

ANNUAL STATEMENT

Including Supplements

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 YEAR ENDED
December 31, 2002**

TITLE

2002



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
[Empty lines for additional names]

DIRECTORS OR TRUSTEES

Gary Lewis Kermot Robert J. Hauser Michael Francis Waiwood
[Empty lines for additional names]

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	4 Net Admitted Assets
1. Bonds	4,294,707		4,294,707	4,294,865
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)				
2.2 Common stocks (Schedule D, Part 2, Section 2)	467,556		467,556	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 (\$ 13,215,420 Schedule E, Part 1) and short-term investments (\$ 0 Schedule DA, Part 2)	13,215,420		13,215,420	9,697,216
6. Other invested assets				
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	17,977,683		17,977,683	14,478,831
9. Title plants (Schedule H), less \$ 0, charged off				
10. Title insurance premiums and fees receivable	150,167	24,543	125,624	95,697
11. Funds held by or deposited with reinsured companies				
12. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 2, Col. 8)				
13. Federal and foreign income tax recoverable and interest thereon (including \$ 110,000 net deferred tax asset	204,000		204,000	440,000
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	24,781		24,781	58,667
16. Interest, dividends and real estate income due and accrued	69,870		69,870	69,910
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates				2,506,191
19. Other assets nonadmitted (Exhibit 1)	91,378	91,378		
20. Aggregate write-ins for other than invested assets				
21. TOTALS (Lines 8 to 20)	18,517,879	115,921	18,401,958	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 \$ 310,860 ,
Short-term investments \$ 0 , Mortgages \$ 0 , Cash \$ 0 , Total \$ 310,860

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 \$ 36,052 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of \$ 36,052 in cash on deposit and \$ 0 in other forms of security.

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	1,762,078	1,181,356
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	11,948,804	11,405,084
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	166,350	170,763
6. Other expenses (excluding taxes, licenses and fees)	124,057	130,274
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	195,000	135,000
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses)) (including \$ 0 net deferred tax liability)		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	389,159	354,951
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	14,585,448	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)	(3,331,212)	(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)(Page 4, Line 32)	3,816,510	2,629,868
31. Totals (Page 2, Line 21, Col. 3)	18,401,958	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	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	14,049,564	12,804,661
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		30,099
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	54,188	32,933
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	14,103,752	12,867,693
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	1,884,425	2,574,893
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	13,270,282	12,380,064
6. Aggregate write-ins for other operating deductions		224
7. Total Operating Deductions	15,154,931	14,954,957
8. Net operating gain or (loss) (Lines 3 minus 7)	(1,051,179)	(2,087,264)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net investment Income, Line 17)	470,064	690,196
10. Net realized capital gains and (losses) (Exhibit of Capital Gains (Losses))		
11. Net investment gain or (loss) (Lines 9 + 10)	470,064	690,196
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	(581,115)	(1,397,068)
14. Federal and foreign income taxes incurred	15,671	(440,490)
15. Net income (Lines 13 minus 14)	(596,786)	(956,578)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	2,629,868	2,579,438
GAINS AND (LOSSES) IN SURPLUS		
17. Net income (from Line 15)	(596,786)	(956,578)
18. Net unrealized capital gains or losses	(19,194)	8,000
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	1,752,000	(1,642,000)
21. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	50,622	141,008
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	2,500,000	
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 (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus	(2,500,000)	2,500,000
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,186,642	50,430
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	3,816,510	2,629,868

DETAILS OF WRITE-INS		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 2 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		
0601. Corporate Donations		
0602. Loss on Disposal of Fixed Assets	224	
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	224	
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Capital receivable from Parent	(2,500,000)	2,500,000
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(2,500,000)	2,500,000

CASH FLOW	1 Current Year	2 Prior Year
1. Premiums and other charges collected	14,617,545	13,306,801
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,303,703	2,624,909
3. Total operating expenses paid	13,097,281	12,075,038
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	216,561	(1,393,146)
5. Investment income (net of investment expense)	470,104	727,936
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	330,329	(214,510)
8. Net cash from operations (Lines 4 to 7)	1,016,994	(879,720)
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds		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)		2,000,000
10. Other cash provided:		
10.1 Net transfers from affiliates		
10.2 Borrowed funds received		
10.3 Capital paid in	2,500,000	
10.4 Surplus paid in		
10.5 Other sources	1,210	
10.6 Total other cash provided (Lines 10.1 to 10.5)	2,501,210	
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	3,518,204	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)	3,518,204	807,950
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	9,697,216	8,889,266
16.2 End of year (Line 15 plus Line 16.1)	13,215,420	9,697,216

OPERATIONS AND INVESTMENT EXHIBIT

PART 1A - SUMMARY OF TITLE INSURANCE PREMIUMS WRITTEN AND RELATED REVENUES

	1	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Direct Operations	3 Non-Affiliated Agency Operations		
1. Direct premiums written	1,505	14,591,379		14,592,884	13,203,039
2. Escrow and settlement service charges		X X X	X X X		30,099
3. Other title fees and service charges (Part 1C, Line 5)	54,188	X X X	X X X	54,188	32,933
4. Totals (Lines 1 + 2 + 3)	55,693	14,591,379		14,647,072	13,266,071

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	14,592,884	13,203,039
1.2 Assumed	400	200
1.3 Ceded		
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	14,593,284	13,203,239
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	11,405,084	11,006,506
2.2 Additions during the current year	1,389,812	398,578
2.3 Withdrawals during the current year	846,092	
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	11,948,804	11,405,084
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	14,049,564	12,804,661

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		16,147
2. Searches and abstracts	620	
3. Surveys		
4. Aggregate write-ins for service charges	53,568	16,786
5. Totals	54,188	32,933
DETAILS OF WRITE-INS		
0401. Other Title Fees Net	53,568	16,786
0402. Other Title Fees Net		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	53,568	16,786

