Ohio Dept of Insurance

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

IMAGING COVER SHEET

NAIC #: 51330

NAIC Group Code: 000

Company Name: OHIO BAR TITLE INSURANCE COMPANY

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

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable):

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QUARTERLY STATEMENT

OF THE

Ohio Bar Title Insurance Company

of Columbus

in the state of Ohio

TO THE

Insurance Department

OF THE

STATE OF Ohio

FOR THE QUARTER ENDED
September 30, 2002

TITLE

2002

TITLE INSURANCE COMPANIES - ASSOCIATION EDITION

51330200220100103

QUARTERLY STATEMENT

AS OF September 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Ohio Bar Title Insurance Co.

NAIC Group Code 0070 (Current Period) 0070 (Prior Period) **NAIC Company Code** 51330 **Employer's ID Number** 31-0573692

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

Country of Domicile United States of America

Incorporated: July 27, 1953 **Commenced Business:** April 15, 1955

Statutory Home Office: 8425 Pulsar Place #210 Columbus, OH 43240-2002

Main Administrative Office: 8425 Pulsar Place #210 Columbus, OH 43240-2002 800-628-4853

Mail Address: 8425 Pulsar Place #210 Columbus, OH 43240-2002

Primary Location of Books and Records: 1360 E. Ninth St. #500 Cleveland, OH 44114 216-802-3509

Internet Website Address: N/A

Statement Contact: Michael Lee Johnson 216-802-3400

mljohnson@firstam.com (E-Mail Address) 216-802-3465 (Fax Number)

Policyowner Relations Contact: Michael Waiwood 1360 E. Ninth St., #500 Cleveland, OH 44114 216-802-3400

OFFICERS

President	#Michael Francis Waiwood
Secretary	Michael Francis Waiwood
Treasurer	Michael Lee Johnson
Title Actuarial Services	Title Actuarial Services

Vice-Presidents

Michael Lee Johnson	Samuel John Halkias		

DIRECTORS OR TRUSTEES

Gary Lewis Kermot	#Robert J. Hauser	Michael Francis Waiwood	

State of OHIO
County of CUYAHOGA 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.

(Signature)	(Signature)	(Signature)
Michael Francis Waiwood	Michael Francis Waiwood	Michael Lee Johnson
(Printed Name) President	(Printed Name) Secretary	(Printed Name) Treasurer

Subscribed and sworn to before me this

28TH day of OCTOBER , 2002

Notary Public (seal)

NOTARIAL SEAL STATE OF OHIO

MICHAEL T. KOORS
NOTARY PUBLIC, STATE OF OHIO
MY COMMISSION EXPIRES 4/23/07

ASSETS

	Current Statement Date			4
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols 1 - 2)	December 31, Prior Year Net Admitted Assets
1. Bonds	4,292,323		4,292,323	4,294,865
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	487,750		487,750	486,750
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 ($ 12,703,266) and short-term investments ($ 0)	12,703,266		12,703,266	9,697,216
6. Other invested assets				
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	17,483,339		17,483,339	14,478,831
9. Title plants, less $ 0 , charged off				
10. Title insurance premiums and fees receivable	116,771		116,771	95,697
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 $ 149,000 net deferred tax asset)	589,000		589,000	440,000
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	29,013		29,013	58,667
16. Interest, dividends and real estate income due and accrued	71,923		71,923	69,910
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	6,191		6,191	2,506,191
19. Other assets nonadmitted	109,445	109,445		
20. Aggregate write-ins for other than invested assets				
21. TOTALS (Lines 8 to 20)	18,405,682	109,445	18,296,237	17,649,296

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 $ 308,630 , Short-term investments $ 0 ,
Mortgages $ 0 , Cash $ 0 , Total $ 308,630 .

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 $ 147,591 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of $ 147,591 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	1,208,960	1,181,356
2.	Statutory premium reserve	11,752,203	11,405,084
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	105,017	170,763
6.	Other expenses (excluding taxes, licenses and fees)	138,608	130,274
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)	92,996	135,000
8.	Federal and foreign income taxes (including $ 0 on realized capital gains (losses) (including $ 20,000 net deferred tax liability)	143,500	1,642,000
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	417,077	354,951
19.	Payable for securities		
20.	Aggregate write-ins for other liabilities		
21.	Total liabilities (Lines 1 through 20)	13,858,361	15,019,428
22.	Aggregate write-ins for special surplus funds		
23.	Common capital stock	1,000,000	1,000,000
24.	Preferred capital stock		
25.	Aggregate write-ins for other than special surplus funds		
26.	Surplus notes		
27.	Gross paid in and contributed surplus	6,147,722	3,647,722
28.	Unassigned funds (surplus)	(2,709,846)	(2,017,854)
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)	4,437,876	2,629,868
31.	Totals	18,296,237	17,649,296

