51020200220100103

QUARTERLY STATEMENT

AS OF September 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

National Title Insurance of New York Inc.

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) **NAIC Company Code** 51020 **Employer's ID Number** 11-0627325

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

Country of Domicile US

Incorporated: March 14, 1929 **Commenced Business:** December 31, 1936

Statutory Home Office: 3281 Veteran Memorial Hwy E-7 Ronkonkama, NY 11779

Main Administrative Office: 4050 Calle Real Santa Barbara, CA 93110 805-696-7000

Mail Address: 1111 East Katella Suite 220 Orange, CA 92867

Primary Location of Books and Records: 3281 Veterans Memorial Hwy E-7 Ronkonkama, NY 11779 631-285-6707

Internet Website Address: www.nationaltitleins.com

Statement Contact: Jan B. Ramsey 805-696-7000 00000

jramsey@fnf.com (E-Mail Address) 805-696-7802 (Fax Number)

Policyowner Relations Contact: Kevin Chiarello, 17911 Von Karman, Suite 300 Irvine, CA 92614 949-622-4338 00000

OFFICERS

President	Wayne Don Diaz
VP & Corporate Secretary	Fernando (NMN) Velez Jr
Executive VP & CFO	Carl Albert Strunk
Actuary	

Vice-Presidents

#Kristina Marie Barney	Barbara Ann Ferguson	Peter Tadeusz Sadowski	William Timothy Unkel
#Steven Yavorsky			

DIRECTORS OR TRUSTEES

Wayne Don Diaz	William Patrick Foley	Daniel Anthony Ferrera	Michael Collins Lowther
Vincent Louis Prandi	Noreen Laub-Fricz	Christopher John Quinterno	

State of California
County of Orange 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.

Wayne Don Diaz (Signature)	(Signature)	(Signature)
Wayne Don Diaz	Fernando (NMN) Velez Jr	Carl Albert Strunk
(Printed Name) President	(Printed Name) VP & Corporate Secretary	(Printed Name) Executive VP & CFO

Subscribed and sworn to before me this
18th day of October, 2002

Sharon A. Cuniff
Notary Public (seal)

SHARON A. CUNIFF
Commission # 1206339
Notary Public - California
Orange County
My Comm. Expires Dec 31, 2002

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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	7,812,572	139,959	7,672,613	6,854,704
2. Stocks:				
2.1 Preferred stocks				300,000
2.2 Common stocks	45,942		45,942	40,798
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)	55,702		55,702	
5. Cash ($ 1,819,933) and short-term investments ($ 199,806)	2,019,739		2,019,739	583,825
6. Other invested assets				
7. Receivable for securities	76,395		76,395	
8. Subtotals, cash and invested assets (Lines 1 to 7)	10,010,350	139,959	9,870,391	7,779,327
9. Title plants, less $ 0 , charged off	21,250		21,250	25,000
10. Title insurance premiums and fees receivable	102,073	13,247	88,826	67,174
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	116,957		116,957	122,335
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	489,243	489,243		4,668
19. Other assets nonadmitted	320,632	320,632		
20. Aggregate write-ins for other than invested assets	215,560	215,560		
21. TOTALS (Lines 8 to 20)	11,276,065	1,178,641	10,097,424	7,998,504

DETAILS OF WRITE-INS				
2001. Prepaid expenses and other assets	215,560	215,560		
2002.				
2003.				
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	215,560	215,560		

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve:
Bonds $ 3,034,300 , Short-term investments $ 0 ,
Mortgages $ 0 , Cash $ 0 , Total $ 3,034,300 .

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 $ 10,597,129 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of $ 10,597,129 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	989,438	351,438
2. Statutory premium reserve	3,034,300	3,013,672
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)	265,699	360,459
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	234,010	89,312
8. Federal and foreign income taxes (including $ 0 on realized capital gains (losses) (including $ 0 net deferred tax liability)	361,614	
9. Borrowed money $ 0 and interest thereon $ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	1,309,374	481,171
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	6,194,435	4,296,052
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,007,258	1,007,258
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	5,532,330	5,532,330
28. Unassigned funds (surplus)	(2,465,984)	(2,666,522)
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 $ 0)	170,615	170,615
29.2 0 shares preferred (value included in Line 24 $ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)	3,902,989	3,702,451
31. Totals	10,097,424	7,998,503

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

OPERATIONS AND INVESTMENT EXHIBIT
STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	14,247,102	5,864,031	8,795,063
1.2 Escrow and settlement services	436,876	63,225	116,055
1.3 Other title fees and service charges	3,902,706	944,053	1,823,179
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	18,586,684	6,871,309	10,734,297
DEDUCT:			
4. Losses and loss adjustment expenses incurred	540,296	(19,710)	63,876
5. Operating expenses incurred	16,881,078	6,750,733	10,246,843
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions	17,421,374	6,731,023	10,310,719
8. Net operating gain or (loss) (Lines 3 minus 7)	1,165,310	140,286	423,578
INVESTMENT INCOME			
9. Net investment income earned	319,688	291,327	384,686
10. Net realized capital gains and (losses)		3,322	30,209
11. Net investment gain or (loss) (Lines 9 + 10)	319,688	294,649	414,895
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	1,484,998	434,935	838,473
14. Federal and foreign income taxes incurred	347,913	99,567	221,666
15. Net income (Lines 13 minus 14)	1,137,085	335,368	616,807
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	3,702,452	3,194,999	3,195,000
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	1,137,085	335,368	616,807
18. Net unrealized capital gains or (losses)	(139,959)		
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			
21. Change in nonadmitted assets	(796,589)	(145,429)	(139,355)
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			
26. Capital Changes:			
26.1 Paid in		30,000	30,000
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus			
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	200,537	219,939	507,452
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	3,902,989	3,414,938	3,702,452

