



IMAGING COVER SHEET

NAIC #: 51632

NAIC Group Code: _____

Company Name: Guardian National Title Insurance Comapny

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

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): _____

Effective Date: 09/30/2002

Additional Info:

Date Scanned: 11/14/02

Scanned By (initials): JK

RECEIVED
NOV 12 2002
QFRS

QUARTERLY STATEMENT

OF THE

GUARDIAN NATIONAL TITLE INSURANCE COMPANY

of **CLEVELAND**

in the state of **OHIO**

TO THE

Insurance Department

OF THE

STATE OF OHIO

FOR THE QUARTER ENDED
September 30, 2002

TITLE

2002

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	
1. Bonds	98,794		98,794	148,253
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	546,850		546,850	1,164,314
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 (\$ 1,649,331) and short-term investments (\$ 0)	1,649,331		1,649,331	1,398,317
6. Other invested assets				
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	2,294,975		2,294,975	2,710,884
9. Title plants, less \$ 0 , charged off				
10. Title insurance premiums and fees receivable				
11. Funds held by or deposited with reinsured companies				
12. Reinsurance recoverables on loss and loss adjustment expense payments				
13. Federal and foreign income tax recoverable and interest thereon (including \$ 0 net deferred tax asset)				
14. Guaranty funds receivable or on deposit	1,093		1,093	5,141
15. Electronic data processing equipment and software				
16. Interest, dividends and real estate income due and accrued				
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates				
19. Other assets nonadmitted	8,247	8,247		
20. Aggregate write-ins for other than invested assets	6,618	6,618		
21. TOTALS (Lines 8 to 20)	2,310,933	14,865	2,296,068	2,799,703

DETAILS OF WRITE-INS				
2001. COMPANY CAR	5,875	5,875		
2002. PREPAID RENT	743	743		
2003.				
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	6,618	6,618		

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve:

Bonds \$ 0 , Short-term investments \$ 0 ,
Mortgages \$ 0 , Cash \$ 300,000 , Total \$ 300,000 .

SEGREGATED FUNDS HELD FOR OTHERS BY THE COMPANY

(Set apart in special accounts and excluded from company assets and liabilities)

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

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Known claims reserve	460,467	539,695
2. Statutory premium reserve	1,176,711	355,604
3. Aggregate of other reserves required by law		
4. Supplemental reserve		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)		
7. Taxes, licenses and fees (excluding federal and foreign income taxes)		
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	29,405	626
18. Payable to parent, subsidiaries and affiliates		
19. Payable for securities		
20. Aggregate write-ins for other liabilities		850,000
21. Total liabilities (Lines 1 through 20)	1,666,583	1,745,925
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	500,000	500,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	400,000	400,000
28. Unassigned funds (surplus)	(270,515)	153,778
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)	629,485	1,053,778
31. Totals	2,296,068	2,799,703

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. REINSURANCE PAYABLE		850,000
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)		850,000
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298)(Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)		

		1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
OPERATIONS AND INVESTMENT EXHIBIT				
STATEMENT OF INCOME				
OPERATING INCOME				
1. Title insurance and related income:				
1.1 Title insurance premiums earned		5,177,423	2,740,301	7,604,255
1.2 Escrow and settlement services				
1.3 Other title fees and service charges				
2. Aggregate write-ins for other operating income				
3. Total Operating Income (Lines 1 through 2)		5,177,423	2,740,301	7,604,255
DEDUCT:				
4. Losses and loss adjustment expenses incurred				
5. Operating expenses incurred		(59,752)	275,133	826,203
6. Aggregate write-ins for other operating deductions		5,398,096	2,937,076	6,244,162
7. Total Operating Deductions		5,338,344	3,212,209	7,070,365
8. Net operating gain or (loss) (Lines 3 minus 7)		(160,921)	(471,908)	533,890
INVESTMENT INCOME				
9. Net investment income earned		37,310	41,494	53,701
10. Net realized capital gains and (losses)		(353,443)	(402,260)	(426,260)
11. Net investment gain or (loss) (Lines 9 + 10)		(316,133)	(360,766)	(372,559)
OTHER INCOME				
12. Aggregate write-ins for miscellaneous income or (loss)				
13. Net income, before federal income taxes (Lines 8 + 11 + 12)		(477,054)	(832,674)	161,331
14. Federal and foreign income taxes incurred				
15. Net income (Lines 13 minus 14)		(477,054)	(832,674)	161,331
CAPITAL AND SURPLUS ACCOUNT				
16. Surplus as regards policyholders, December 31 prior year		1,053,778	873,480	873,480
GAINS AND (LOSSES) IN SURPLUS				
17. Net income (from Line 15)		(477,054)	(832,674)	161,331
18. Net unrealized capital gains or (losses)		48,098	(217,890)	(106,010)
19. Change in net unrealized foreign exchange capital gain (loss)				
20. Change in net deferred income taxes				
21. Change in nonadmitted assets		4,663	24,200	24,977
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			100,000	100,000
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		(424,293)	(926,364)	180,298
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)				
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)		629,485	(52,884)	1,053,778