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	10,077,603	8,855,135	12,804,661
1.2 Escrow and settlement services	35,624	30,099	30,099
1.3 Other title fees and service charges		11,122	32,933
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	10,113,227	8,896,356	12,867,693
DEDUCT:			
4. Losses and loss adjustment expenses incurred	745,500	2,267,116	2,574,893
5. Operating expenses incurred	9,445,315	8,908,831	12,380,064
6. Aggregate write-ins for other operating deductions		500	
7. Total Operating Deductions	10,190,815	11,176,447	14,954,957
8. Net operating gain or (loss) (Lines 3 minus 7)	(77,588)	(2,280,091)	(2,087,264)
INVESTMENT INCOME			
9. Net investment income earned	315,998	616,782	690,196
10. Net realized capital gains and (losses)			
11. Net investment gain or (loss) (Lines 9 + 10)	315,998	616,782	690,196
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	238,410	(1,663,309)	(1,397,068)
14. Federal and foreign income taxes incurred	114,500	(510,000)	(440,490)
15. Net income (Lines 13 minus 14)	123,910	(1,153,309)	(956,578)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	2,629,868	2,579,438	2,579,438
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)	123,910	(1,153,309)	(956,578)
18. Net unrealized capital gains or (losses)			8,000
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes	1,627,000		(1,642,000)
21. Change in nonadmitted assets	57,098	102,298	141,008
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			
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			2,500,000
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,808,008	(1,051,011)	50,430
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	4,437,876	1,528,427	2,629,868

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. Corporate Donations		500	
0602.			
0603.			
0698. Summary of remaining write-ins from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		500	
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Capital receivable from Parent			2,500,000
3002.			
3003.			
3098. Summary of remaining write-ins from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			2,500,000

CASH FLOW	1 Current Year to Date	2 Prior Year Ended December 31
1. Premiums and other charges collected	10,460,346	13,306,801
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	773,104	2,624,909
3. Total operating expenses paid	9,497,719	12,075,038
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	189,523	(1,393,146)
5. Investment income (net of investment expense)	313,985	727,936
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered		(214,510)
8. Net cash from operations (Lines 4 to 7)	503,508	(879,720)
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	2,542	2,000,000
9.2 Stocks		
9.3 Mortgage loans		
9.4 Real estate		
9.5 Other invested assets		
9.6 Net gains or (losses) on cash and short-term investments		
9.7 Miscellaneous proceeds		
9.8 Total investment proceeds (Lines 9.1 to 9.7)	2,542	2,000,000
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	2,500,000	
10.5 Other sources		
10.6 Total other cash provided (Lines 10.1 to 10.5)	2,500,000	
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	3,006,050	1,120,280
12. Cost of investments acquired (long-term only):		
12.1 Bonds		312,330
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)		312,330
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)		312,330
15. Net change in cash and short-term investments (Line 11 minus Line 14)	3,006,050	807,950
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	9,697,216	8,889,266
16.2 End of period (Line 15 plus Line 16.1)	12,703,266	9,697,216

NOTES TO FINANCIAL STATEMENTS

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [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 [ ] 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). 08/23/2000

7.4 By what department or departments? Ohio 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 [X] No [ ]

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	$ 384,230	$ 384,230
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)	$ 384,230	$ 384,230
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
2		

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				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales	NONE			
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)				

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	NONE			
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period				
2. Cost of acquisitions during period:				
2.1 Actual cost at time of 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	NONE			
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 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	4,294,333			(2,010)	4,294,655	4,294,333	4,292,323	4,294,865
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	4,294,333			(2,010)	4,294,655	4,294,333	4,292,323	4,294,865
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	4,294,333			(2,010)	4,294,655	4,294,333	4,292,323	4,294,865

1
1

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

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

NONE

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
2. Cost of short-term investments acquired				
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments				
7. Book/adjusted carrying value, current period				
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)				
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)				
12. Income collected during period				
13. Income earned during period				

NONE

SCHEDULE DB - PART F - SECTION 1

Summary of Replicated (Synthetic) Assets Open

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

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory										

NONE

14

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
		Affiliates		
		U.S. Insurers		
		Pools and Associations		
		All Other Insurers		