**OPERATIONS AND INVESTMENT EXHIBIT
PART 2A - LOSSES PAID AND INCURRED**

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage		1,303,703		1,303,703	2,624,909
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)		1,303,703		1,303,703	2,624,909
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)		1,303,703		1,303,703	2,624,909
6. Known claims reserve - current year (Page 3, Line 1, Col. 1)		1,762,078		1,762,078	1,181,356
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)		1,181,356		1,181,356	1,231,372
8. Losses and allocated LAE incurred (Lines 5 plus Line 6 minus Line 7)		1,884,425		1,884,425	2,574,893
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)		1,884,425		1,884,425	2,574,893

OPERATIONS AND INVESTMENT EXHIBIT
PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)		1,762,078		1,762,078	1,181,356
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)		1,762,078		1,762,078	1,181,356
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)		860,000		860,000	825,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported		860,000		860,000	825,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	112,000	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6)(Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	2,734,078	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	11,948,804	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

(a) If the sum of Lines 3 + 8 + 9 is greater than Line 7, place a "0" in this Line.

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		554,366		554,366				554,366	822,778
1.2 Employee relations and welfare		37,763		37,763				37,763	60,502
1.3 Payroll taxes		11,892		11,892				11,892	60,493
1.4 Other personnel costs		389,603		389,603				389,603	23,398
1.5 Total personnel costs		993,624		993,624				993,624	967,171
2. Amounts paid to or retained by title agents		11,249,747		11,249,747				11,249,747	10,160,166
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts		8,320		8,320				8,320	18,167
3.2 Surveys									
3.3 Other									
4. Advertising		17,956		17,956				17,956	24,594
5. Boards, bureaus and associations		9,513		9,513				9,513	10,578
6. Title plant rent and maintenance									
7. Claim adjustment services									
8. Amounts charged off, net of recoveries									
9. Marketing and promotional expenses		89,004		89,004				89,004	86,136
10. Insurance		402		402				402	6,310
11. Directors' fees									18,600
12. Travel and travel items		39,238		39,238				39,238	71,886
13. Rent and rent items		218,661		218,661				218,661	340,294
14. Equipment		52,680		52,680				52,680	54,687
15. Cost or depreciation of EDP equipment and software		71,095		71,095				71,095	67,782
16. Printing, stationery, books and periodicals		87,728		87,728				87,728	61,395
17. Postage, telephone, messengers and express		30,341		30,341				30,341	52,161
18. Legal and auditing		36,200		36,200				36,200	26,950
19. Totals (Lines 1.5 to 18)		12,904,509		12,904,509				12,904,509	11,966,877
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes		210,004		210,004				210,004	132,843
20.2 Insurance department licenses and fees		65,756		65,756				65,756	60,534
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)									374
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		275,760		275,760				275,760	193,751
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for miscellaneous expenses		90,013		90,013				90,013	219,436
24. Total expenses incurred (Lines 19+20.5+21+22+23)		13,270,282		13,270,282			(a)	13,270,282	12,380,064
25. Less unpaid expenses - current year		756,188		756,188				756,188	583,787
26. Add unpaid expenses - prior year		583,187		583,187				583,187	278,761
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		13,097,281		13,097,281				13,097,281	12,075,038
DETAILS OF WRITE-INS									
2301. Outside Services		86,646		86,646				86,646	212,479
2302. Interest Expense		3,367		3,367				3,367	4,386
2303. Donations									2,571
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)		90,013		90,013				90,013	219,436

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

**OPERATIONS AND INVESTMENT EXHIBIT
PART 4 - NET OPERATING GAIN/LOSS EXHIBIT**

	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1, Line 3, Col. 1)		14,049,564		14,049,564		14,049,564	12,804,661
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)							30,099
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		54,188		54,188		54,188	32,933
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)		14,103,752		14,103,752		14,103,752	12,867,693
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		1,884,425		1,884,425		1,884,425	2,574,893
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3, 6)		13,270,282		13,270,282		13,270,282	12,380,064
6. Aggregate write-ins for other operating deductions		224		224		224	
7. Total Operating Deductions (Lines 4 + 5 + 6)		15,154,931		15,154,931		15,154,931	14,954,957
8. Net operating gain or (loss) (Lines 3 minus 7)		(1,051,179)		(1,051,179)		(1,051,179)	(2,087,264)
DETAILS OF WRITE-INS							
0201.							
0202.							
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)							
0601. Corporate Donations							
0602. Loss on Disposal of Fixed Assets		224		224		224	
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)		224		224		224	

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 300,075	300,035
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 35,442	35,442
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash/short-term investments	(e) 134,587	134,587
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	470,104	470,064
11. Investment expenses		(g)
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		
17. Net investment income - (Line 10 minus Line 16)		470,064
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		
(a) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.		
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		
(d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.		
(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		
(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.		
(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.		
(i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4 Net Gain (Loss) from Change in Difference Between Basis Book/Adjusted Carrying and Admitted Values	5 Total
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment		
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)			3,023		3,023
2.21 Common stocks of affiliates			(22,217)		(22,217)
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)			(19,194)		(19,194)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)					

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1	2	3
	End of Current Year	End of Prior Year	Changes for year (Increase) or Decrease
1. Summary of Items Page 2, Lines 9 to 15 and 17 and 18, Column 2	24,543		(24,543)
2. Other Assets:			
2.1 Deposits in suspended depositories, less estimated amount recoverable			
2.2 Furniture, equipment and supplies	66,917	136,483	69,566
2.3 Leasehold improvements	12,411		(12,411)
2.4 Bills receivable	12,050	30,060	18,010
2.5 Loans on personal security, endorsed or not			
2.6 Agents' balances (net)			
2.7 Cash advanced to or in the hands of officers or agents			
3. Total (Lines 2.1 to 2.7)	91,378	166,543	75,165
4. Aggregate write-ins for other assets (Page 2, Line 20, Column 2)			
5. Total (Line 1 plus Lines 3 to 4)	115,921	166,543	50,622
DETAILS OF WRITE-INS			
0401.			
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 through 0403 + 0498) (Line 4 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

B. Use of Estimates

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. Actual results could differ from those estimates.