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		5,994,368	6,827,723
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)		(59,752)	289,008
3. Total operating expenses paid		5,355,818	6,244,162
4. Cash from operations (Line 1 minus Line 2 minus Line 3)		698,302	294,553
5. Investment income (net of investment expense)		37,310	53,701
6. Other income received (expenses paid)			
7. Federal income taxes (paid) recovered			
8. Net cash from operations (Lines 4 to 7)		735,612	348,254
9. Proceeds from investments sold, matured or repaid:			
9.1 Bonds		50,000	
9.2 Stocks		328,109	601,769
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)		378,109	601,769
10. Other cash provided:			
10.1 Net transfers from affiliates			
10.2 Borrowed funds received			
10.3 Capital paid in			100,000
10.4 Surplus paid in			
10.5 Other sources			24,977
10.6 Total other cash provided (Lines 10.1 to 10.5)			124,977
11. Total (Line 8 plus Line 9.8 plus Line 10.6)		1,113,721	1,075,000
12. Cost of investments acquired (long-term only):			
12.1 Bonds			
12.2 Stocks		18,027	103,069
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Miscellaneous applications		(5,320)	38,676
12.7 Total investments acquired (Lines 12.1 to 12.6)		12,707	141,745
13. Other cash applied:			
13.1 Dividends to stockholders paid			
13.2 Net transfers to affiliates			83,052
13.3 Borrowed funds repaid			
13.4 Other applications		850,000	
13.5 Total other cash applied (Lines 13.1 to 13.4)		850,000	83,052
14. Total (Line 12.7 plus Line 13.5)		862,707	224,797
15. Net change in cash and short-term investments (Line 11 minus Line 14)		251,014	850,203
RECONCILIATION			
16. Cash and short-term investments:			
16.1 Beginning of year		1,398,317	548,114
16.2 End of period (Line 15 plus Line 16.1)		1,649,331	1,398,317

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 Domicile, as required by the Model Act?

Yes [] No [X]

2.2 If yes, has the report been filed with the domiciliary state?

Yes [] No [X]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

3.2 If yes, date of change:

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

4. Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [] No [X]

If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

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

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

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

Yes [] No [] N/A [X]

If yes, attach an explanation.

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

11/05/2001

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.

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).

7.4 By what department or departments?

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.)

Yes [] No [X]

8.2 If yes, give full information

GENERAL INTERROGATORIES (Continued)