NONE

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	YES		241,873				
15. Indiana	IN	YES	485,976	467,168				
16. Iowa	IA	NO						
17. Kansas	KS	NO						
18. Kentucky	KY	YES	108,405	149,572				
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	9,817,110	8,067,529	773,104	2,241,172	27,604	(88,379)
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	YES	13,231	139,537				
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) 5	10,424,722	9,065,679	773,104	2,241,172	27,604	(88,379)
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

0070	First American Title Insurance Company	50814	CA	95-2566122
	Parent:			
	The First American Corporation		CA	95-1068610
	Subsidiaries and Affiliates of First Ame			
0070	First American Title Insurance Co. of Ka	50043	KS	48-1210636
	Attorneys' Abstract		NY	11-2072017
	Cahaba Title Inc.		AL	
	Consolidated Title & Abstract		MN	41-0202180
	C.T.P Inc.		FL	
	Del Norte County Title		CA	
	Eastern Abstract Inc.		PA	
	First American Abstract Company (LA)		LA	72-1258121
	First American Abstract of South Carolin		SC	57-1034302
	First American Abstract and Title of Cha		SC	58-2339065
	First American Affiliates		FL	59-3448126
	First American Equity Loan Services		OH	34-1294802
	First American Exchange of Florida		FL	
	First American Homebuyers Protection Cor		CA	95-3898805
1	First American Homebuyers Protection of		DE	95-4122713
7	First American Title Company of Alaska I		AK	92-0060736
	First American Title Company of Bellingh		WA	91-0894981
	First American Title Company (Ketchum)		ID	82-0302598
	First American Title Company of Florida		FL	59-2667960
	First American Title Company of Hawaii		HA	99-0141759
	First American Title Company of Idaho		ID	82-0302598
	First American Title Co. (fmr FATCO of L		CA	95-2295073
	First American Title Company of Nevada		NV	88-0059278
	First American Title Company of St. Loui		MO	
	First American Title Company of Kansas C		MO	
	First American Title Company of Spokane		WA	91-0853791
	First American Title Company of Stockton		CA	
	First American Title Guaranty Holding Co		CA	94-2891362
	First American Title Insurance Company o		AU	
0070	First American Title Insurance Company o	51039	NY	11-2162335
0070	First American Title Insurance Company o	50636	TX	74-0891060
0070	First American Title Insurance Company o	50008	NC	56-0773057
	Inland Empire Service Corporation		CA	95-2368599
	First Canadian Title Company Ltd.		CN	
	Greater Louisiana Title Ins. Co.	50199	LA	

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

PART 1 - ORGANIZATIONAL CHART

		Investors Title Company		CA	
	0070	Land Title Insurance Company of St. Loui	50237	MO	43-0370060
		Land Title Company of St. Louis		MO	94-2916991
		First American Transportation Title Insu		LA	
		First Title PLC dba 'F.A. Title Ins. Co.		UK	
		Mariposa County Title Company		CA	
		Massachusetts Abstract Company Inc.		MA	04-6042050
		Midland Title Security Inc.		OH	34-0822902
		Mid Valley Title and Escrow Company		CA	94-1386566
		New York Abstract Company		NY	13-5271948
		Peoples Abstract Company		IA	42-0462440
		Pilgrim Title		RI	
		Pioneer Agency		PA	
	0070	Ohio Bar Title Insurance Company	51330	OH	31-0593692
	0070	Port Lawrence Title and Trust Company	50202	OH	34-4331105
		Republic Title of Texas		TX	75-1825384
		San Benito Land Title Company		CA	
		Security Land Title Company of Omaha		OM	
1		Settlers Title Agency Inc.		NJ	22-3549472
7		Sheils Title Company			
.		Skagit County Title Company		WA	
1	0070	First American Title & Trust Company	50037	OK	73-0458540
		Territorial Abstract & Title		NM	85-0216227
		TICORE Inc.		OR	93-0572240
		Universal Title Company		MN	41-1840517
		First American Abstract Company (MS)		MS	58-2005992
		Bienville Properties Inc.		LA	72-1252494
		First American Exchange Corp. (LA)		LA	72-1263897
		First Exchange Corporation (CA)		CA	
		First American Title Insurance Agency of		AZ	86-0193298
		First American Title Insurance Agency of		AZ	86-1257155
		First American Title Insurance Agency of		AZ	86-0252391
		First American Title Insurance Agency of		AZ	86-0181653
		First American Title Insurance Agency of		AZ	86-0199153
		First American Title Insurance Agency of		AZ	86-0189422
		First American Title Insurance Agency In		AZ	86-0280459
		First Exchange of Arizona		AZ	86-0735827
		Burton Abstract & Title Company			
		Memphis Title Company		TN	62-0529596
		Ohio Title Corporation		OH	34-1025240