C. Accounting Policies

Title insurance premiums are not fully recognized as revenue on the effective date of the policies.

A portion of the premiums received is deferred and amortized in accordance with state mandated requirements, which governs the statutory premium reserve. The reserve for known title losses reflects the estimated cost necessary to settle all claims reported to the Company and excludes the reserve for incurred but not reported claims.

Asset values are stated as follows:

- 1) Short-term investments are stated at amortized cost.
- 2) Bonds are stated at amortized cost using the scientific method.
- 3) Common stocks at market except that investments in stocks of unconsolidated subsidiaries are carried on the equity basis in accordance with the guidelines of the state of domiciles and the Securities Valuation Office of the NAIC.
- 4) Preferred stocks are stated at market.
- 5) There are no mortgage loans secured by real estate.
- 6) There are no loan-backed securities.
- 7) Investments in common stock of non-insurance subsidiaries in which the Company has an interest of 20% or more are carried on the equity basis in accordance with the guidelines of the state of domiciles and the Securities Valuation Office of the NAIC. These investments are detailed in Scheduled D.
- 8) There are no investments in joint ventures or limited liability companies.
- 9) There are no investments in derivatives.
- 10) Not applicable.
- 11) The reserve for known title losses reflects the estimate cost necessary to settle all claims reported to the Company and excludes the reserve for incurred but not reported claims.

2. Accounting changes and correction of errors.

A. Not applicable.

B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in its state prepare their statutory statements in accordance with the NAIC Accounting Practices and Procedures effective January 1, 2001 subject to any deviations prescribed or permitted by the Superintendent of Insurance.

Accounting changes adopted to conform to the new provisions of the NAIC effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods.

3. Business Combinations and Goodwill

This item is not applicable.

4. Discontinued Operations

NOTES TO FINANCIAL STATEMENTS

This item is not applicable.

5. Investments

A. The title insurance industry is not in the business of mortgage lending. The mortgages, if any, are listed on Schedule B were acquired through settlements of claims. Items 1 through 11 are not applicable.

B. to E. Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies.

A. Not applicable.

B. Not applicable.

7. Investment Income

Due and accrued investment income is not excluded.

8. Derivative Instruments

There are no derivative instruments.

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

	2002	2001
1) Total deferred tax asset	204,000	413,000
2) Total deferred tax liabilities	0	2,055,000
3) Total deferred tax asset/(liability) admitted	204,000	(1,642,000)

B. Not applicable

C. Components of incurred income tax expense and the change in DTAs and DTLs at December 31 are as follows:

	2002	2001
1) Current income tax expense (benefit)	17,257	(436,254)
2) Not applicable		
3) Not applicable		

D. Not applicable

E. At December 31, 2002, the Company had no net operating loss carry-forward.

F. The Company is included in the consolidated federal income tax return of The First American Corporation, together with those companies owned 80% or more as shown on Schedule Y, Part 1 Organization Chart. The method of allocating between the companies is subject to written agreement and is made pursuant to the method prescribed by Reg. Sections 1.1552-1(A)(2) and 1.1502-33(D)(2)(ii) in which allocation is based upon separate return calculations with current credit for net losses. All income taxes are paid and refunds are collected by The First American Corporation. Inter-company tax balances are settled annually.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. The Company is 100% owed by the First American Title Insurance Company, domiciled in the State of California.

B. Dividends received from subsidiaries are disclosed on Schedule D, Part 2, Section 2. Other

NOTES TO FINANCIAL STATEMENTS

material transactions with our parent and subsidiaries are disclosed in Schedule Y, Part 2.

C. - J. Not applicable.

11. Debt

A. - B. Not applicable.

12. Retirement and Benefit Plans.

A. - C. Not applicable.

D. The Company participates in a qualified benefit plan, sponsored by The First American Corporation. The parent company allocated amounts for this plan to the Company based on salaries. During 2000, the principal pension plan was amended. Under the terms of the amended plan, pension benefits accrued by employees will be reduced by limited credit for salary increases through 2001 and limiting credit for years of service through 2005. The Company's share of the net expenses for the qualified pension plan were \$10,000 and \$9,955 for the years ended December 31, 2002 and 2001, respectively.

The Company also participates in a 401(k) Plan (the Savings Plan), sponsored by its parent company. The Savings Plan allows for employee-elective contributions up to the maximum deductible amount as determined by the Internal Revenue Code. The parent then makes contributions to the Savings Plan based on profitability, as well as contributions of participants.

