZ	NO					
4. Arkansas	AR	YES					
5. California	CA	NO					
6. Colorado	CO	YES	3,039,725	840,833	635	349	55,284
7. Connecticut	CT	NO					11,125
8. Delaware	DE	NO					
9. Dist. Columbia	DC	YES					
10. Florida	FL	YES				10	
11. Georgia	GA	YES	506	140,929	1,652		2,448
12. Hawaii	HI	NO					
13. Idaho	ID	NO					
14. Illinois	IL	YES					
15. Indiana	IN	YES					
16. Iowa	IA	NO					
17. Kansas	KS	NO					
18. Kentucky	KY	YES					
19. Louisiana	LA	YES	810	4,057			
20. Maine	ME	NO					
21. Maryland	MD	YES					
22. Massachusetts	MA	NO					
23. Michigan	MI	YES					
24. Minnesota	MN	NO					
25. Mississippi	MS	NO					
26. Missouri	MO	NO					
27. Montana	MT	NO					
28. Nebraska	NE	NO					
29. Nevada	NV	YES					
30. New Hampshire	NH	NO					
31. New Jersey	NJ	NO					
32. New Mexico	NM	YES	406,672	148,635			83,500
33. New York	NY	NO					
34. North Carolina	NC	NO					
35. North Dakota	ND	NO					
36. Ohio	OH	YES			8,163	6,102	59,281
37. Oklahoma	OK	NO					88,454
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	YES		9,261	109,304	7,884	61,525
44. Texas	TX	YES	7,274,791	8,295,854	126,796	13,531	145,478
45. Utah	UT	NO					120,536
46. Vermont	VT	NO					
47. Virginia	VA	YES					
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	XXX					
58. Totals	(a)	19	10,722,504	9,439,569	246,550	27,876	407,516
							356,745
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 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		12,011			
2. Agency operations:					
2.1 Non-affiliated agency operations	10,722,504		231,222	2.156	0.900
2.2 Affiliated agency operations					
3. Totals	10,722,504	12,011	231,222	2.154	0.900

**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	4,290,602	10,722,504	9,439,569
2.2 Affiliated agency operations			
3. Totals	4,290,602	10,722,504	9,439,569

**SUPPLEMENTAL EXHIBITS AND SCHEDULES  
INTERROGATORIES**

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

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

EXPLANATION:

BAR CODE:

**NONE      Schedule A Part 2 and 3**

**NONE      Schedule B Part 1 and 2**

**NONE      Schedule BA Part 1 and 2**

**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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Realized Gain (Loss) on Disposal	Foreign Exchange Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)	
36200R-YA-4	GNMA Pool #570505	09/15/2002	PRINCIPAL RECEIPT		11,989	11,989.00	12,195	11,989	(206)					489	1	
36200K-KS-8	GNMA Pool #434205	09/15/2002	PRINCIPAL RECEIPT		8,901	8,901.00	8,901	8,901	113					460	1	
36200W-P6-3	GNMA Pool #483845	09/15/2002	PRINCIPAL RECEIPT		23,361	23,361.00	23,821	23,361	(444)					1,633	1	
36210B-GJ-8	GNMA Pool #487201	09/15/2002	PRINCIPAL RECEIPT		18,548	18,548.00	18,195	18,548	343					1,320	1	
36210N-R3-5	GNMA Pool #4971406	09/15/2002	PRINCIPAL RECEIPT		10,042	10,042.00	10,119	10,042	(72)					1,099	1	
36225B-EA-2	GNMA Pool #781029	09/15/2002	PRINCIPAL RECEIPT		44,216	44,216.00	44,651	44,216	(434)					1,967	1	
36225B-G5-1	GNMA Pool #781120	09/15/2002	PRINCIPAL RECEIPT		9,873	9,873.00	9,583	9,873	284					707	1	
36225B-P6-9	GNMA Pool #781345	09/15/2002	PRINCIPAL RECEIPT		5,207	5,207.00	5,259	5,207	(52)					15	1	
0399999	Subtotal - Bonds - U.S. Governments			XXX	132,137	132,137.00	132,611	132,137	(468)					7,690	XXX	
303820-WA-8	Fairfax County VA	07/01/2002	CALLED @ 100.2500000		60,150	60,000.00	61,323	60,162	(94)					(12)	1PE	
2447996	Bonds - Political Subdivisions of States, Territories and Possessions - VA			XXX	60,150	60,000.00	61,323	60,162	(94)					(12)	XXX	
5	2499999 Total - Bonds - Political Subdivisions of States, Territories and Possessions			XXX	60,150	60,000.00	61,323	60,162	(94)					(12)	XXX	
765418-FP-8	Richmond VA Net Auth. Expy Rev.	07/15/2002	CALLED @ 102.0000000		15,300	15,000.00	18,050	17,904	(146)					(2,604)	1PE	
3147996	Bonds - Special Revenue and Special Assessment Obligations - VA			XXX	15,300	15,000.00	18,050	17,904	(146)					(2,604)	XXX	
745181-BD-8	Puerto Rico Hwy & Trans Auth	07/01/2002	CALLED @ 101.5000000		101,500	100,000.00	102,638	100,693	(161)					807	2PE	
3154996	Bonds - Special Revenue and Special Assessment Obligations - PR			XXX	101,500	100,000.00	102,638	100,693	(161)					807	XXX	
31376W-F1-2	FNMA Pool #367478	09/25/2002	PRINCIPAL RECEIPT		13,085	13,085.00	13,295	13,085	(226)					807	XXX	
3156996	Bonds - Special Revenue and Special Assessment Obligations - CN			XXX	13,085	13,085.00	13,295	13,085	(226)					807	XXX	
3199999	Total - Bonds - Special Revenue and Special Assessment Obligations			XXX	129,885	128,085.00	133,983	131,682	(533)					(1,797)	XXX	
09700W-DK-6	Boeing Capital Corp	09/03/2002	Standwick		53,503	50,000.00	51,627	51,440	(158)					2,063	1	
534187-AF-6	Lincoln National Corp	07/15/2002	Maturity		150,000	150,000.00	157,019	150,000	(1,235)					2,063	1PE	
4559999	Subtotal - Bonds - Industrial and Miscellaneous			XXX	203,503	200,000.00	208,646	201,440	(1,393)					2,063	XXX	
6099997	Subtotal - Bonds - Part 4			XXX	525,675	520,222.00	536,563	525,421	(2,488)					254	XXX	
6099999	Total Bonds			XXX	525,675	520,222.00	536,563	525,421	(2,488)					254	XXX	
7299999	Totals			XXX	525,675	520,222.00	536,563	525,421	(2,488)					254	XXX	

(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**



Title Insurance Company of America

Company Name

50245

50245200247000103

## 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 Pfenney  
Signature of Investment Officer

## AVP & Director - Financial Reporting

**Title of Signatory**

11/06/2002

Date \_\_\_\_\_