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	18,585,660	10,441,837
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	(97,704)	206,788
3. Total operating expenses paid	16,831,140	10,204,587
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	1,852,224	30,462
5. Investment income (net of investment expense)	337,633	397,149
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	13,701	(221,666)
8. Net cash from operations (Lines 4 to 7)	2,203,558	205,945
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	4,383,759	1,128,841
9.2 Stocks	4,264,836	2,252,946
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)	8,648,595	3,381,787
10. Other cash provided:		
10.1 Net transfers from affiliates	832,871	404,443
10.2 Borrowed funds received		
10.3 Capital paid in		30,000
10.4 Surplus paid in		
10.5 Other sources	15,102	5,000
10.6 Total other cash provided (Lines 10.1 to 10.5)	847,973	439,443
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	11,700,126	4,027,175
12. Cost of investments acquired (long-term only):		
12.1 Bonds	5,354,196	1,577,505
12.2 Stocks	3,969,980	2,595,964
12.3 Mortgage loans		
12.4 Real estate	55,702	
12.5 Other invested assets		
12.6 Miscellaneous applications	76,395	
12.7 Total investments acquired (Lines 12.1 to 12.6)	9,456,273	4,173,469
13. Other cash applied:		
13.1 Dividends to stockholders paid		
13.2 Net transfers to affiliates		
13.3 Borrowed funds repaid		18,750
13.4 Other applications	807,939	139,354
13.5 Total other cash applied (Lines 13.1 to 13.4)	807,939	158,104
14. Total (Line 12.7 plus Line 13.5)	10,264,212	4,331,573
15. Net change in cash and short-term investments (Line 11 minus Line 14)	1,435,914	(304,398)
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	583,825	888,223
16.2 End of period (Line 15 plus Line 16.1)	2,019,739	583,825

NOTES TO FINANCIAL STATEMENTS

It is presumed that the users of the interim financial statements have read or have access to the notes to the December 31, 2001 Annual Statement. Disclosures that would substantially duplicate the disclosures in the most recent Annual Statement have been omitted from the notes below.

1. Summary of Significant Accounting Policies:

The financial statements of National Title Insurance of New York, Inc are presented on the basis of accounting practices prescribed or permitted by the State of New York Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the NAIC Accounting Practices and Procedures manual, except where the laws and regulations of the State of New York differ. Significant variances between New York basis accounting and NAIC Statutory Accounting Principles (SAP) are: New York basis does not recognize the admissibility of deferred tax assets, as required under NAIC SAP; investments in title plants under New York laws are limited to 5% of admitted assets and are required to be amortized at a rate of 10% per year beginning 3 years after acquisition, as compared to NAIC SAP which allows the lesser of 20% of admitted assets or 40% of surplus and which provides for no amortization; and recovery rates for amounts set aside in the statutory premium reserves differ.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of New York is shown below:

1. Net Income, New York basis	$1,137,085
2. State Prescribed/Permitted Practices (Income):	
Statutory Premium Reserve Recovery, net of tax	12,568
Title Plant Amortization, net of tax	2,475
3. Net Income, NAIC SAP	$ 1,152,128
4. Statutory Surplus, New York basis	$3,902,989
5.State Prescribed/Permitted Practices (Surplus):	
Deferred Tax Asset	47,223
Statutory Premium Reserve Recovery	12,568
Title Plant	18,975
6. Statutory Surplus, NAIC SAP	$3,981,755

B. Use of Estimates in the Preparation of the Financial Statements:

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

2. Accounting Changes and Correction of Errors:

A. During the current year's financial statement preparation, there was no individually material change in accounting principle or correction of errors.

17 (c) Wash Sales :

Not applicable

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

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

1.2 If yes, explain:

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

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

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

3.2 If yes, date of change:

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

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

If yes, attach an organizational chart.

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

If yes, attach an explanation.

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

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). 02/16/2001

7.4 By what department or departments? NY 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:

	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 [X] No [ ]

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

1 Name of Custodian(s)	2 Custodian Address
BNY Western Trust Co	700 S. Flower St, Suite 200, Los Angeles, CA 90017-4104

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
Assets managed in-house	Matthew Hartmann	4050 Calle Real Santa Barbara CA 93110

GENERAL INTERROGATORIES

(continued)

PART 2 - TITLE

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [ ] N/A [X]
   If yes, attach an explanation.
2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [ ] No [X]
   If yes, attach an explanation.

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

3.2 If yes, give full and complete information thereto

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
2. Increase (decrease) by adjustment				
3. Cost of acquired			55,702	
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			55,702	
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)			55,702	
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)			55,702	

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				

NONE

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquistions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	6,340,939	5,696,803	4,433,163	(32,182)	6,658,250	6,340,939	7,572,397	6,259,360
2. Class 2	738,711		298,959	226	738,456	738,711	439,978	598,291
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	7,079,650	5,696,803	4,732,122	(31,956)	7,396,706	7,079,650	8,012,375	6,857,651
PREFERRED STOCK								
8. Class 1								300,000
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								300,000
15. Total Bonds & Preferred Stock	7,079,650	5,696,803	4,732,122	(31,956)	7,396,706	7,079,650	8,012,375	7,157,651

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	199,806	XXX	199,806	290	

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	2,948			575,053
2. Cost of short-term investments acquired			899,516	3,521,280
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	2,948		699,710	4,093,385
7. Book/adjusted carrying value, current period			199,806	2,948
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)			199,806	2,948
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)			199,806	2,948
12. Income collected during period			290	3,708
13. Income earned during period			466	3,708