13. Capital and Surplus and Dividend Restrictions

- 1) The Company has 2,000 shares of common stock authorized, issued, and outstanding.
- 2) The Company has no preferred stock.
- 3) The laws of the state of incorporation, Ohio, limit dividends to shareholders.
- 4) State of Ohio statutes restrict the maximum amount of dividends that can be paid. The dividend amount (if less than net income of the prior year, or, less than 10% of the company's surplus as of the prior year ended) must be communicated at least ten days prior to payment, to the Superintendent of Insurance. Dividend amounts greater than those amounts are considered extraordinary and require approval, after at least thirty days notice, from the Superintendent of Insurance prior to payment.
- 5) - 12) Not applicable

1. Contingencies

A. - C. Not applicable

2. Leases

A. The Company leases certain office facilities, automobiles, and equipment under operating leases, which for the most part are renewable. Certain of these leases also provide that the Company will pay insurance and taxes. Future minimum rental payments under these operating leases that have initial or remaining non-cancelable lease terms in excess of one year as of December 31, 2002 are as follows:

2003	308,943
2004	307,023
2005	296,940
2006	291,732
2007	291,732
Later Years	291,732

A. Not applicable.

NOTES TO FINANCIAL STATEMENTS

1. - 26. These items are not applicable.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	4,536,797	24.483	3,991,007	22.200
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies				
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (including residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA				
1.512 Issued by FNMA and FHLMC				
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC				
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	310,860	1.678	303,700	1.689
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated	362,015	1.954	362,015	2.014
3.42 Unaffiliated	105,543	0.570	105,543	0.587
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)				
6. Policy loans				
7. Receivables for securities				
8. Cash and short-term investments	13,215,420	71.317	13,215,420	73.510
9. Other invested assets				
10. Total invested assets	18,530,635	100.000	17,977,685	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Ohio
- 2.1 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
- 2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended. _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1998
- 3.2 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
- 3.3 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
- 3.4 By what department or departments? Ohio Department of Insurance
-
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes No
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of the 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
	00000	
	00000	
	00000	
	00000	
	00000	

- 6.1 Has the 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
- 6.2 If yes, give full information _____
-
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
- 7.21 State the percentage of foreign control 0 %
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager, or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES
(continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Battelle & Battelle, LLP
 2000 West Dorothy Lane, Dayton, OH 45439

9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Title Actuarial Services Corporation
 Curtis M. Parker, President 8034 Luckstone Dr., Dublin, OH 43017

10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [X] No []

10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]

10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

12. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

13. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

14.11	To directors or other officers	\$ _____
14.12	To stockholders not officers	\$ _____
14.13	Trustees, supreme or grand (Fraternal only)	\$ _____

14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

14.21	To directors or other officers	\$ _____
14.22	To stockholder not officers	\$ _____
14.23	Trustees, supreme or grand (Fraternal only)	\$ _____

15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

15.2 If yes, state the amount thereof at December 31 of the current year:

15.21	Rented from others	\$ _____
15.22	Borrowed from others	\$ _____
15.23	Leased from others	\$ _____
15.24	Other	\$ _____

Disclose in Notes to Financial the nature of each obligation.

16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

16.2 If answer is yes:

16.21	Amount paid as losses or risk adjustment	\$ _____
16.22	Amount paid as expenses	\$ _____
16.23	Other amounts paid	\$ _____

GENERAL INTERROGATORIES
(continued)
INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1	2	3	4	5		6	
	Number of Shares Authorized	Number of Shares Outstanding	Par Value Per Share	Redemption Price If Callable	Is Dividend Rate Limited?		Are Dividends Cumulative?	
Preferred	1,950		100		Yes [X]	No []	Yes [X]	No []
Common	2,000	2,000	500	X X X	X X X	X X X	X X X	X X X

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 2 - Special Deposits? Yes [X] No []

18.2 If no, give full and complete information, relating thereto 0
0

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E - Part 2 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1). Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21	Loaned to others	\$ _____
19.22	Subject to repurchase agreements	\$ _____
19.23	Subject to reverse repurchase agreements	\$ _____
19.24	Subject to dollar repurchase agreements	\$ _____
19.25	Subject to reverse dollar repurchase agreements	\$ _____
19.26	Pledged as collateral	\$ _____
19.27	Placed under option agreements	\$ _____
19.28	Letter stock or securities restricted as to sale	\$ _____
19.29	Other	\$ _____

19.3 For each category above, if any of these assets are held by other, identify by whom held:

19.31 _____

19.32 _____

19.33 _____

19.34 _____

19.35 _____

19.36 _____

19.37 _____

19.38 _____

19.39 _____

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement

19.4 For category (19.28) provide the following:

1	2	3
Nature of Restriction	Description	Amount

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]

If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year. \$ _____

22. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

1	2
Name of Custodian(s)	Custodian's Address
First American Trust	One First American Way, Santa Ana, CA 92707

GENERAL INTERROGATORIES

(continued)

INVESTMENT

22.02 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)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [] No []

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

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

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/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 Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 9,367

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any? \$ _____

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$ _____

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or department of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

**GENERAL INTERROGATORIES
(continued)**

PART 2-TITLE INTERROGATORIES

- 1.1 Did any persons while an officer, director, trustee or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? YES [] NO [X]

- 2. Largest net aggregate amount incurred in any one risk. \$ 500,000

- 3.1 Has the reporting entity reinsured any risk with any other 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]

- 3.2 If yes, give full information

- 4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [] NO [X]

- 5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? YES [] NO [X]

- 5.2 If yes, give full information

- 6. Uncompleted building construction loans:
 - 6.1 Amount already loaned \$ _____
 - 6.2 Balance to be advanced \$ _____
 - 6.3 Total amount to be loaned \$ _____

- 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? YES [] NO [X]

- 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$ _____

- 8. What is the aggregate amount of mortgage loans owned by the reporting entity which consists of co-ordinate interest in first liens? \$ _____