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

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock?	Yes [] No [X]																					
9.2 If yes, explain																						
10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)																						
Yes [] No [X]																						
10.2 If yes, give full and complete information relating thereto:																						
11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ _____																						
12. Amount of real estate and mortgages held in short-term investments: \$ _____																						
13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]																						
13.2 If yes, please complete the following:																						
13.21 Bonds	1 Prior Year-End Statement Value	2 Current Quarter Statement Value																				
\$ _____	\$ _____	\$ _____																				
13.22 Preferred Stock	\$ _____	\$ _____																				
13.23 Common Stock	\$ _____	\$ _____																				
13.24 Short-Term Investments	\$ _____	\$ _____																				
13.25 Mortgages, Loans or Real Estate	\$ _____	\$ _____																				
13.26 All Other	\$ _____	\$ _____																				
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$ _____	\$ _____																				
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$ _____	\$ _____																				
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$ _____	\$ _____																				
14.1 Does the reporting entity have any hedging transactions reported on Schedule DB?		Yes [] No [X]																				
14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?		Yes [] No [X]																				
If no, attach a description with this statement.																						
15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV. H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?		Yes [] No [X]																				
15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:																						
<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; text-align: center;">1 Name of Custodian(s)</td> <td style="width: 50%; text-align: center;">2 Custodian Address</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>			1 Name of Custodian(s)	2 Custodian Address																		
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:																						
<table border="0" style="width: 100%;"> <tr> <td style="width: 33%; text-align: center;">1 Name(s)</td> <td style="width: 33%; text-align: center;">2 Location(s)</td> <td style="width: 33%; text-align: center;">3 Complete Explanation(s)</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>			1 Name(s)	2 Location(s)	3 Complete Explanation(s)																	
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:																						
<table border="0" style="width: 100%;"> <tr> <td style="width: 25%; text-align: center;">1 Old Custodian</td> <td style="width: 25%; text-align: center;">2 New Custodian</td> <td style="width: 25%; text-align: center;">3 Date of Change</td> <td style="width: 25%; text-align: center;">4 Reason</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>			1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason																
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:																						
<table border="0" style="width: 100%;"> <tr> <td style="width: 33%; text-align: center;">1 Central Registration Depository</td> <td style="width: 33%; text-align: center;">2 Name(s)</td> <td style="width: 33%; text-align: center;">3 Address</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>			1 Central Registration Depository	2 Name(s)	3 Address																	
1 Central Registration Depository	2 Name(s)	3 Address																				

GENERAL INTERROGATORIES

(continued)

PART 2 - TITLE

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

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
3.2 If yes, give full and complete information thereto

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses discounted to present value at a rate of interest greater than zero? Yes [] No [X]
4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Loses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
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				
6. Increase (decrease) by foreign exchange adjustment:				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

NONE**SCHEDULE B - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

NONE**SCHEDULE BA - VERIFICATION**

Other Invested Assets Included in Schedule BA

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

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 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1								
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds								
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock								

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

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

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
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

Components of the Replicated (Synthetic) Asset												
1 Replication RSAT Number	Replicated (Synthetic) Asset				Derivative Instruments Open				Cash Instrument(s) Held			
	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description	