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

Big Horn Land Title Company	WY	83-0203021
Campbell County Abstract Company	WY	83-0218685
Converse Land Title Company	WY	83-0272519
First American Title Guaranty Agency of	WY	83-0220179
First American Title Guaranty Agency of	WY	83-0109815
First American Title Guaranty Agency of	WY	83-0250927
First American Title Guaranty Agency of	WY	83-0200669
First American Title Guaranty Agency of	WY	83-0214420
Fremont County Title Company	WY	83-0205464
Goshen County Abstract & Title	WY	83-0120500
Johnson County Title Company Inc.	WY	83-0220865
Shoshone Title	WY	83-0185670
Teton Land Title Company	WY	83-0205079
Warren County Abstract	IA	
Washakie Abstract Company	WY	83-0153860
Wyoming Land Title Company	WY	83-0202400
Albany County Title	WY	83-0102080
Atlantic Title Company Inc.	ME	
First American Exchange Corporation of I	IN	
First American Exchange Corporation of T	PA	
First American Exchange Corporation of N	MA	
First American Title of Kansas City	MO	
First States Inc.	PA	
Midwest Title Insurance Agency	MO	37-0996271
Security Land Title Company	KS	
The Security Abstract & Title Company	KS	
Allied Trustee Services Inc.	CA	
First American Exchange of Southeast (LA	LA	
First American Title Insurance Agency of	UT	
Hawkins Title Company	MO	
First American Title Company of Illinois	IL	
Hi-Tech Title Solutions Inc.	VA	
Island Title Corporation	HI	
First American Exchange Corporation (PA)	PA	
First Austrailian	AU	
First American Exchange Corporation (MA)	MA	
Security First Title Affiliates Inc.	FL	
Androscoggin	ME	
Connecticut Title Services	CT	06-1280745
ATI Title Co	AZ	86-0196814

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

		Guaranty Abstract Title (MA)		MA	04-2872171
		First Exchange of Michigan		MI	
		Hall Abstract		MO	43-1177492
		First Exchange Corp WA		WA	
		First American Title Kansas Agency Inc.		KS	
		First American Title & Abstact (OK)		OK	73-0137850
		Carriage Escrow		CA	
		Subsidiary of First American Abstract Co			
		Abstracts by Godail Ltd.		LA	72-0928894
		Subsidiaries of First American Title Gua			
		First American Title Guaranty Company		CA	94-1648020
		First Escrow Accounting Services		CA	94-3163766
		First Guaranty Exchange Company		CA	77-0264591
		Superior Trustee's Services Co. Inc.		CA	94-3202829
		First Guaranty Bancorp		CA	68-0150526
	0070	Subsidiary of First American Title of No			
		Fidelity Title & Guaranty Company		FL	59-2686304
		Subsidiary of Investors Title Company:			
1		Investors Title Company of Southern Cali		CA	
7	0070	Subsidiaries of Land Title Insurance Com			
.		Trust Company of St. Louis County		MO	43-0822505
3		Property Data Inc.		MO	43-1377859
		Subsidiaries of First American Title Co.			
		Wyoming First Exchange		WY	
		Subsidiary of Massachusetts Abstract Com			
	0070	Massachusetts Title Insurance Company	50989	MA	04-1591230
		Subsidiary of Mid Valley Title and Escro			
		Mount Shasta Title & Escrow Company		CA	
		Subsidiaries of TICORE Inc.:			
	0070	First American Title Insurance Company o	50504	OR	93-0108351
		First American Exchange Corp.		OR	
		Escrow Automated Systems Inc.		OR	93-1162277
		Subsidiaries and affiliates of Midland T			
		First American Midwest Exchange Services		OH	
		Hall of Fame Title Agency		OH	
		Lawyers Mortgage Co. Inc.		OH	54-0740173
		National Survey Services Inc.		OH	34-0422050
		R.E. Services Inc.		OH	34-1249385
		MCM Title Co.		OH	
		Property Records Inc.		OH	

