

QUARTERLY STATEMENT

OF THE

**Seagate Title & Abstract Company, Inc.**

of Toledo

in the state of Ohio

TO THE

**Insurance Department**

OF THE

**STATE OF Ohio**

**FOR THE QUARTER ENDED**  
**September 30, 2002**

**RECEIVED**

**NOV 15 2002**

**OFRS**

TITLE

**2002**

## QUARTERLY STATEMENT

50270200220100103

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

## **Seagate Title & Abstract Company, Inc.**

NAIC Group Code	0000 (Current Period)	0000 (Prior Period)	NAIC Company Code	50270	Employer's ID Number	34-1442607	
Organized under the Laws of			Ohio	, State of Domicile or Port of Entry			Ohio
Country of Domicile			USA				
Incorporated:	June 29, 1984		Commenced Business:	October 1, 1984			
Statutory Home Office:	626 Madison Avenue		Toledo, OH	43604			
Main Administrative Office:	626 Madison Avenue		Toledo, OH	43604	419-248-4611		
Mail Address:	626 Madison Avenue		Toledo, OH	43604			
Primary Location of Books and Records:	626 Madison Avenue		Toledo, OH	43604	419-248-4611		
Internet Website Address:	N/A						
Statement Contact:	Marianne Cappiello		419-248-4611	209			
	mcappiello@louisvilletitle.com (E-Mail Address)		419-248-1028	(Fax Number)			
Policyowner Relations Contact:	626 Madison Avenue		Toledo, OH	43604	419-248-4611	209	

## OFFICERS

<b>President</b>	John W. Martin
<b>Secretary</b>	Marianne Cappiello
<b>Treasurer</b>	Marianne Cappiello
<b>Actuary</b>	

## **Vice-Presidents**

State of Ohio  
County of Lucas 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.

John W. Martin  
(Printed Name)  
President

**Marrianne Cappiello**  
(Printed Name)  
Secretary

**Marianne Cappiello**  
(Printed Name)

Subscribed and sworn to before me this

14th day of November, 2002

Notary Public (seal)



JULIE A. SCORZIELL  
Notary Public, State of Ohio  
My Commission Expires 2-23-04

**Seagate Title & Abstract Company / 2002 / 201**  
**Q/S Jurat (Third Quarter)**

00000200220100103

## 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 .....				
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 (\$ 455,969 ) and short-term investments (\$ 50,000 ) .....	505,969		505,969	491,761
6. Other invested assets .....				
7. Receivable for securities .....				
8. Subtotals, cash and invested assets (Lines 1 to 7) .....	505,969		505,969	491,761
9. Title plants, less \$ 0 , charged off .....	46,937		46,937	5,044
10. Title insurance premiums and fees receivable .....				
11. Funds held by or deposited with reinsured companies .....				
12. Reinsurance recoverables on loss and loss adjustment expense payments .....				
13. Federal and foreign income tax recoverable and interest thereon (including \$ 0 net deferred tax asset) .....				
14. Guaranty funds receivable or on deposit .....				
15. Electronic data processing equipment and software .....				
16. Interest, dividends and real estate income due and accrued .....				
17. Net adjustments in assets and liabilities due to foreign exchange rates .....				
18. Receivable from parent, subsidiaries and affiliates .....				
19. Other assets nonadmitted .....				
20. Aggregate write-ins for other than invested assets .....				
21. TOTALS (Lines 8 to 20) .....	552,906		552,906	496,805

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 \$ 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.

	1 Current Statement Date	2
		December 31 Prior Year
1. Known claims reserve		
2. Statutory premium reserve	200,295	176,460
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)		
7. Taxes, licenses and fees (excluding federal and foreign income taxes)		
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		
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	(1,684)	(1,684)
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	5,000	1,250
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	203,611	176,026
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	120,000	120,000
24. Preferred capital stock	1,000	1,000
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	180,000	180,000
28. Unassigned funds (surplus)	48,295	19,779
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)	349,295	320,779
31. Totals	552,906	496,805