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	1,505	90,956	206,498	1,028,944	2,075,620
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	14,591,379	13,112,083	12,454,750	16,383,254	12,700,561
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)			2,280,998	3,074,558	2,681,831
4. Total	14,592,884	13,203,039	14,942,246	20,486,756	17,458,012
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	14,049,564	12,804,661	14,346,781	19,235,532	16,267,702
6. Escrow and settlement service charges (Part 1A, Line 2)		30,099	88,772	276,265	392,175
7. Title examinations (Part 1C, Line 1)		16,147			
8. Searches and abstracts (Part 1C, Line 2)	620		54,160	66,567	33,639
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	53,568	16,786	10,209	185,166	63,947
11. Aggregate write-ins for other operating income (Page 4, Line 2)					213,513
12. Total operating income (Page 4, Line 3)	14,103,752	12,867,693	14,499,922	19,763,530	16,970,976
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(1,051,179)	(2,087,264)	(325,664)	(1,817,228)	(1,468,899)
14. Net investment gain or (loss) (Line 11)	470,064	690,196	813,744	4,602,072	4,554,547
15. Total other income (Line 12)					
16. Federal income taxes incurred (Line 14)	15,671	(440,490)	215,000	1,283,408	1,175,309
17. Net income (Line 15)	(596,786)	(956,578)	273,080	1,501,436	1,910,339
Balance Sheet Items (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 10, Col. 3)	125,624	95,697	114,746		
19. Total admitted assets (Page 2, Line 21, Col. 3)	18,401,958	17,649,296	15,650,988	14,718,393	21,340,261
20. Known claims reserve (Page 3, Line 1)	1,762,078	1,181,356	1,231,372	1,262,604	529,044
21. Statutory premium reserve (Page 3, Line 2)	11,948,804	11,405,084	11,006,506	10,410,135	9,157,224
22. Total liabilities (Page 3, Line 21)	14,585,448	15,019,428	13,071,550	12,416,199	12,459,597
23. Capital paid up (Page 3, Lines 23 + 24)	1,000,000	1,000,000	844,000	844,000	844,000
24. Surplus as regards policyholders (Page 3, Line 30)	3,816,510	2,629,868	2,579,438	2,302,194	8,880,664
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3)					
(Item divided by Page 2, Line 8, Col. 3) x 100.0					
25. Bonds (Line 1)	24.0	30.0	39.0	41.5	33.5
26. Stocks (Lines 2.1 & 2.2)	3.0	3.0	3.0	3.2	24.7
27. Mortgage loans on real estate (Line 3)					
28. Real estate (Lines 4.1, 4.2 & 4.3)					
29. Cash and short-term investments (Line 5)	73.0	67.0	58.0	55.3	36.0
30. Other invested assets (Line 6)					
31. Receivable for securities (Line 7)					5.8
32. Cash and invested assets (Line 8)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
33. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
34. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
35. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	362,015	384,320	386,425	383,361	393,396
36. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
37. Affiliated mortgage loans on real estate					
38. All other affiliated					
39. Total of above Lines 33, 34, 35, 36, 37 & 38	362,015	384,320	386,425	383,361	393,396
40. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 39 above divided by Page 3, Line 30, Col. 1 x 100.0)	9.0	15.0	15.0	21.9	4.4

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
41. Net unrealized capital gains or (losses) (Line 18)	(19,194)	8,000	11,289	(3,932,397)	(1,759,239)
42. Change in nonadmitted assets (Line 21)	50,622	141,008	(7,125)	131,124	23,287
43. Dividends to stockholders (Line 28)				(4,278,633)	(982,130)
44. Change in surplus as regards policyholders for the year (Line 31)	1,186,642	50,430	277,244	(6,578,470)	(940,609)
Losses Paid and Incurred (Part 2A)					
45. Net payments (Line 5, Col. 4)	1,303,703	2,624,909	688,676	1,534,101	111,294
46. Losses and allocated LAE incurred (Line 8, Col. 4)	1,884,425	2,574,893	657,444	2,267,661	263,822
47. Unallocated LAE incurred (Line 9, Col. 4)				34,542	44,416
48. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	1,884,425	2,574,893	657,444	2,302,203	308,238
Operating Expenses to Total Operating Income (Part 4)(%) (Line item divided by Page 4, Line 3 x 100.0)					
49. Personnel costs (Part 4, Line 1.5, Col. 4)	7.0	7.5	10.7	11.3	19.0
50. Amount paid to or retained by title agents (Part 4, Line 2, Col. 4)	80.0	78.9	78.2	75.8	71.0
51. All other operating expenses (Part 4, Lines 24 minus 1.5 minus 2, Col. 4)	7.0	9.7	8.7	10.3	16.0
52. Total (Lines 49 to 51)	94.0	96.1	97.6	97.4	106.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
53. Losses and loss adjustment expenses incurred (Line 4)	13.0	20.0	4.5	1.2	1.8
54. Operating expenses incurred (Line 5)	94.0	96.2	95.0	97.4	106.6
55. Aggregate write-ins for other operating deductions (Line 6)			7.0	0.1	0.3
56. Total operating deductions (Line 7)	107.0	116.2	102.3	109.2	108.7
57. Net operating gain or (loss) (Line 8)	(7.0)	(16.2)	(2.3)	(9.2)	(8.7)
Other Percentages (Line item divided by Part 1B, Line 1.4)					
58. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	13.0	19.5	4.5	1.1	1.8
59. Operating expenses incurred to net premiums written (Page 4, Line 5)	91.0	93.8	95.0	93.9	104.5