NONE Schedule DB Part F Section 1

NONE Schedule DB Part F Section 2

NONE Schedule F

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

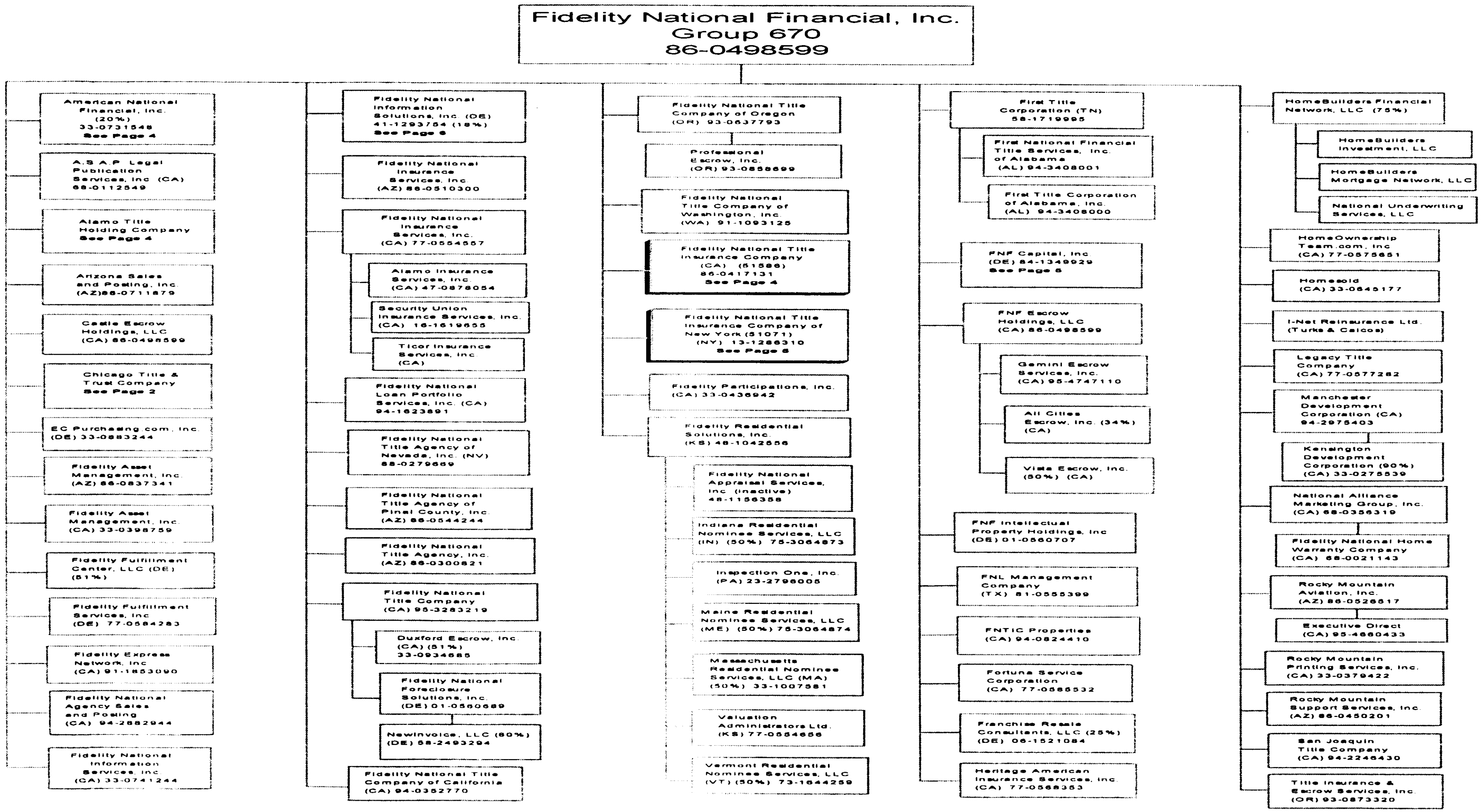
Current Year to Date - Allocated by States and Territories

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	NO						
2. Alaska	AK	NO						
3. Arizona	AZ	NO						
4. Arkansas	AR	YES	385	1,213				
5. California	CA	YES	1,022,515	806,946	(2,487)	8,444	58,555	137,034
6. Colorado	CO	YES				75,583		3,110
7. Connecticut	CT	YES						
8. Delaware	DE	YES						
9. Dist. Columbia	DC	YES						
10. Florida	FL	YES	4,413,171	1,019,912	(28,687)	10,574	485,779	99,173
11. Georgia	GA	YES	43,660	19,879	(1,909)	149	13,429	11,419
12. Hawaii	HI	NO						
13. Idaho	ID	NO						
14. Illinois	IL	NO						
15. Indiana	IN	YES						
16. Iowa	IA	NO						
17. Kansas	KS	YES						13,000
18. Kentucky	KY	YES	1,547	788				
19. Louisiana	LA	YES						
20. Maine	ME	YES			(39)		6,460	
21. Maryland	MD	YES						35
22. Massachusetts	MA	YES						
23. Michigan	MI	NO						
24. Minnesota	MN	YES						
25. Mississippi	MS	YES	390,370	407,368	(8,893)	4,678	33,557	2,813
26. Missouri	MO	YES						
27. Montana	MT	YES						
28. Nebraska	NE	YES						
29. Nevada	NV	YES	2,241,258					
30. New Hampshire	NH	YES						
31. New Jersey	NJ	YES	24,556					
32. New Mexico	NM	YES						
33. New York	NY	YES	5,338,090	796,838	(22,399)	1,552	71,463	168,920
34. North Carolina	NC	NO						
35. North Dakota	ND	YES						
36. Ohio	OH	YES						
37. Oklahoma	OK	YES						
38. Oregon	OR	NO						
39. Pennsylvania	PA	YES	21,252					
40. Rhode Island	RI	NO						
41. So. Carolina	SC	YES						
42. So. Dakota	SD	NO						
43. Tennessee	TN	YES	923,908	369,904	(28,935)		290,653	
44. Texas	TX	YES						
45. Utah	UT	YES			(4,356)	2,105	24,044	13,868
46. Vermont	VT	YES					5,500	
47. Virginia	VA	NO						
48. Washington	WA	NO						
49. West Virginia	WV	NO						
50. Wisconsin	WI	YES						
51. Wyoming	WY	YES						
52. American Samoa	AS	NO						
53. Guam	GU	NO						
54. Puerto Rico	PR	NO						
55. U.S. Virgin Is.	VI	YES						
56. Canada	CN	NO						
57. Aggregate Other Alien	OT	XXX						
58. Totals		(a) 37	14,420,712	3,422,848	(97,705)	103,085	989,440	449,372
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.