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

		Commerce Title Agency	OH	34-1301932
		Kentucky Land Title Agency Inc.	KY	
		Colonial Title Agency Inc.	OH	34-1464104
	0070	Subsidiaries of First American Title Ins		
		Fort Bend Title Company	TX	74-0827463
		Donegan Abstract Company	TX	
		First American Title Co. of Waco	TX	
		Subsidiary of First American Homebuyers		
		First American Homebuyers Protection of	DE	95-4122713
		Subsidiaries and affiliates of First Ame		
		First American Title Company of Montana	MT	
		First American Title Company of Asotin C	WA	
		First American Title Company of Ravalli	ID	
		First American Title Company (Mineral Co	ID	
		First American Title Company (Great Fall	ID	
		First American Administrative Services	ID	
		First Exchange of Idaho	ID	
	0070	Subsidiary of First American Title & Tru		
1		Southwest Title Land Company	OK	73-0746898
7	0070	Subsidiaries and affiliates of First Ame		
.		Preferred Land Title Services Inc.	NY	13-3091062
4		First American Exchange Corporation	NY	11-3072564
		Mortgage Guarantee & Title Company	RI	05-0186040
		L & H Abstract Corp.	NY	
		Public Abstract Corp.	NY	
		Judicial Title Insurance	NY	
		AKT Inc.		
		Subsidiaries of Republic Title of Texas		
		American Escrow Co.	TX	75-1433640
		Texas Escrow Co.	TX	75-2342104
		Title Software Corp.	TX	75-1825379
		Subsidiaries of First Guaranty Bancorp:		
		First Security Thrift	CA	95-3538068
		FST Financial Services	CA	33-0436473
	0070	Subsidiaries of Ohio Bar Title Insurance		
		ACS Title and Closing Services		31-1159187
		OBT Exchange Corporation		31-1447776
		ACS Title and Closing Services of KY Inc		31-1439414
	0070	Affiliate of Port Lawrence Title & Trust		
		A.R.E.A. Title Agency	OH	33-0436473

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

Subsidiaries of First American Title Ins		
First American Title Company (Ireland) L	IR	
First UK Title Company Limited	UK	
Subsidiary of First Canadian Title Compa		
First Canadian Home Warranty	CN	
Subsidiaries of Territorial Abstract & T		
Territorial Escrow	NM	85-0388053
Titles de Santa Fe	NM	85-0405647
Affiliates of First American Title Compa		
Utah First Exchange Inc.	UT	

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	1,505	6,537			
2. Agency operations:					
2.1 Non-affiliated agency operations	10,423,217	29,087	745,500	7.132	24.890
2.2 Affiliated agency operations					
3. Totals	10,424,722	35,624	745,500	7.127	

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations		1,505	
2. Agency operations:			
2.1 Non-affiliated agency operations	3,379,670	10,423,217	9,065,679
2.2 Affiliated agency operations			
3. Totals	3,379,670	10,424,722	9,065,679

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

EXPLANATION:

BAR CODE:

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3					Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances		
NONE								

E
0
1

SCHEDULE A - PART 3

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

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
	2	3					Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment									
NONE															

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1	Location		4	5	6	7	8	9	10	11
	2	3				Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest					
NONE										

E02

SCHEDULE B - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3			Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Loan Number	City	State	Loan Type	Date Acquired								
NONE												

SCHEDULE BA - PART 1

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

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

E03

SCHEDULE BA - PART 2

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

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

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					

E04

(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)
						NONE										

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

SCHEDULE DB - PART A - SECTION 1

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

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income
NONE													

E06

SCHEDULE DB - PART B - SECTION 1

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

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income
NONE													

SCHEDULE DB - PART C - SECTION 1

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

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income	15 Potential Exposure
NONE														

E07

SCHEDULE DB - PART D - SECTION 1

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

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
NONE												

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							
KeyBank Cleveland, OH				147,245	147,394	147,591	
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)	XXX						XXX
0199999 Total Segregated Funds Held For Others	XXX			147,245	147,394	147,591	XXX
Open Depositories - Section (B) - General Funds							
KeyBank				238,386	681,654	574,815	
Fifth Third Bank				50,000	50,000	50,000	
Firstar Bank				753,986	320,823	533,754	
First American Trust				11,309,847	11,321,030	11,381,255	
Northern Trust Bank				163,442	163,442	163,442	
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instcructions)	XXX						XXX
0299999 Total General Funds	XXX			12,515,661	12,536,949	12,703,266	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			12,662,906	12,684,343	12,850,857	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			12,662,906	12,684,343	12,850,857	XXX
1199999 TOTAL CASH	XXX			12,662,906	12,684,343	12,850,857	XXX

51330200247000103

Ohio Bar Title Insurance Co. | 51330
Company Name | 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.

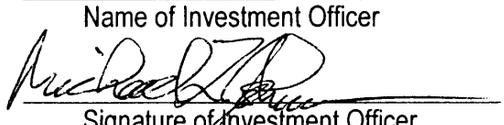
4. All material issuer events (as defined below) have been reported to the SVO."

   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 _____

Michael L. Johnson
Name of Investment Officer



Signature of Investment Officer

Treasurer
Title of Signatory

10/31/02
Date