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value (a)	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	3,991,007	4,536,797	4,212,917	4,007,597
	2. Canada				
	3. Other Countries				
	4. Totals	3,991,007	4,536,797	4,212,917	4,007,597
States, Territories and Possessions (Direct and guaranteed)	5. United States				
	6. Canada				
	7. Other Countries				
8. Totals					
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada				
	11. Other Countries				
	12. Totals				
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States				
	14. Canada				
	15. Other Countries				
	16. Totals				
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	303,700	310,860	312,330	300,000
	22. Canada				
	23. Other Countries				
	24. Totals	303,700	310,860	312,330	300,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	4,294,707	4,847,657	4,525,247	4,307,597
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	105,543	105,543	55,000	
	46. Canada				
	47. Other Countries				
	48. Totals	105,543	105,543	55,000	
Industrial and Miscellaneous (unaffiliated)	49. United States				
	50. Canada				
	51. Other Countries				
	52. Totals				
Parent, Subsidiaries and Affiliates	53. Totals	362,015	362,015	98,944	
	54. Total Common Stocks	467,558	467,558	153,944	
	55. Total Stocks	467,558	467,558	153,944	
	56. Total Bonds and Stocks	4,762,265	5,315,215	4,679,191	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 0.**SCHEDULE D - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of bonds and stocks, prior year	<u>4,781,615</u>	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	<u> </u>	6.1 Column 17, Part 1	<u> </u>
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1	<u> </u>
3.1 Column 16, Part 1	<u>(158)</u>	6.3 Column 11, Part 2, Section 2	<u> </u>
3.2 Column 12, Part 2, Section 1	<u> </u>	6.4 Column 11, Part 4	<u> </u>
3.3 Column 10, Part 2, Section 2	<u>(19,192)</u>	7. Book/adjusted carrying value at end of current period	<u>4,762,265</u>
3.4 Column 10, Part 4	<u>(19,350)</u>	8. Total valuation allowance	<u> </u>
4. Total gain (loss), Column 14, Part 4	<u> </u>	9. Subtotal (Lines 7 plus 8)	<u>4,762,265</u>
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	<u> </u>	10. Total nonadmitted amounts	<u> </u>
		11. Statement value of bonds and stocks, current period	<u>4,762,265</u>

SCHEDULE P - PART 1 - SUMMARY
 (\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	70,378	178		694	69,862	1,129				463		
2. 1993	X X X	11,360	11		23	11,348	69				21		
3. 1994		12,767	14		16	12,765	82				14		
4. 1995	2,782,245	9,800	8		21	9,787	99				55		
5. 1996	3,615,236	12,164	8		28	12,144	240				85		
6. 1997	3,850,104	12,394	10		125	12,279	257				249		
7. 1998	5,244,397	17,064	4		157	16,911	478				151		
8. 1999	6,247,064	20,865	2			20,867	2,437				284		
9. 2000	4,473,694	14,942	1			14,943	629				198		
10. 2001	3,956,274	13,203				13,203	1,571				210		
11. 2002	3,845,525	14,593				14,593							
12. Totals	X X X	209,530	236		1,064	208,702	6,991				1,730		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	142	175	1,767		10				33			1
2. 1993	130	10	100						9			1
3. 1994		26	122						9			1
4. 1995		22	176		11				6			1
5. 1996	110	26	351		11							
6. 1997	8	32	538		29				31			4
7. 1998	35	17	646		325				45			6
8. 1999	476	13	2,734		739				115			15
9. 2000	51	12	839		278				129			17
10. 2001	73		1,781		356				140			18
11. 2002					3				343			48
12. Total	1,025	333	9,054		1,762				860			112

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Col. 14+23+26)/(Cols. 2+4))	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	44	5	1,635			1,635	0.026	0.026	X X X			44
2. 1993	10		99			99	0.010	0.010	X X X			10
3. 1994	10		105			105	0.010	0.010				10
4. 1995	18	4	171			171	0.020	0.020				18
5. 1996	11	9	336			336	0.030	0.030				11
6. 1997	64	18	566			566	0.049	0.049				64
7. 1998	376	60	999			999	0.060	0.060				376
8. 1999	869	99	3,575			3,575	0.173	0.173	0.001			869
9. 2000	424	80	1,234			1,234	0.085	0.085				424
10. 2001	514	55	2,277			2,277	0.174	0.174	0.001			514
11. 2002	394	11	346			346	0.027	0.027				394
12. Total	2,734	341	11,343			11,343	X X X	X X X	X X X		X X X	2,734

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
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		8,284			8,284			
15. Indiana	IN	YES		549,713			549,713			
16. Iowa	IA	NO								
17. Kansas	KS	NO								
18. Kentucky	KY	YES		123,263			123,263			
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. No. Carolina	NC	NO								
35. No. Dakota	ND	NO								
36. Ohio	OH	YES	1,505	13,896,622		54,188	13,354,707	1,303,703	1,884,425	1,762,078
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		13,497			13,497			
50. Wisconsin	WI	NO								
51. Wyoming	WY	NO								
52. American Samoa	AS	NO								
53. Guam	GU	NO								
54. Puerto Rico	PR	NO								
55. U.S. Virgin Is.	VI	NO								
56. Canada	CN	NO								
57. Aggregate Other Alien	OT	X X X								
58. Totals	(a) 5		1,505	14,591,379		54,188	14,049,464	1,303,703	1,884,425	1,762,078

DETAILS OF WRITE-INS										
5701.	X X X									
5702.	X X X									
5703.	X X X									
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X									
5799. Totals (Lines 5701 through 5703 plus 5798)(Line 57 above)	X X X									

(a) Insert the number of yes responses except for Canada and Other Alien.
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