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
<b>OPERATING INCOME</b>			
1. Title insurance and related income:			
1.1 Title insurance premiums earned .....	214,510		197,036
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) .....	214,510		197,036
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred .....			
5. Operating expenses incurred .....	193,417		245,165
6. Aggregate write-ins for other operating deductions .....			
7. Total Operating Deductions .....	193,417		245,165
8. Net operating gain or (loss) (Lines 3 minus 7) .....	21,093		(48,129)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned .....	7,422		21,498
10. Net realized capital gains and (losses) .....			
11. Net investment gain or (loss) (Lines 9 + 10) .....	7,422		21,498
<b>OTHER INCOME</b>			
12. Aggregate write-ins for miscellaneous income or (loss) .....			
13. Net income, before federal income taxes (Lines 8 + 11 + 12) .....	28,515		(26,631)
14. Federal and foreign income taxes incurred .....			
15. Net income (Lines 13 minus 14) .....	28,515		(26,631)
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year .....	320,779		358,186
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
17. Net income (from Line 15) .....	28,515		(26,631)
18. Net unrealized capital gains or (losses) .....			
19. Change in net unrealized foreign exchange capital gain (loss) .....			
20. Change in net deferred income taxes .....			
21. Change in nonadmitted assets .....			
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 .....			(10,776)
26. Capital Changes:			
26.1 Paid in .....			
26.2 Transferred from surplus (Stock Dividend) .....			
26.3 Transferred to surplus .....			
27. Surplus Adjustments:			
27.1 Paid in .....			
27.2 Transferred to capital (Stock Dividend) .....			
27.3 Transferred from capital .....			
28. Dividends to stockholders .....			
29. Change in treasury stock .....			
30. Aggregate write-ins for gains and losses in surplus .....			
31. Change in surplus as regards policyholders for the year (Lines 17 through 30) .....	28,515		(37,407)
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31) .....	349,294		320,779

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) .....			

	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	238,345	218,929
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)		
3. Total operating expenses paid	189,667	242,439
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	48,678	(23,510)
5. Investment income (net of investment expense)	7,422	21,490
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered		
8. Net cash from operations (Lines 4 to 7)	56,100	(2,020)
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds		
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)		
10. Other cash provided:		
10.1 Net transfers from affiliates		
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources		
10.6 Total other cash provided (Lines 10.1 to 10.5)	(41,892)	(8,662)
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	14,208	(10,682)
12. Cost of investments acquired (long-term only):		
12.1 Bonds		
12.2 Stocks		
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)		
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)		
15. Net change in cash and short-term investments (Line 11 minus Line 14)	14,208	(10,682)
<b>RECONCILIATION</b>		
16. Cash and short-term investments:		
16.1 Beginning of year	491,761	502,443
16.2 End of period (Line 15 plus Line 16.1)	505,969	491,761

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**NOTES TO FINANCIAL STATEMENTS**

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**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<br>Name of Entity | 2<br>NAIC Company Code | 3<br>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.  12/31/1999
- 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.  10/15/2000
- 7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).  10/15/2000
- 7.4 By what department or departments?   
.....  
.....
- 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:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds .....	\$ _____	\$ _____
13.22 Preferred Stock .....	\$ _____	\$ _____
13.23 Common Stock .....	\$ _____	\$ _____
13.24 Short-Term Investments .....	\$ _____	\$ _____
13.25 Mortgages, Loans or Real Estate .....	\$ _____	\$ _____
13.26 All Other .....	\$ _____	\$ _____
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 [ ] No [X]

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

1 Name of Custodian(s)	2 Custodian Address

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [ ] No [X]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

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

1 Central Registration Depository	2 Name(s)	3 Address

**GENERAL INTERROGATORIES**

(continued)

**PART 2 - TITLE**

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [ ] N/A [X]  
If yes, attach an explanation.
  2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [ ] No [X]  
If yes, attach an explanation.
  - 3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [ ] No [X]
  - 3.2 If yes, give full and complete information thereto .....
- .....
- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses discounted to present value at a rate of interest greater than zero. Yes [ ] No [X]
  - 4.2 If yes, complete the following schedule:

1 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				
2. Cost of acquisitions during period:				
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				
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. 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				

**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
<b>BONDS</b>									
1. Class 1		50,000							
2. Class 2									
3. Class 3									
4. Class 4									
5. Class 5									
6. Class 6									
7. Total Bonds		50,000							
<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									
15. Total Bonds & Preferred Stock		50,000							
									50,000

**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	228,625	XXX	222,948	1,249

**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	50,000	50,000	50,000	50,000
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	50,000	50,000	50,000	50,000
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	50,000	50,000	50,000	50,000
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	50,000	50,000	50,000	50,000
12. Income collected during period				793
13. Income earned during period				793

