



51330200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 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

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 216-802-3509
mjohanson@firstam.com 216-802-3465
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: Michael Waiwood 1360 E. Ninth St. #500 Cleveland, OH 44114 800-346-6446

OFFICERS

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

Subscribed and sworn to before me this day of , 2003

- a. Is this an original filing? YES [X] NO [ ]
b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

<b>NONE</b>	<b>Schedule Y - Part 2</b>
<b>NONE</b>	<b>Schedule A - Part 1</b>
<b>NONE</b>	<b>Schedule A - Part 2</b>
<b>NONE</b>	<b>Schedule A - Part 3</b>
<b>NONE</b>	<b>Schedule B - Part 1</b>
<b>NONE</b>	<b>Schedule B - Part 2</b>
<b>NONE</b>	<b>Schedule BA - Part 1</b>
<b>NONE</b>	<b>Schedule BA - Part 2</b>

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
912827-R8-7	US Treasury		7.785	MN	11/01/2004			1,300,212	1,300,000	111.66	1,451,580	1,301,105	12,800	101,205	(115)			1	01/01/1994	
912810-DW-5	US Treasury		7.250	MN	05/01/2016			523,465	500,000	128.06	640,300	536,356	4,500	36,250	(1,763)			1	01/01/1995	
912827-W8-1	US Treasury		5.625	FA	02/01/2006			2,163,638	2,200,000	110.75	2,436,500	2,084,879	46,400	123,750	11,794			1	01/01/1997	
0199999	Subtotal-U.S. Governments-Issuer Obligations							3,987,315	4,000,000	X X X	4,528,380	3,922,340	63,700	261,205	9,916			X X X	X X X	X X X
60962-1S-F	GNMA POOL 32184		9.500	MON	08/01/2009			744	779	110.79	863	24,625	5	79	(91)			1	01/01/1979	
59343-5S-F	GNMA POOL 33980		9.500	MON	09/01/2009			2,948	6,818	110.79	7,554	265,952	65	962	(5,053)			1	01/01/1979	
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							3,692	7,597	X X X	8,417	290,577	70	1,041	(5,144)			X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							3,991,007	4,007,597	X X X	4,536,797	4,212,917	63,770	262,246	4,772			X X X	X X X	X X X
26962GVF	General Electric Cap Corp		6.750	MS	09/01/2003			303,700	300,000	103.62	310,860	312,330	6,100	20,250	(4,930)			1	01/01/2001	
3999999	Subtotal-Industrial and Misc.-Issuer Obligations							303,700	300,000	X X X	310,860	312,330	6,100	20,250	(4,930)			X X X	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)							303,700	300,000	X X X	310,860	312,330	6,100	20,250	(4,930)			X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							4,291,015	4,300,000	X X X	4,839,240	4,234,670	69,800	281,455	4,986			X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							3,692	7,597	X X X	8,417	290,577	70	1,041	(5,144)			X X X	X X X	X X X
6099999	Totals							4,294,707	4,307,597	X X X	4,847,657	4,525,247	69,870	282,496	(158)			X X X	X X X	X X X

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**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
	TITLE REINSURANCE	5.000	100,543	20,109.000	100,543	50,000			3,023		UZ	01/01/1998
	REGIONAL TITLE	1.000	5,000	5,000.000	5,000	5,000					UZ	01/01/1998
6799999	Subtotal - Common Stock - Banks, Trusts, and Insurance Companies		105,543	X X X	105,543	55,000			3,023		X X X	X X X
	ACS TITLE & CLOSING SERVICES INCORPORATED	750.000	181,343	241.790	181,343	92,944			(18,135)		UZ	01/01/1987
	OBT EXCHANGE CORPORATION	100.000	180,672	1,806.720	180,672	5,000			(4,080)		UZ	01/01/1995
	ACS TITLE & CLOSING SERVICES OF KY INCORPORATED	100.000				1,000					UZ	01/01/1995
6999999	Subtotal - Parent, Subsidiaries and Affiliates		362,015	X X X	362,015	98,944			(22,215)		X X X	X X X
7099999	Total Common Stocks		467,558	X X X	467,558	153,944			(19,192)		X X X	X X X
7199999	Total Preferred and Common Stock		467,558	X X X	467,558	153,944			(19,192)		X X X	X X X

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(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 0, the total \$ value (included in Column 6) of all such issues \$ 0.

**NONE**      **Schedule D - Part 3**

**NONE**      **Schedule D - Part 4**

**NONE**      **Schedule D - Part 5**

**SCHEDULE D - PART 6 - SECTION 1**  
**Valuation of Shares of Subsidiary, Controlled or Affiliated Companies**

1 CUSIP Identi- fication	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/ Adjusted Carrying Value	8 Stock of Such Company Owned by Insurer on Statement Date		
							8 Number of Shares	9 % of Outstanding	
	ACS TITLE & CLOSING SERVICES, INC.		2	NO		181,343	750.000	100.000	
	OBT EXCHANGE CORPORATION		2	NO		180,672	100.000	100.000	
	ACS TITLE & CLOSING SERVICES OF KY, I		2	NO			100.000	100.000	
1499999	Subtotal - Common Stock - Investment Subsidiary						362,015	X X X	X X X
1699999	Subtotal - Common Stocks						362,015	X X X	X X X
1799999	Totals - Preferred and Common Stocks						362,015	X X X	X X X

- Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 0
- Total amount of intangible assets nonadmitted \$ 0

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identi- fication	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5 Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
<b>NONE</b>					



**SCHEDULE E - PART 1 - CASH**

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Year	4 Amount of Interest Accrued December 31 of Current Year	5 Balance	6 *
OPEN DEPOSITORIES					
Key Bank				680,110	
Fifth Third Bank				50,000	
Firststar Bank				805,149	
First American Trust				11,496,696	
Northern Trust Bank				183,465	
0199998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X				X X X
0199999 Totals-Open Depositories	X X X			13,215,420	X X X
SUSPENDED DEPOSITORIES					
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.	X X X				X X X
0299999 Totals - Suspended Depositories	X X X				X X X
0399999 Total Cash on Deposit	X X X			13,215,420	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X		X X X
0599999 Total Cash	X X X			13,215,420	X X X

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January	12,515,661	4. April	12,269,617	7. July	9,733,939	10. October	12,817,974
2. February	12,536,949	5. May	12,255,361	8. August	12,014,189	11. November	12,618,814
3. March	12,703,266	6. June	12,382,884	9. September	12,391,961	12. December	13,215,422

### SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
IL99999	B	US Treasury 7.875% ILLINOIS	Illinois Department of Insurance	500,000 500,000	500,000 500,000	558,300 558,300
IN99999	C	Fifth Third Bank - CD INDIANA	Indiana Department of Insurance	50,000 50,000	50,000 50,000	50,000 50,000
OH99999	B	General Electric Cap Corp OHIO	Ohio Department of Insurance	300,000 300,000	303,700 303,700	310,860 310,860
XX99999		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		850,000	853,700	919,160
ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company				
9999999		Totals		850,000	853,700	919,160

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(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.