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
		00000		
	Parent:	00000		
	The First American Corporation	00000	CA	95-1068610
		00000		
	Subsidiaries and Affiliates of First American Title Insurance Com	00000		
0070	First American Title Insurance Co. of Kansas	50043	KS	48-1210636
	Attorneys' Abstract	00000	NY	11-2072017
	Cahaba Title Inc.	00000	AL	
	Consolidated Title & Abstract	00000	MN	41-0202180
	C.T.P Inc.	00000	FL	
	Eastern Abstract Inc.	00000	PA	
	First American Abstract Company (LA)	00000	LA	72-1258121
	First American Affiliates	00000	FL	59-3448126
	First American Equity Loan Services	00000	OH	34-1294802
	First American Exchange of Florida	00000	FL	
	First American Homebuyers Protection Corporation	00000	CA	95-3898805
	First American Homebuyers Protection of Delaware	00000	DE	95-4122713
	First American Title Company (Ketchum)	00000	ID	82-0302598
	First American Title Company of Florida	00000	FL	59-2667960
	First American Title Company of Hawaii	00000	HA	99-0141759
	First American Title Company of Idaho	00000	ID	82-0302598
	First American Title Co. (fmr FATCO of Los Angeles)	00000	CA	95-2295073
	First American Title Company of Nevada	00000	NV	88-0059278
	First American Title Company of Stockton	00000	CA	
	First American Title Guaranty Holding Company	00000	CA	94-2891362
	First American Title Insurance Company of Australia (Pty) Ltd.	00000	AU	
0070	First American Title Insurance Company of New York	51039	NY	11-2162335
0070	First American Title Insurance Company of Texas	50636	TX	74-0891060
0070	First American Title Insurance Company of North Carolina	50008	NC	56-0773057
	Inland Empire Service Corporation	00000	CA	95-2368599
	First Canadian Title Company Ltd.	00000	CN	
	Greater Louisiana Title Ins. Co.	50199	LA	
	Investors Title Company	00000	CA	
0070	Land Title Insurance Company of St. Louis	50237	MO	43-0370060
	First American Transportation Title Insurance Company	00000	LA	
	First Title PLC dba 'F.A. Title Ins. Co. UK Ltd. (Adj Stk)	00000	UK	
	Mariposa County Title Company	00000	CA	
	Massachusetts Abstract Company Inc.	00000	MA	04-6042050

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

	Midland Title Security Inc.	00000	OH	34-0822902
	Mid Valley Title and Escrow Company	00000	CA	94-1386566
	New York Abstract Company	00000	NY	13-5271948
	Pilgrim Title	00000	RI	
	Pioneer Agency	00000	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	00000	TX	75-1825384
	San Benito Land Title Company	00000	CA	
	Security Land Title Company of Omaha	00000	OM	
	Settlers Title Agency Inc.	00000	NJ	22-3549472
	Sheils Title Company	00000		
	Skagit County Title Company	00000	WA	
0070	First American Title & Trust Company	50037	OK	73-0458540
	Territorial Abstract & Title	00000	NM	85-0216227
	TICORE Inc.	00000	OR	93-0572240
	Universal Title Company	00000	MN	41-1840517
	First American Abstract Company (MS)	00000	MS	58-2005992
	Bienville Properties Inc.	00000	LA	72-1252494
	First American Exchange Corp. (LA)	00000	LA	72-1263897
	First Exchange Corporation (CA)	00000	CA	
	First American Title Insurance Agency of Mohave Inc.	00000	AZ	86-0252391
	First American Title Insurance Agency Inc. (Navajo)	00000	AZ	86-0280459
	First Exchange of Arizona	00000	AZ	86-0735827
	Burton Abstract & Title Company	00000		
	Memphis Title Company	00000	TN	62-0529596
	Ohio Title Corporation	00000	OH	34-1025240
	Big Horn Land Title Company	00000	WY	83-0203021
	Campbell County Abstract Company	00000	WY	83-0218685
	Converse Land Title Company	00000	WY	83-0272519
	First American Title Guaranty Agency of Carbon County	00000	WY	83-0220179
	First American Title Company of Laramie County	00000	WY	83-0109815
	First American Title Guaranty Agency of Crook County	00000	WY	83-0250927
	First American Title Guaranty Agency of Hot Springs County	00000	WY	83-0200669
	First American Title Guaranty Agency of Sublette County	00000	WY	83-0214420
	Fremont County Title Company	00000	WY	83-0205464
	Goshen County Abstract & Title	00000	WY	83-0120500
	Johnson County Title Company Inc.	00000	WY	83-0220865
	Shoshone Title	00000	WY	83-0185670
	Teton Land Title Company	00000	WY	83-0205079

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

	Washakie Abstract Company	00000	WY	83-0153860
	Wyoming Land Title Company	00000	WY	83-0202400
	Albany County Title	00000	WY	83-0102080
	Atlantic Title Company Inc.	00000	ME	
	First American Exchange Corporation of Indiana	00000	IN	
	First States Inc.	00000	PA	
	Security Land Title Company	00000	KS	
	The Security Abstract & Title Company	00000	KS	
	Allied Trustee Services Inc.	00000	CA	
	First American Exchange of Southeast (LA)	00000	LA	
	First American Title Insurance Agency of of Utah Inc.	00000	UT	
	First American Title Company of Illinois	00000	IL	
	Hi-Tech Title Solutions Inc.	00000	VA	
	Island Title Corporation	00000	HI	
	First American Exchange Corporation (PA)	00000	PA	
	First Australian	00000	AU	
	First American Exchange Corporation (MA)	00000	MA	
	Security First Title Affiliates Inc.	00000	FL	
	Androscoggin	00000	ME	
	Connecticut Title Services	00000	CT	06-1280745
	ATI Title Co	00000	AZ	86-0196814
	Guaranty Abstract Title (MA)	00000	MA	04-2872171
	First Exchange of Michigan	00000	MI	
	First American Title Kansas Agency Inc.	00000	KS	
	First American Title & Abstact (OK)	00000	OK	73-0137850
	Carriage Escrow	00000	CA	
0070	Western National Title Insurance Company	51225	UT	87-0445721
	Title Partners of America	00000	FL	65-0586007
	Guaranty Title Co. Inc. ME	00000	ME	01-0500775
	California Title	00000	CA	
	Fidelity Title NJ	00000	NJ	23-2207864
	First American Title Missouri Agency Inc.	00000	MO	43-1799785
	Saia County Title Co. KS	00000	KS	48-1097543
	F.A. Title Co of Waco dba First Title Co. of Waco	00000	TX	76-0587644
	F.A. Exchange Co IL	00000	IL	76-0712068
	Montgomery County Abstact	00000	KS	48-0872787
	F.A. Exchange Corp of Wisconsin	00000	WI	391972592
		00000		
	Subsidiary of First American Abstract Company of Louisiana:	00000		
	Abstracts by Godail Ltd.	00000	LA	72-0928894