NONE

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

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

SCHEDULE F - CEDED REINSURANCE

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

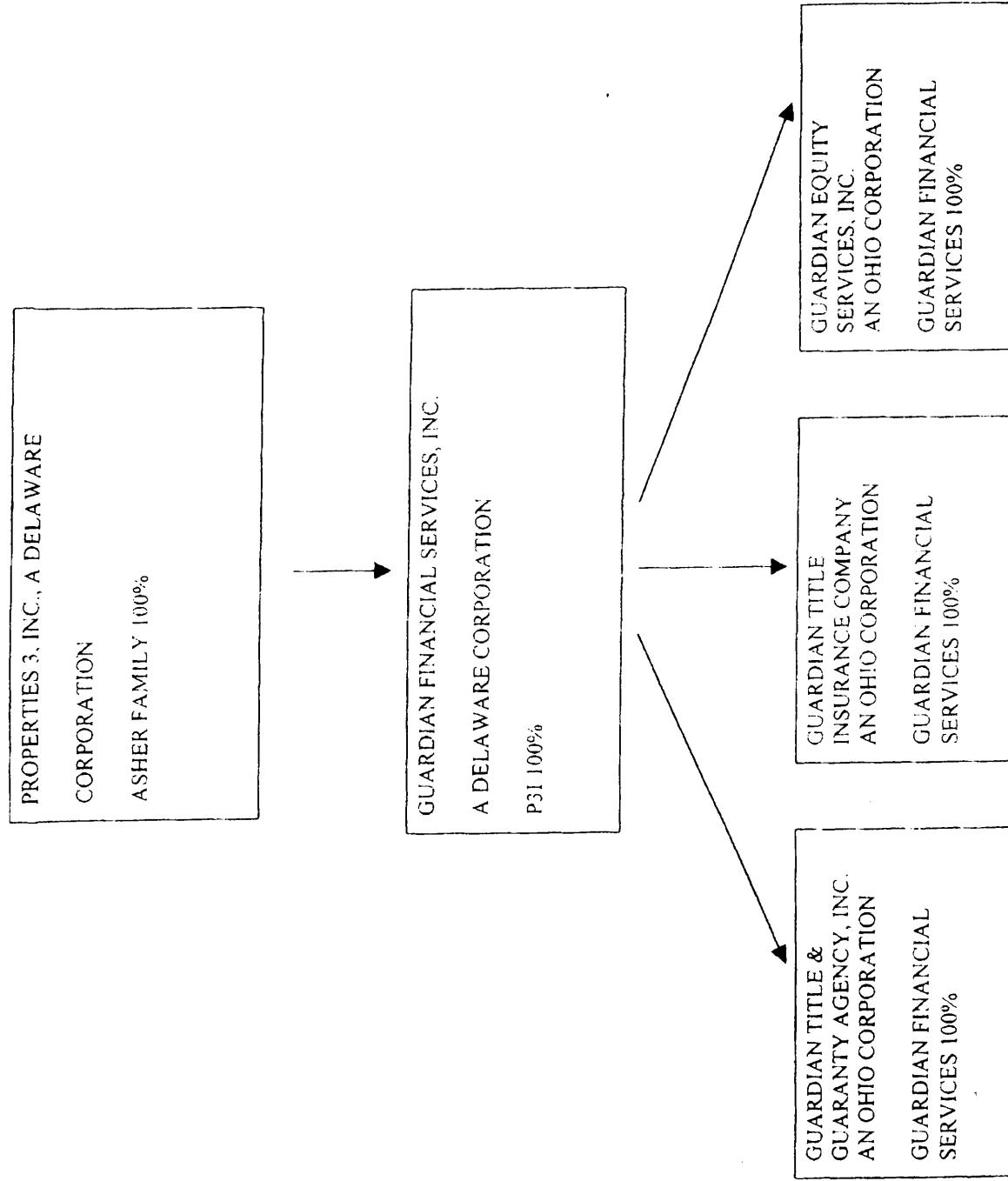
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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	NO					
15. Indiana	IN	NO					
16. Iowa	IA	NO					
17. Kansas	KS	NO					
18. Kentucky	KY	NO					
19. Louisiana	LA	NO					
20. Maine	ME	NO					
21. Maryland	MD	NO					
22. Massachusetts	MA	NO					
23. Michigan	MI	NO					
24. Minnesota	MN	NO					
25. Mississippi	MS	NO					
26. Missouri	MO	NO					
27. Montana	MT	NO					
28. Nebraska	NE	NO					
29. Nevada	NV	NO					
30. New Hampshire	NH	NO					
31. New Jersey	NJ	NO					
32. New Mexico	NM	NO					
33. New York	NY	NO					
34. North Carolina	NC	NO					
35. North Dakota	ND	NO					
36. Ohio	OH	YES	5,998,530	3,045,679	(59,752)	275,133	
37. Oklahoma	OK	NO					
38. Oregon	OR	NO					
39. Pennsylvania	PA	YES					
40. Rhode Island	RI	NO					
41. So. Carolina	SC	NO					
42. So. Dakota	SD	NO					
43. Tennessee	TN	NO					
44. Texas	TX	NO					
45. Utah	UT	NO					
46. Vermont	VT	NO					
47. Virginia	VA	NO					
48. Washington	WA	NO					
49. West Virginia	WV	NO					
50. Wisconsin	WI	NO					
51. Wyoming	WY	NO					
52. American Samoa	AS	NO					
53. Guam	GU	NO					
54. Puerto Rico	PR	NO					
55. U.S. Virgin Is.	VI	NO					
56. Canada	CN	NO					
57. Aggregate Other Alien	OT	XXX					
58. Totals	(a)	2	5,998,530	3,045,679	(59,752)	275,133	
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