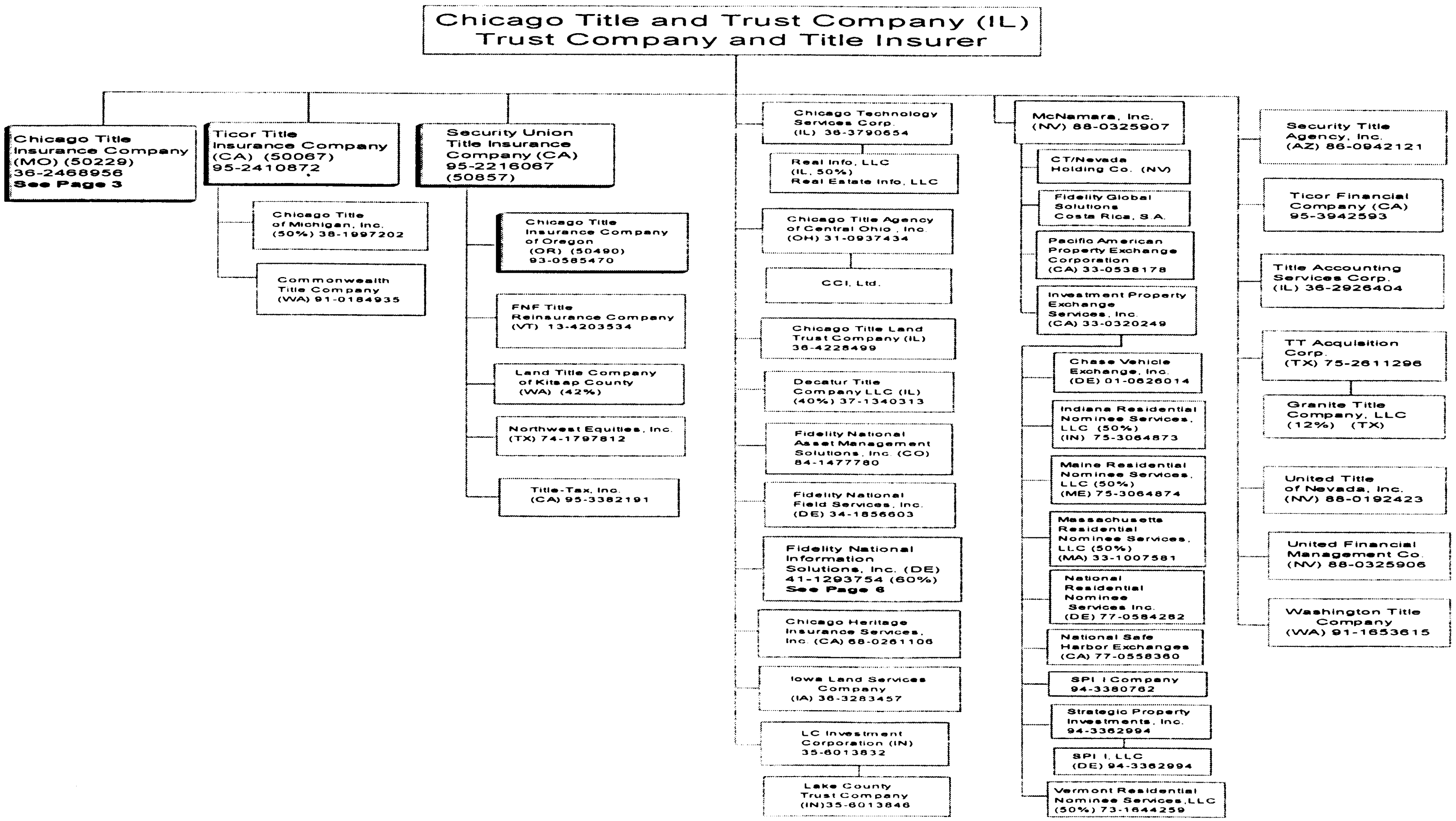
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



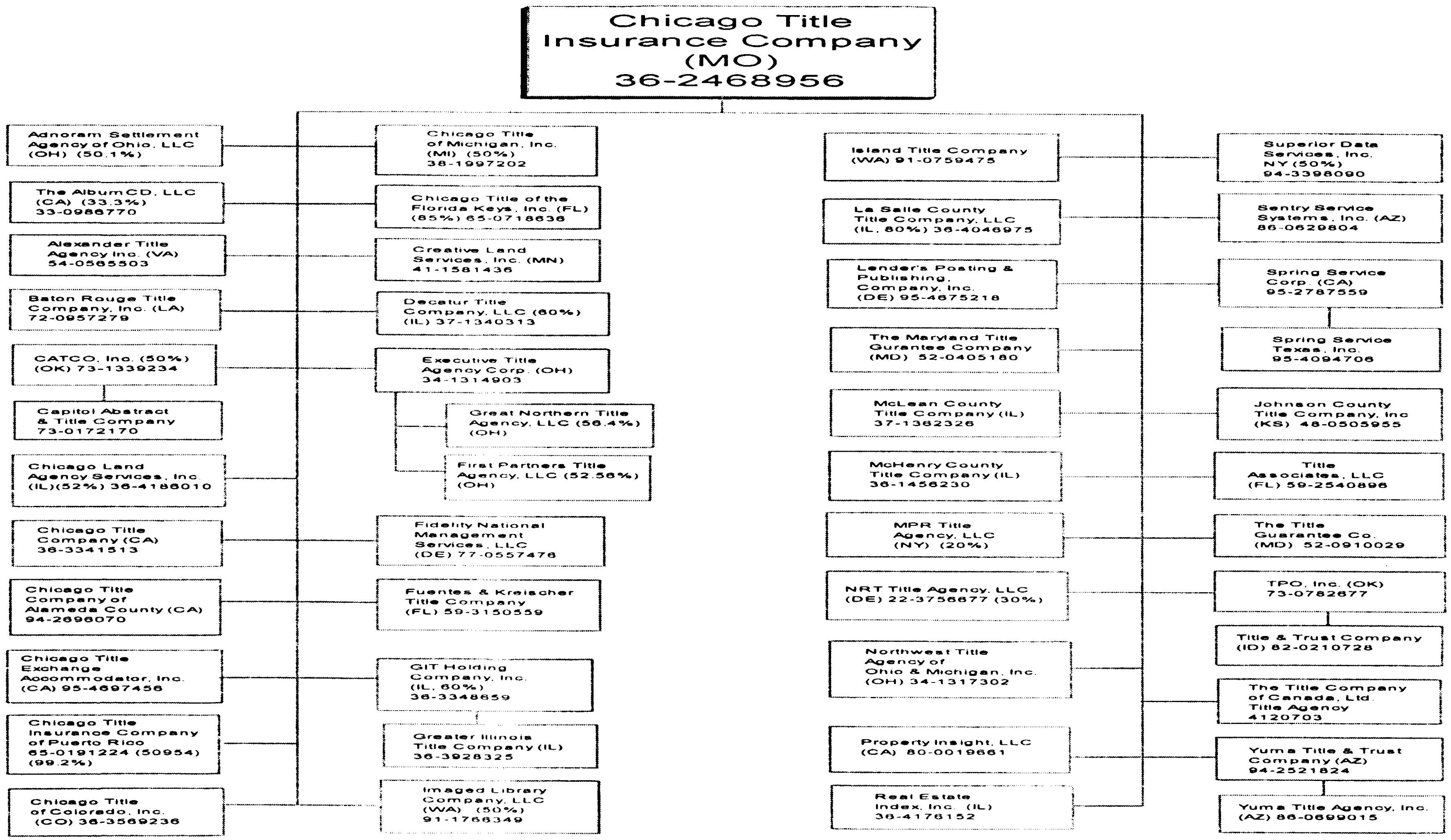
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

