



50180200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

THE GUARANTEE TITLE AND TRUST COMPANY

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 50180 Employer's ID Number 31-4196950

Organized under the Laws of OHIO, State of Domicile or Port of Entry OHIO

Country of Domicile US

Incorporated: April 29, 1899 Commenced Business: April 29, 1899

Statutory Home Office: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236

Main Administrative Office: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236 513-794-4020

Mail Address: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236

Primary Location of Books and Records: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236 513-794-4020

Internet Website Address: N/A

Statement Contact: BETTE E. ZUREICK 513-794-4020
bzureick@gttitle.com 513-794-4027
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: 8230 MONTGOMERY ROAD SUITE 201 CINCINNATI, OH 45236 513-794-4020

OFFICERS

President THOMAS HUPP MONGAN
Secretary MARY JO ENZWEILER
Treasurer #JULIE MARIE BERTSCH
Actuary #JOSEPH L PETRELLI

Vice-Presidents

MICHAEL THOMAS HARLOR DEBRA MONGAN FINGERMAN ELEANOR GLEASON

DIRECTORS OR TRUSTEES

THOMAS HUPP MONGAN WILLIAM CAMPBELL COOK JON PHILIP HOGAN JAMES J. ZENNI
DEBRA MONGAN FINGERMAN

State of OHIO
County of HAMILTON 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) THOMAS HUPP MONGAN (Signature) DEBRA MONGAN FINGERMAN (Signature) JULIE MARIE BERTSCH
(Printed Name) President Secretary (CHIEF EXECUTIVE OFFICER) Treasurer

Subscribed and sworn to before me this 27TH day of FEBRUARY, 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

### SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	311,050
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	
8. Book/adjusted carrying value at the end of current period	311,050
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	311,050
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	311,050

### SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	528,564
2. Amount loaned during year:	
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 year	328,564
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	200,000
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	200,000
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	200,000

### SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	550,000
2. Cost of acquisitions during year:	
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 year	435,935
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	114,065
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	114,065
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	114,065

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1				754,121	128,755	882,876	76.143	831,337	72.710	882,876	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals				754,121	128,755	882,876	76.143	831,337	72.710	882,876	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1											
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals											

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1		9,864	14,994	75,151	7,950	107,959	9,311	77,207	6,753	107,959	
7.2 Class 2			6,217	73,549	19,763	99,529	8,584	103,960	9,093	99,529	
7.3 Class 3		11,467	19,854	9,678		40,999	3,536	72,370	6,330	40,999	
7.4 Class 4			8,135		10,529	18,664	1,610	38,607	3,377	18,664	
7.5 Class 5			9,463			9,463	0,816	19,874	1,738	9,463	
7.6 Class 6											
7.7 Totals		21,331	58,663	158,378	38,242	276,614	23,857	312,018	27,290	276,614	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