PART 1 - LOSS EXPERIENCE

	Current Year to Date				5 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Written	2 Other Income (Page 4, Lines 1.2 + 1.3 + 2)	3 Direct Losses Incurred	4 Direct Loss Percentage Cols. 3 / (1 + 2)	
1. Direct operations					
2. Agency operations:					
2.1 Non-affiliated agency operations	3,774,118				
2.2 Affiliated agency operations	2,224,412				
3. Totals	5,998,530				

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations			
2. Agency operations:			
2.1 Non-affiliated agency operations	1,136,560	3,774,118	2,385,017
2.2 Affiliated agency operations	889,665	2,224,412	660,662
3. Totals	2,026,225	5,998,530	3,045,679

**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?

NO

EXPLANATION:BAR CODE:

5163220024700003

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	Location		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
	2 City	3 State						
				NONE				

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

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1 Loan Number	Location		4 Rate of Interest	5 Book Value/Recorded Investment Excluding Accrued Interest	6 Increase (Decrease) by Foreign Exchange Adjustment	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								

NONE**SCHEDULE B - PART 2**

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

1 Loan Number	Location		4 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	5 Increase (Decrease) by Adjustment	6 Book Value/Recorded Investment Excluding Accrued Interest	7 Increase (Decrease) by Foreign Exchange Adjustment	8 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Foreign Exchange Profit (Loss) on Sale	11 Realized Profit (Loss) on Sale	12 Total Profit (Loss) on Sale
	2 City	3 State									