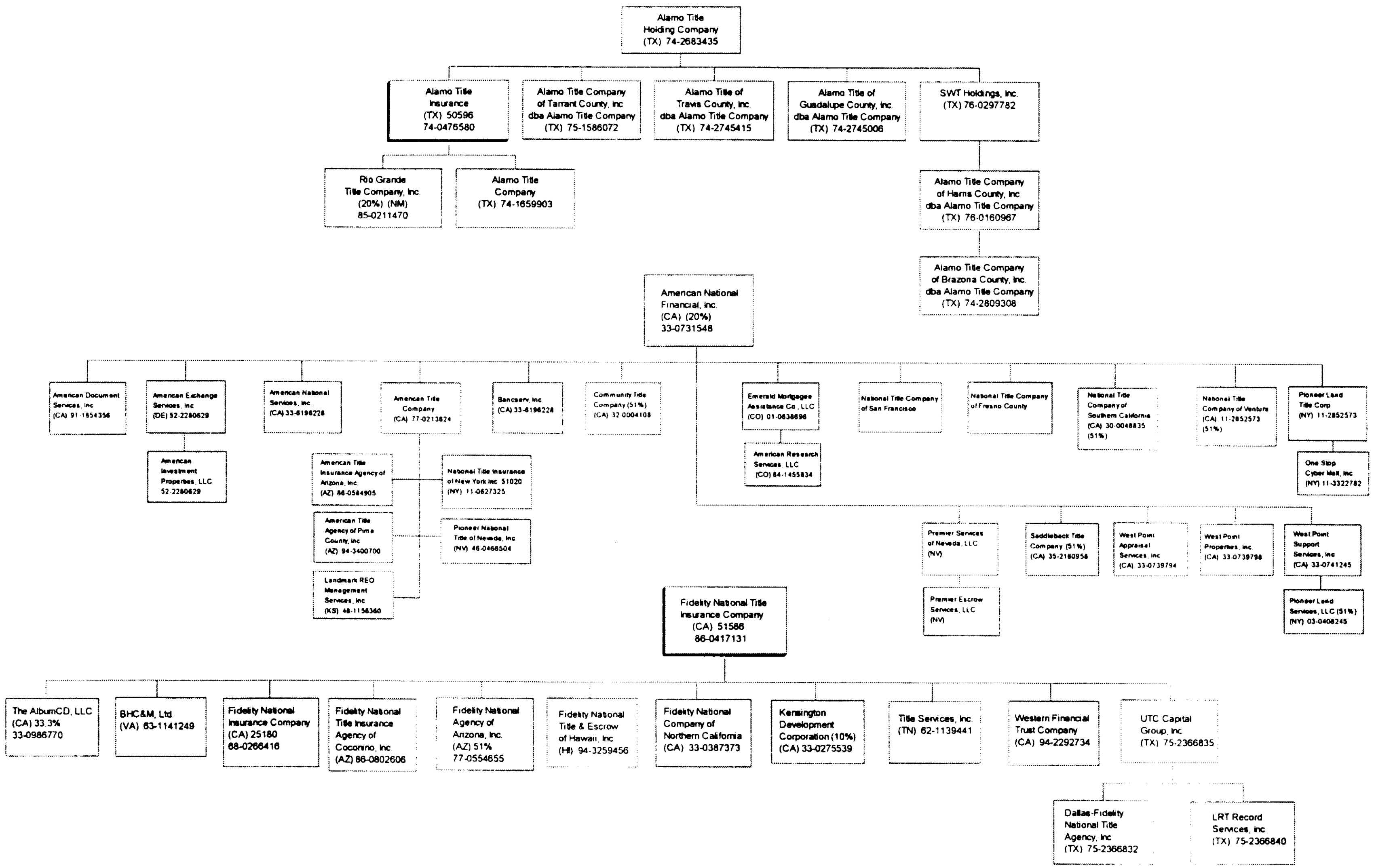
PART 1 - ORGANIZATIONAL CHART



Statement as of September 30, 2002 of the National Title Insurance of New York Inc.

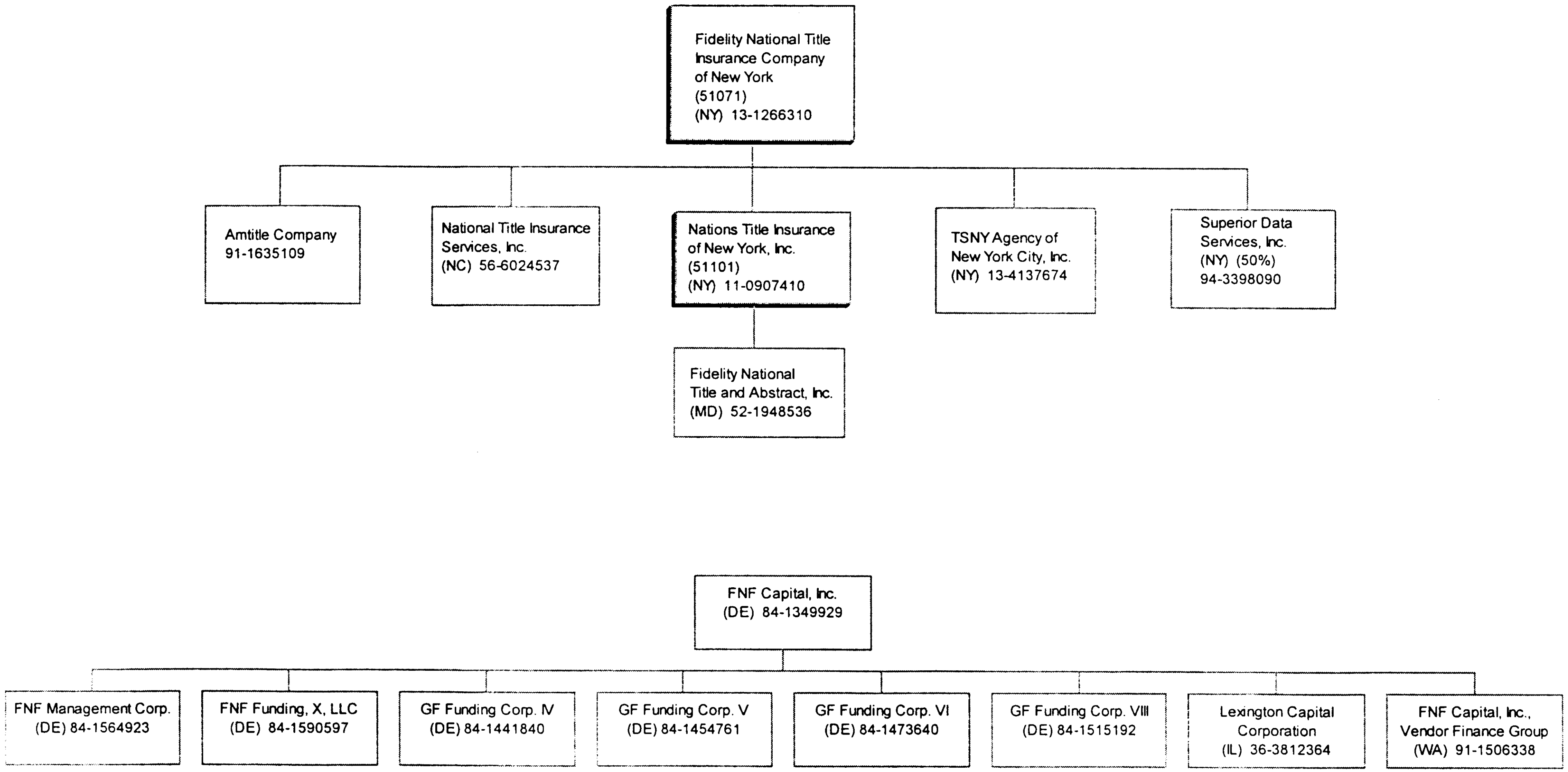
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