## **SCHEDULE DB - PART F - SECTION 1**

Summary of Replicated (Synthetic) Assets Open

**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								
4. Less: Closed or Disposed of Transactions			XXX							
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Assets Statement Value		XXX								
7. Ending Inventory										

## **SCHEDULE F - CEDED REINSURANCE**

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	NO					
2. Alaska	AK	NO					
3. Arizona	AZ	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	NO					
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	238,345	165,301			
37. Oklahoma	OK	NO					
38. Oregon	OR	NO					
39. Pennsylvania	PA	NO					
40. Rhode Island	RI	NO					
41. So. Carolina	SC	NO					
42. So. Dakota	SD	NO					
43. Tennessee	TN	NO					
44. Texas	TX	NO					
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)	1	238,345	165,301			
<b>DETAILS OF WRITE-INS</b>							
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**

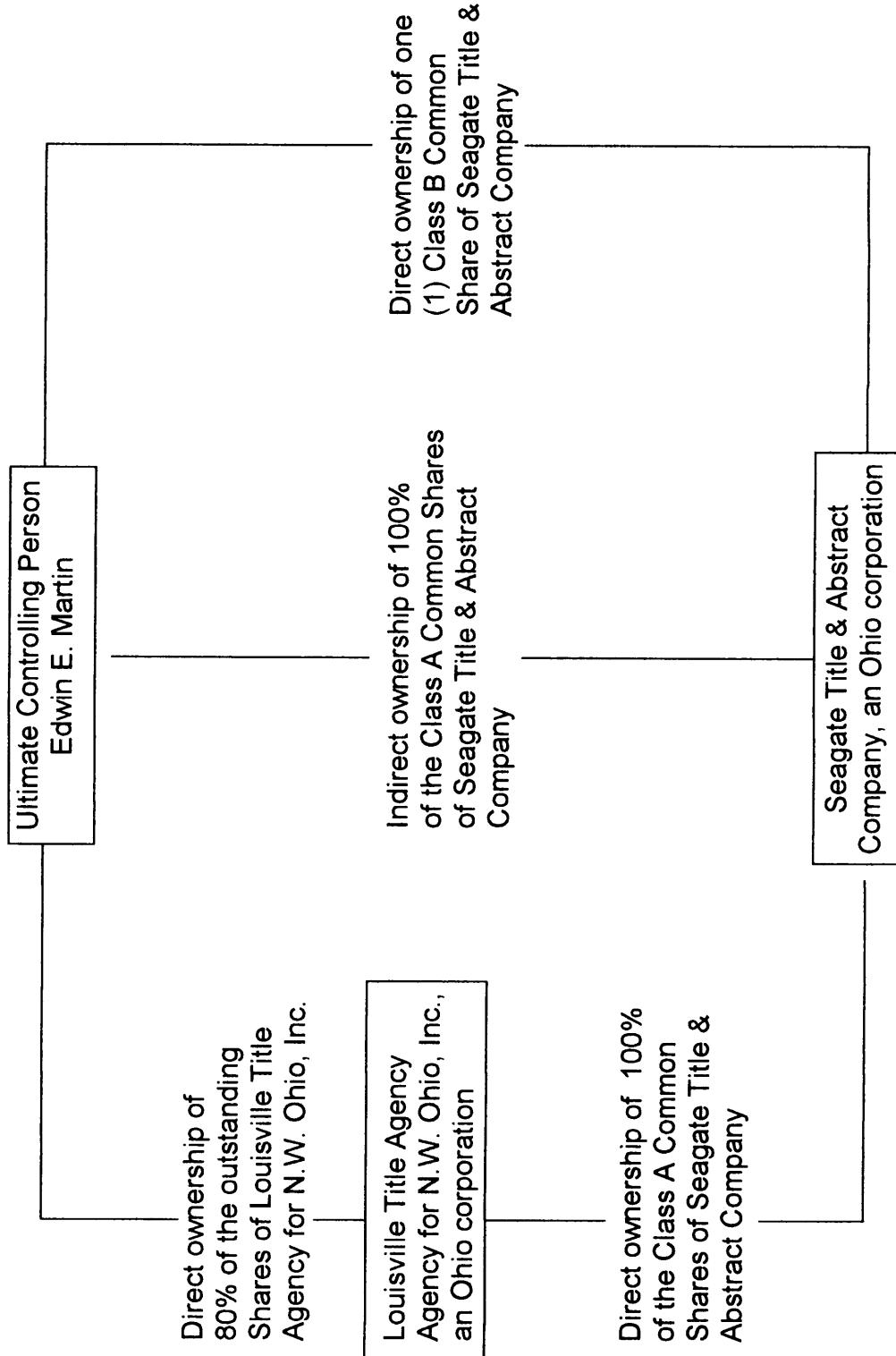
50070	OH	34-1442607	Seagate Title & Abstract Company Inc.
	OH	34-4477637	Louisville Title Agency for N.W. Ohio Inc.