NONE

SCHEDULE BA - PART 1**Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter**

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

SCHEDULE BA - PART 2**Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter**

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

SCHEDULE D - PART 3

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)
635405-10-3	NATIONAL CITY BANK	07-25-2002	MARKET					L
635405-10-3	NATIONAL CITY BANK	07-25-2002	MARKET					L
6799999	Total Common Stock Banks, Trust and Insurance Companies							XXX
	GENERAL ELECTRIC	01-25-2002	MARKET		14,703			
	GENERAL ELECTRIC	04-25-2002	MARKET		17,383			
	HEALTHCARE SERIES 4	06-28-2002	MARKET		133,860			
	MERCK & CO.	01-03-2002	MARKET		3,785			
	MERCK & CO.	04-01-2002	MARKET		3,950			
	MERCK & CO.	07-01-2002	MARKET		4,676			
	NOKIA CORP.	04-16-2002	MARKET		21			
	PFIZER, INC.	03-07-2002	MARKET		5,384			
	PFIZER, INC.	06-07-2002	MARKET		6,358			
	PFIZER, INC.	09-05-2002	MARKET		6,882			
	TRAVELERS PPTY CAS CRP B	08-29-2002	MARKET		218			
	TRAVELERS PPTY CAS CRP A	08-29-2002	MARKET		1,031			
					20,000			
					465			
6899999	Total Common Stock Industrial and Miscellaneous					XXX	4,095	XXX
7099997	Total Common Stock Part 3					XXX	18,027	XXX
7099999	Total Common Stock					XXX	18,027	XXX
7199999	Total Preferred and Common Stock					XXX	18,027	XXX
7299999	Totals						18,027	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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Realized Gain (Loss) on Disposal	Foreign Exchange Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)		
744567-DN-5	PUBLIC SERVICE ELECTRIC & GAS	08-01-2002	MARKET		50,000		49,459	50,000			541	541	3,062	XXX		
38999999	Subtotal - Bonds - Public Utilities			XXX	50,000		49,459	50,000			541	541	3,062	XXX		
6099997	Subtotal - Bonds - Part 4			XXX	50,000		49,459	50,000			541	541	3,062	XXX		
6099999	Total Bonds			XXX	50,000		49,459	50,000			541	541	3,062	XXX		
635405-10-3	NATIONAL CITY BANK	07-18-2002	MARKET	500,000	13,959		5,245	13,959			8,714	8,714		895 L		
6799999	Subtotal - Common Stock - Banks, Trust and insurance Companies			XXX	13,959	XXX	5,245	13,959			8,714	8,714		895 XXX		
01878A-88-0	ALLIANCE SELECT INVESTORS	07-18-2002	MARKET	2,000,000	6,980		20,000	6,980			(13,020)	(13,020)				
628263-33-7	JP MORGAN FLEMING EUROPEAN F.D.	07-18-2002	MARKET	1,147,000	16,127		21,725	16,127			(5,598)	(5,598)				
00504W-10-0	ACTIVE POWER INC.	07-18-2002	MARKET	300,000	657		20,193	657			(19,536)	(19,536)				
04	CENTURY BUSINESS SERVICES	07-18-2002	MARKET	150,000	30,885		30,022	30,885			863	863				
5	17275R-10-2	CISCO	07-18-2002	MARKET	600,000	8,444		18,028	8,444			(9,584)	(9,584)			
219350-10-5	CORNING INC.	07-18-2002	MARKET	525,000	1,860		20,201	1,860			(18,341)	(18,341)				
268648-10-2	EMC CORPORATION	07-18-2002	MARKET	560,000	4,598		18,507	4,598			(13,909)	(13,909)				
277461-10-9	EASTMAN KODAK	07-18-2002	MARKET	500,000	14,081		16,190	14,081			(2,109)	(2,109)				
365604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	3,075,000	89,188		68,439	89,188			20,749	20,749				
366604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	32,000	928		1,662	928			(734)	(734)				
366604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	11,000	319		511	319			(192)	(192)				
366604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	10,000	290		489	290			(199)	(199)				
366604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	11,000	319		483	319			(164)	(164)				
366604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	13,000	377		497	377			(120)	(120)				
366604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	14,700	435		568	435			(133)	(133)				
366604-10-3	GENERAL ELECTRIC	07-11-2002	MARKET	17,380	493		570	493			(77)	(77)				
366604-10-3	GENERAL ELECTRIC	07-22-2002	MARKET	0,949	23		23	23			23	23				
46612J-10-1	JDS UNIPHASE CORP.	07-18-2002	MARKET	200,000	644		18,797	644			(18,153)	(18,153)				
580031-20-1	MCDATA CORP.	07-18-2002	MARKET	20,000	162		414	162			(252)	(252)				
755111-30-9	RAYTHEON CO.	07-18-2002	MARKET	31,000	1,015		1,038	1,015			(23)	(23)				
769320-10-2	RIVERSTONE NETWORKS	07-18-2002	MARKET	513,000	1,225		5,087	1,225			(3,862)	(3,862)				
786449-10-8	SAFEGUARD SCIENTIFICS	07-18-2002	MARKET	1,000,000	1,586		24,869	1,586			(23,283)	(23,283)				
879664-10-0	TELLABS INC.	07-18-2002	MARKET	200,000	1,282		6,894	1,282			(5,612)	(5,612)				
884315-10-2	THOMAS & BETTS CORP.	07-18-2002	MARKET	500,000	7,985		9,654	7,985			(1,669)	(1,669)				
923436-10-3	VERITAS SOFTWARE	07-18-2002	MARKET	1,500,000	2,434		18,112	2,434			(15,678)	(15,678)				
983764-10-1	XO COMMUNICATIONS	07-18-2002	MARKET	550,000	11		18,953	11			(18,942)	(18,942)				
98956P-10-2	ZIMMER HOLDINGS	07-18-2002	MARKET	50,000	1,437		342	1,437			1,095	1,095				
671081-10-7	WHITE OAK GROWTH	07-18-2002	MARKET	4,564,857	120,365		334,603	120,365			(214,238)	(214,238)				

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

SCHEDULE D - PART 4

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

SCHEDULE DB - PART A - SECTION 1

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

SCHEDULE III E DB - BABT B SECTION 1

Showing all Options Caps Floors and Insurance Futures Options Written and in Escrow at Current Settlement Date