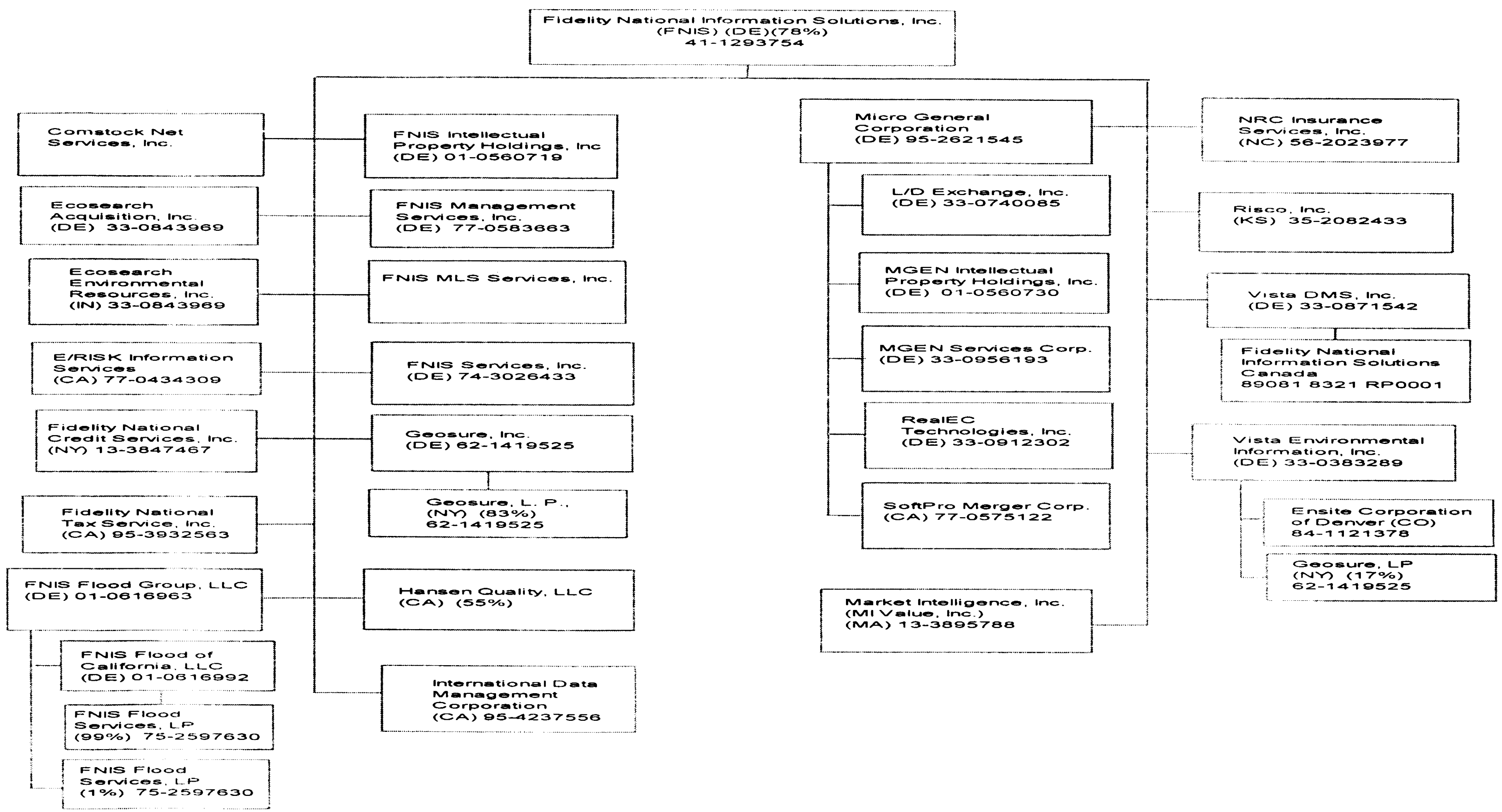
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



PART 1 - LOSS EXPERIENCE

	Current Year to Date				5
	1 Direct Premiums Written	2 Other Income (Page 4, Lines 1.2 + 1.3 + 2)	3 Direct Losses Incurred	4 Direct Loss Percentage Cols. 3 / (1 + 2)	Prior Year to Date Direct Loss Percentage
1. Direct operations	12,301	4,339,581	2,238	0.051	
2. Agency operations:					
2.1 Non-affiliated agency operations	9,807,356		538,056	5.486	(0.520)
2.2 Affiliated agency operations	4,601,055				
3. Totals	14,420,712	4,339,581	540,294	2.880	(0.290)