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

		00000		
	Subsidiaries of First American Title Guaranty Holding Co:	00000		
	First American Title Guaranty Company	00000	CA	94-1648020
	First Escrow Accounting Services	00000	CA	94-3163766
	First Guaranty Exchange Company	00000	CA	77-0264591
	Superior Trustee's Services Co. Inc.	00000	CA	94-3202829
	First Guaranty Bancorp	00000	CA	68-0150526
		00000		
0070	Subsidiary of First American Title of North Carolina:	00000		
	Fidelity Title & Guaranty Company	00000	FL	59-2686304
		00000		
	Subsidiary of Investors Title Company:	00000		
	Investors Title Company of Southern California	00000	CA	
		00000		
0070	Subsidiaries of Land Title Insurance Company of St. Louis:	00000		
	Trust Company of St. Louis County	00000	MO	43-0822505
	Property Data Inc.	00000	MO	43-1377859
		00000		
	Subsidiaries of First American Title Co. of Laramie County:	00000		
	Wyoming First Exchange	00000	WY	
		00000		
	Subsidiary of Massachusetts Abstract Company Inc.:	00000		
0070	Massachusetts Title Insurance Company	50989	MA	04-1591230
		00000		
	Subsidiary of Mid Valley Title and Escrow Company:	00000		
	Mount Shasta Title & Escrow Company	00000	CA	
		00000		
	Subsidiaries of TICORE Inc.:	00000		
0070	First American Title Insurance Company of Oregon	50504	OR	93-0108351
	First American Exchange Corp.	00000	OR	
	Escrow Automated Systems Inc.	00000	OR	93-1162277
		00000		
	Subsidiaries and affiliates of Midland Title Security Inc.	00000		
	First American Midwest Exchange Services Inc.	00000	OH	
	Hall of Fame Title Agency	00000	OH	
	Lawyers Mortgage Co. Inc.	00000	OH	54-0740173
	National Survey Services Inc.	00000	OH	34-0422050
	R.E. Services Inc.	00000	OH	34-1249385
	MCM Title Co.	00000	OH	
	Property Records Inc.	00000	OH	

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

	Commerce Title Agency	00000	OH	34-1301932
	Kentucky Land Title Agency Inc.	00000	KY	
	Colonial Title Agency Inc.	00000	OH	34-1464104
		00000		
0070	Subsidiaries of First American Title Insurance Company of Texas:	00000		
	Fort Bend Title Company	00000	TX	74-0827463
	Donegan Abstract Company	00000	TX	
		00000		
	Subsidiary of First American Homebuyers Protection Corporation:	00000		
	First American Homebuyers Protection of Delaware	00000	DE	95-4122713
	Alliance Home Warranty	00000		
		00000		
	Subsidiaries and affiliates of First American Title Company (Ketc00000			
	First American Title Company of Montana	00000	MT	
	First American Title Company of Asotin County	00000	WA	
	First American Title Company of Ravalli County	00000	ID	
	First American Title Company (Mineral County)	00000	ID	
	First American Title Company (Great Falls)	00000	ID	
	First American Administrative Services	00000	ID	
	First Exchange of Idaho	00000	ID	
		00000		
0070	Subsidiary of First American Title & Trust Co.:	00000		
	Southwest Title Land Company	00000	OK	73-0746898
		00000		
0070	Subsidiaries and affiliates of First American Title Insurance Com00000			
	Preferred Land Title Services Inc.	00000	NY	13-3091062
	First American Exchange Corporation	00000	NY	11-3072564
	Mortgage Guarantee & Title Company	00000	RI	05-0186040
	L & H Abstract Corp.	00000	NY	
	Public Abstract Corp.	00000	NY	
	AKT Inc.	00000		
	Judicial Title Insurance	00000	NY	
		00000		
	Subsidiaries of Republic Title of Texas Inc.:	00000		
	American Escrow Co.	00000	TX	75-1433640
	Texas Escrow Co.	00000	TX	75-2342104
	Title Software Corp.	00000	TX	75-1825379
		00000		
	Subsidiaries of First Guaranty Bancorp:	00000		
	First Security Thrift	00000	CA	95-3538068

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

	FST Financial Services	00000	CA	33-0436473
		00000		
0070	Subsidiaries of Ohio Bar Title Insurance Company:	00000		
	ACS Title and Closing Services	00000		31-1159187
	OBT Exchange Corporation	00000		31-1447776
	ACS Title and Closing Services of KY Inc	00000		31-1439414
		00000		
0070	Affiliate of Port Lawrence Title & Trust Company:	00000		
	A.R.E.A. Title Agency	00000	OH	33-0436473
		00000		
	Subsidiaries of First American Title Insurance Company (UK) Ltd.:	00000		
	First American Title Company (Ireland) Limited	00000	IR	
	First UK Title Company Limited	00000	UK	
		00000		
	Subsidiary of F.A. Title Ins. Co. of Australia Pty LTD	00000		
	First Title New Zealand Limited	00000	NZ	
		00000		
	Subsidiary of First Canadian Title Company:	00000		
	First Canadian Home Warranty	00000	CN	
		00000		
	Subsidiaries of Territorial Abstract & Title Comany:	00000		
	Territorial Escrow	00000	NM	85-0388053
	Titles de Santa Fe	00000	NM	85-0405647
		00000		
	Affiliates of First American Title Company of Utah:	00000		
	Utah First Exchange Inc.	00000	UT	

OVERFLOW PAGE FOR WRITE-INS