See Exhibit "A"

Exhibit "A"

**AFFILIATED COMPANIES**

The following is an Organizational Chart  
showing the Company's ownership:



**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 .....					
2.2 Affiliated agency operations .....					
3. Totals					

**NONE****PART 2 - DIRECT PREMIUMS WRITTEN**

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations .....	115,467	238,345	165,301
2. Agency operations:			
2.1 Non-affiliated agency operations .....			
2.2 Affiliated agency operations .....			
3. Totals	115,467	238,345	165,301

## **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.

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

EXPLANATION:

BAR CODE:

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**OVERFLOW PAGE FOR WRITE-INS**

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**SCHEDULE A - PART 2**

**Showing all Real Estate ACQUIRED During the Current Quarter**

Description of Property	Location		Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements	9
	2 City	3 State							
<b>NONE</b>									

**SCHEDULE A - PART 3**

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

Description of Property	Location		Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	10 Foreign Exchange Profit (Loss) on Sale	11 Realized Profit (Loss) on Sale	12 Total Profit (Loss) on Sale	13 Gross Income Earned Less Interest Incurred on Encumbrances	14 Taxes, Repairs and Expenses Incurred
	2 City	3 State												
<b>NONE</b>														

**SCHEDULE B - PART 1**

## Showing all Mortgage Loans ACQUIRED during the Current Quarter

**SCHEDULE B - PART 2**

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

**SCHEDULE BA - PART 1**

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

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

**SCHEDULE BA - PART 2**

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

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

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)

**NONE**

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

0

**SCHEDULE D - PART 4****Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter**

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by 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 Designa- tion (a)

**SCHEDULE DB - PART A - SECTION 1**

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

**SCHEDULE DB - PART B - SECTION 1**

## SECTION I

## SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Fowards Open at Current Statement Date

## SCHEDULE DB - PART D - SECTION 1

## Showing all Futures Contracts and Insurance Futures Contracts at Current Statement Date

**SCHEDULE E - PART 1 - CASH**  
**Month End Depository Balances**

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
Open Depositories - Section (A) - Segregated Funds Held for Others							
Fifth Third Bank CD	Toledo OH			179,876	179,876	179,876	
0199998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
019999 Total Segregated Funds Held For Others	XXX			179,876	179,876	179,876	XXX
Open Depositories - Section (B) - General Funds							
KeyBank	Toledo OH		2,427	274,247	297,462	276,093	
0299998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
029999 Total General Funds	XXX	2,427		274,247	297,462	276,093	XXX
Open Depositories - Section (C) - Reinsurance Reserve Funds							
0399998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
039999 Total Reinsurance Reserve Funds	XXX						XXX
049999 Total Open Depositories	XXX	2,427		454,123	477,338	455,969	XXX
Suspended Depositories - Section (A) - Seg. Funds Held for Others							
0599998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
059999 Total Segregated Funds held for others	XXX						XXX
Suspended Depositories - Section (B) - General Funds							
0699998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
069999 Total General Funds	XXX						XXX
Suspended Depositories - Section (C) - Reinsurance Reserve Funds							
0799998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
079999 Total Reinsurance Reserve Funds	XXX						XXX
089999 Total Suspended Depositories	XXX						XXX
099999 Total cash on Deposit	XXX	2,427		454,123	477,338	455,969	XXX
119999 TOTAL CASH	XXX	2,427		454,123	477,338	455,969	XXX



Seagate Title &amp; Abstract Company, Inc.

Company Name

50270

NAIC Code

50270200247000103

## 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 \_\_\_\_\_
- \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Marrianne Cappiello

Name of Investment Officer

Marrianne Cappiello

Signature of Investment Officer

Secretary Treasurer

Title of Signatory

11142002

Date



Title FOR Quarterly September Complete RELEASE 2002.0.3 FSI 08/14/2002  
NAIC COMPANY # 50270 Seagate Title & Abstract Company, Inc.  
Date run 11/13/2002 15:07:42  
No errors detected.

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