SCHEDULE DB - PART C - SECTION 1

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

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

NONE

SCHEDULE DB - PART D - SECTION 1

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure

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			8 *
				5 First Month	6 Second Month	7 Third Month	
Open Depositories - Section (A)-Segregated Funds Held for Others							
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0199999 Total Segregated Funds Held For Others	XXX						XXX
Open Depositories - Section (B) - General Funds							
HUNTINGTON NATIONAL BANK	CLEVELAND, OHIO	1.050		2,137	779,854	847,550	938,825
OHIO HERITAGE	CLEVELAND, OHIO	2.960			70,822	70,822	70,822
MERRILL LYNCH	CLEVELAND, OHIO	1.430			250,051	302,838	305,544
THIRD FEDERAL	CLEVELAND, OHIO	1.886		1,675	334,140	334,139	334,140
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0299999 Total General Funds	XXX		3,812	1,434,867	1,555,349	1,649,331	XXX
Open Depositories - Section (C) - Reinsurance Reserve Funds							
0399998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
0399999 Total Reinsurance Reserve Funds	XXX						XXX
0499999 Total Open Depositories	XXX		3,812	1,434,867	1,555,349	1,649,331	XXX
Suspended Depositories - Section (A) - Seg. Funds Held for Others							
0599998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see instructions)	XXX						XXX
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 instructions)	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 instructions)	XXX						XXX
0799999 Total Reinsurance Reserve Funds	XXX						XXX
0899999 Total Suspended Depositories	XXX						XXX
0999999 Total cash on Deposit	XXX		3,812	1,434,867	1,555,349	1,649,331	XXX
1199999 TOTAL CASH	XXX		3,812	1,434,867	1,555,349	1,649,331	XXX



Guardian National Title Insurance Company

Company Name

51632

NAIC Code

51632200247000103

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 _____

Name of Investment Officer

Signature of Investment Officer

Title of Signatory

00/00/0000

Date

2002 QUARTERLY DISKETTE TRANSMITTAL FORM AND CERTIFICATION (TITLE)

Name of Insurer Guardian National Title Insurance Company

Date 08/13/02 FEIN 34-1252928

NAIC Group # 0000 NAIC Company # 51632

THIS FORM IS REQUIRED FOR ALL DISKETTE TRANSMITTALS. PLEASE PROVIDE ANY ADDITIONAL COMMENTS
THAT MAY HELP TO IDENTIFY DISKETTE CONTENT

A.

	1st Qtr	2nd Qtr	3rd Qtr
1. Is this the first time you've submitted this filing? (Y/N)	Y	Y	N
2. Is this being re-filed at the request of the NAIC or a state insurance department? (Y/N)	N	N	N
3. Is this being re-filed due to changes to the data originally filed? (Y/N) (IF "YES" ENCLOSURE HARD COPY PAGES FOR THE CHANGE.)	N	N	N
4. Other? (Y/N) (If "yes" attach an explanation.)	N	N	N

B. Additional comments if necessary for clarification:

C. Diskette Contact Person: _____

Phone: 216-360-9740

Address: 4920 Commerce Parkway Warrensville Hts., OH 44128

D. Software Vendor: Financial Software Innovations, Inc.

Version: 2002.0

E. Have material validation failures been addressed in the explanation file?

Yes _____ No XXX

F. The undersigned hereby certifies, according to the best of his/her knowledge and belief, that the diskettes submitted with this form were prepared in compliance with NAIC specifications, that the diskettes have been tested against the validations included with these specifications, and that quarterly statement information required to be contained on diskette(s) is identical to the information in the 2002 Quarterly Statement blank filed with the insurer's domiciliary state insurance department. In addition, the diskettes submitted have been scanned through a virus detection software package and no viruses are present on the diskette(s). The virus detection software used was

(Name) Norton AntiVirus

(Version Number) 0.0

(Signed) _____

Type Name and Title Karen Polomsky - Controller

***** PRINT ON LETTER SIZE PAPER OR CUT ON DOTTED LINE *****