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations	9,624	12,301	
2. Agency operations:			
2.1 Non-affiliated agency operations	3,864,036	9,807,356	3,797,103
2.2 Affiliated agency operations	2,422,435	4,601,055	1,958,005
3. Totals	6,296,095	14,420,712	5,755,108

SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES

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

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

EXPLANATION:

BAR CODE:

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	Location 2 City	3 State	4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
175 Yulan-Barryville Rd.	Highland	NY	7/1/2002	John and Darren Brodm	55,702		55,702	
0199999 Acquired by Purchase					55,702		55,702	
9999999 Totals					55,702		55,702	

SCHEDULE A - PART 3

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

1 Description of Property	Location 2 City	3 State	4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred

NONE

NONE Schedule B Part 1 and 2

NONE Schedule BA Part 1 and 2

SCHEDULE D - PART 3

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

1 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)
3133MC-RV-9	FHLB 5.375% 1/5/2004	08/20/2002	MERRILL LYNCH		774,427	740,000.00	5,082	1
912827-J7-8	U.S. TREASURY 6.25% 02/15/03	08/20/2002	VARIOUS		1,584,699	1,550,000.00	1,376	1
912827-P8-9	U.S. TREASURY 7.25% 05/15/04	08/16/2002	DEUTSCH		108,938	100,000.00	1,891	1
912827-Q8-8	U.S. TREASURY 7.25% 8/15/04	08/16/2002	DEUTSCH		439,594	400,000.00	315	1
0399999	Total Bonds U. S. Government			XXX	2,907,658	2,790,000.00	8,664	XXX
12560P-CC-3	CIT GROUP INC 5.625% 5/17/04	09/18/2002	BEAR STEARNS		305,361	300,000.00	5,906	1
38141G-AK-0	GOLDMAN SACHS 7.50% 01/28/05	08/26/2002	Banc of America Securitie		262,469	240,000.00	1,550	1PE
616880-BM-1	MORGAN JP & CO 6.7% 11/1/07	08/26/2002	Banc of America Securitie		334,431	310,000.00	6,808	1PE
638585-AD-1	NATIONSBANK CORP 6.875% 2/15/05	08/26/2002	Banc of America Securitie		342,408	315,000.00	842	1PE
694032-AY-9	PACIFIC BELL 5.875% 2/15/06	08/15/2002	ABN AMRO Securities		205,528	200,000.00	163	1PE
4599999	Total Bonds Industrial and Miscellaneous			XXX	1,450,197	1,365,000.00	15,269	XXX
6099997	Total Bonds Part 3			XXX	4,357,855	4,155,000.00	23,933	XXX
6099998	Summary Item for Bonds Bought and Sold this Quarter			XXX	439,433	440,000.00		XXX
6099999	Total Bonds			XXX	4,797,288	4,595,000.00	23,933	XXX
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	09/15/2002	BNY Western Trust	199,547.000	199,547			L
6899999	Total Common Stock Industrial and Miscellaneous			XXX	199,547	XXX		XXX
7099997	Total Common Stock Part 3			XXX	199,547	XXX		XXX
7099998	Summary Item for Common Stock Bought and Sold this Quarter			XXX	2,833,518	XXX		XXX
7099999	Total Common Stock			XXX	3,033,065	XXX		XXX
7199999	Total Preferred and Common Stock			XXX	3,033,065	XXX		XXX
7299999	Totals				7,830,353	XXX	23,933	XXX

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
3133M9-DB-5	FHLB 6.19% 7/08/2002	07/08/2002	MATURITY		300,000	300,000.00	301,875	300,000	(351)					18,570		1PE
3133M9-FE-7	FHLB 6.0% 8/15/2002	08/15/2002	MATURITY		300,000	300,000.00	300,375	300,000	(82)					18,000		1PE
912827-G5-5	U.S. TREASURY 6.375% 08/15/02	08/15/2002	MATURITY		1,100,000	1,100,000.00	1,089,905	1,100,000	(1,805)					70,188		1PE
0399999	Subtotal - Bonds - U.S. Governments			X X X	1,700,000	1,700,000.00	1,692,155	1,700,000	(2,238)					106,758	X X X	X X X
419780-ED-9	HAWAII STATE G/O 4.8% 3/1/2003	08/20/2002	DAIN RAUSCHER		406,800	400,000.00	407,000	401,095	(1,282)			5,705	5,705	18,667		1PE
1712996	Bonds - States, Territories and Possessions - HI			X X X	406,800	400,000.00	407,000	401,095	(1,282)			5,705	5,705	18,667	X X X	X X X
1799999	Total - Bonds - States, Territories and Possessions			X X X	406,800	400,000.00	407,000	401,095	(1,282)			5,705	5,705	18,667	X X X	X X X
244127-QM-1	DEER PARK TX ISD 6% 2/15/2003	08/20/2002	DAIN RAUSCHER		459,585	450,000.00	475,187	453,659	(4,680)			5,926	5,926	27,450		1PE
2444996	Bonds - Political Subdivisions of States, Territories and Possessions - TX			X X X	459,585	450,000.00	475,187	453,659	(4,680)			5,926	5,926	27,450	X X X	X X X
735439-HE-4	PORT TACOMA WASH 4.6% 12/01/03	08/20/2002	SALOMON SMITH BARNEY		309,756	300,000.00	299,187	299,811	89			9,945	9,945	9,967		1PE
87354N-AJ-7	TACOMA WASH SLD WST 5% 12/01/03	07/31/2002	EXCHANGE / MERGER		439,433	440,000.00	437,532	439,433	236					11,000		1PE
2448996	Bonds - Political Subdivisions of States, Territories and Possessions - WA			X X X	749,189	740,000.00	736,719	739,244	325			9,945	9,945	20,967	X X X	X X X
2499999	Total - Bonds - Political Subdivisions of States, Territories and Possessions			X X X	1,208,774	1,190,000.00	1,211,906	1,192,903	(4,355)			15,871	15,871	48,417	X X X	X X X
574599-AP-1	MASCO CORP 6.125% 9/15/2003	09/18/2002	PAINE WEBBER		308,154	300,000.00	296,034	298,959	711			9,195	9,195	18,783		2PE
4599999	Subtotal - Bonds - Industrial and Miscellaneous			X X X	308,154	300,000.00	296,034	298,959	711			9,195	9,195	18,783	X X X	X X X
6099997	Subtotal - Bonds - Part 4			X X X	3,623,728	3,590,000.00	3,607,095	3,592,957	(7,164)			30,771	30,771	192,625	X X X	X X X
6099998	Summary Item for Bonds Bought and Sold this Quarter			X X X	460,033	440,000.00	439,433	439,455	22			20,578	20,578	4,889	X X X	X X X
6099999	Total Bonds			X X X	4,083,761	4,030,000.00	4,046,528	4,032,412	(7,142)			51,349	51,349	197,514	X X X	X X X
94975H-44-5	WELLS FARGO INVESTMENT CASH M	09/23/2002	WELLS FARGO	559,604.000	559,604		559,604	559,604							3,122	L
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	559,604	X X X	559,604	559,604						X X X	3,122	X X X
7099997	Subtotal - Common Stock - Part 4			X X X	559,604	X X X	559,604	559,604						X X X	3,122	X X X
7099998	Summary Item for Common Stock Bought and Sold this Quarter			X X X	2,833,518	X X X	2,833,518	2,833,518						X X X		X X X
7099999	Total Common Stock			X X X	3,393,122	X X X	3,393,122	3,393,122						X X X	3,122	X X X

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig-nation (a)
7199999	Total Preferred and Common Stock			X X X	3,393,122	X X X	3,393,122	3,393,122						X X X	3,122	X X X
7299999	Totals				7,476,883	X X X	7,439,650	7,425,534	(7,142)			51,349	51,349	197,514	3,122	X X X

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

NONE Schedule DB Part A and B Section 1

NONE Schedule DB Part C and D Section 1

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository		2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter 5 First Month	6 Second Month	7 Third Month	8 *
Open Depositories - Section (A)-Segregated Funds Held for Others								
Citibank	Manhattan NY				131,158	131,158	131,158	
City National Bank	Monarch Beach CA				1,060,128	2,371,487	2,540,044	
Clovis Community	Fresno CA				1,116,394	817,637	626,354	
Union Bank	Ventura CA				1,369,638	766,579	1,776,760	
Comerica	Redlands CA				1,034,822	986,938	937,349	
Comerica	San Diego CA				873,449	1,429,269	1,790,588	
Red Rock Community	Las Vegas NV				90,500	591,935	2,348,132	
United California	San Francisco CA				1,450,374	2,432,267	428,932	
0199998 Deposits in (1) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX			17,812	17,812	17,812	XXX
0199999 Total Segregated Funds Held For Others		XXX			7,144,275	9,545,082	10,597,129	XXX
Open Depositories - Section (B) - General Funds								
Wells Fargo Bank	San Francisco CA	1.000	1,081		811,557	763,660	691,168	
Imperial Bank	Inglewood CA				768,236	635,254	217,874	
City National Bank	Ventura CA				330,442	252,335	393,404	
City National Bank	Orange CA				268,460	226,503	93,605	
United California Bank	San Francisco CA				135,285	378,168	225,469	
Clovis Bank	Fresno CA				277,548	367,305	177,325	
0299998 Deposits in (1) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX	135		20,000	20,000	20,000	XXX
0299999 Total General Funds		XXX	1,216		2,611,528	2,643,225	1,818,845	XXX
Open Depositories - Section (C) - Reinsurance Reserve Funds								
0399998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX						XXX
0399999 Total Reinsurrance Reserve Funds		XXX						XXX
0499999 Total Open Depositories		XXX	1,216		9,755,803	12,188,307	12,415,974	XXX
Suspended Depositories - Section (A) - Seg. Funds Held for Others								
0599998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX						XXX
0599999 Total Segregated Funds held for others		XXX						XXX
Suspended Depositories - Section (B) - General Funds								
0699998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX						XXX
0699999 Total General Funds		XXX						XXX
Suspended Depositories - Section (C) - Reinsurance Reserve Funds								
0799998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)		XXX						XXX
0799999 Total Reinsurance Reserve Funds		XXX						XXX
0899999 Total Suspended Depositories		XXX						XXX
0999999 Total cash on Deposit		XXX	1,216		9,755,803	12,188,307	12,415,974	XXX
1099999 Cash in Company's Office		XXX	XXX	XXX	1,100	1,087	1,087	XXX
1199999 TOTAL CASH		XXX	1,216		9,756,903	12,189,394	12,417,061	XXX

51020200247000103

National Title Insurance of New York Inc. — Company Name
51020 — NAIC Code

SVO COMPLIANCE CERTIFICATION

"The undersigned is an officer of the insurer responsible for reporting investments to the SVO and/or with performing all filings with appropriate state regulatory officials and the NAIC and is therefore required to be familiar with the requirements of such filings. The undersigned officer certifies that, to the best of his or her knowledge, information, and belief, all prices or NAIC designations for the securities reported in this statement have been obtained directly from the SVO except as specifically identified below. The officer further certifies that, to the best of his or her knowledge, information, and belief, since the last filing of a quarterly or annual statement:

1. All securities previously valued by the insurer and identified by a Z suffix have now been submitted to the SVO for a valuation or disposed of by sale or otherwise with the result that all prices and NAIC Designations reported in this statement have been provided by the SVO, except for new purchases identified in Schedule D and DA with a Z suffix or items submitted but not yet processed by the SVO.

2. Any newly purchased securities now identified with a Z suffix will be submitted to the SVO within 120 days of purchase.

3. All necessary information on securities that have been previously designated NR (not rated due to lack of current information) by the SVO have either been submitted to the SVO by the insurer for a valuation or disposed of by the insurer.

4. All material issuer events (as defined below) have been reported to the SVO."

   A material issuer event is a generic or transaction specific credit event of which the insurer is currently aware, which by its nature would signify to a reasonably prudent insurer that a material change in the credit quality or price of the investment or security has occurred.

   As an illustration, and not by way of limitation, the following shall be deemed to constitute material issuer events:

   a. Recapitalizations or capital restructuring whether within or without Chapter 11 of the U.S. Bankruptcy Code;
   b. Nonpayment, deferral, or payment in kind through waiver of any principal or contractual interest payment;
   c. Any change in the maturity of a security;
   d. Changes in the lender's collateral position, including releases of collateral, or the taking of a collateral position whether by operation of negative pledge covenant or otherwise;
   e. Events of a like character or of a like effect, which would be considered material to an investment professional.
   f. Exceptions ____________________

Kirsten Quinlan
Name of Investment Officer

Kirsten Quinlan
Signature of Investment Officer

Manager of Investment Accounting
Title of Signatory

11/06/2002
Date