**SCHEDULE D - PART 1A - SECTION 1 (continued)**  
 Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1		9,864	14,994	829,272	136,705	990,835	85.454	X X X	X X X	990,835	
10.2 Class 2			6,217	73,549	19,763	99,529	8.584	X X X	X X X	99,529	
10.3 Class 3		11,467	19,854	9,678		40,999	3.536	X X X	X X X	40,999	
10.4 Class 4			8,135		10,529	18,664	1.610	X X X	X X X	18,664	
10.5 Class 5			9,463			(c) 9,463	0.816	X X X	X X X	9,463	
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals		21,331	58,663	912,499	166,997	(b) 1,159,490	100.000	X X X	X X X	1,159,490	
10.8 Line 10.7 as a % of Col. 6		1.840	5.059	78.698	14.403	100.000	X X X	X X X	X X X	100.000	
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1			24,877	743,236	140,431	X X X	X X X	908,544	79.463	908,543	
11.2 Class 2		11,141		73,933	18,886	X X X	X X X	103,960	9.093	103,960	
11.3 Class 3		22,381	10,303	39,686		X X X	X X X	72,370	6.330	72,370	
11.4 Class 4		9,209	18,907		10,491	X X X	X X X	38,607	3.377	38,607	
11.5 Class 5			9,161	10,713		X X X	X X X	(c) 19,874	1.738	19,874	
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals		42,731	63,248	867,568	169,808	X X X	X X X	(b) 1,143,355	100.000	1,143,354	
11.8 Line 11.7 as a % of Col. 8		3.737	5.532	75.879	14.852	X X X	X X X	100.000	X X X	100.000	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1		9,864	14,994	829,272	136,705	990,835	85.454	908,543	79.463	990,835	X X X
12.2 Class 2			6,217	73,549	19,763	99,529	8.584	103,960	9.093	99,529	X X X
12.3 Class 3		11,467	19,854	9,678		40,999	3.536	72,370	6.330	40,999	X X X
12.4 Class 4			8,135		10,529	18,664	1.610	38,607	3.377	18,664	X X X
12.5 Class 5			9,463			9,463	0.816	19,874	1.738	9,463	X X X
12.6 Class 6											X X X
12.7 Totals		21,331	58,663	912,499	166,997	1,159,490	100.000	1,143,354	100.000	1,159,490	X X X
12.8 Line 12.7 as a % of Col. 6		1.840	5.059	78.698	14.403	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10		1.840	5.059	78.698	14.403	100.000	X X X	X X X	X X X	100.000	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5\* designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
	1.1 Issuer Obligations				754,121	128,755	882,876	76.143	831,337	72.710	882,876	
	1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	1.7 Totals				754,121	128,755	882,876	76.143	831,337	72.710	882,876	
2.	All Other Governments, Schedules D & DA (Group 2)											
	2.1 Issuer Obligations											
	2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	2.3 Defined											
	2.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	2.5 Defined											
	2.6 Other											
	2.7 Totals											
3.	States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
	3.1 Issuer Obligations											
	3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	3.3 Defined											
	3.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	3.5 Defined											
	3.6 Other											
	3.7 Totals											
4.	Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
	4.1 Issuer Obligations											
	4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	4.3 Defined											
	4.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	4.5 Defined											
	4.6 Other											
	4.7 Totals											
5.	Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
	5.1 Issuer Obligations											
	5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	5.3 Defined											
	5.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	5.5 Defined											
	5.6 Other											
	5.7 Totals											

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
6.	Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
	6.1 Issuer Obligations											
	6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	6.3 Defined											
	6.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	6.5 Defined											
	6.6 Other											
	6.7 Totals											
7.	Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)		21,331	58,663	158,378	38,242	276,614	23.857	312,018	27.290	276,614	
	7.1 Issuer Obligations											
	7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	7.3 Defined											
	7.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	7.5 Defined											
	7.6 Other											
	7.7 Totals		21,331	58,663	158,378	38,242	276,614	23.857	312,018	27.290	276,614	
8.	Credit Tenant Loans, Schedules D & DA (Group 8)											
	8.1 Issuer Obligations											
	8.7 Totals											
9.	Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
	9.1 Issuer Obligations											
	9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	9.3 Defined											
	9.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	9.5 Defined											
	9.6 Other											
	9.7 Totals											

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations		21,331	58,663	912,499	166,997	1,159,490	100.000	X X X	X X X	1,159,490	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds								X X X	X X X		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals		21,331	58,663	912,499	166,997	1,159,490	100.000	X X X	X X X	1,159,490	
10.8 Line 10.7 as a % of Col. 6		1.840	5.059	78.698	14.403	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations		42,731	63,248	867,568	169,808	X X X	X X X	1,143,355	100.000	1,143,355	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals		42,731	63,248	867,568	169,808	X X X	X X X	1,143,355	100.000	1,143,355	
11.8 Line 11.7 as a % of Col. 8		3.737	5.532	75.879	14.852	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations		21,331	58,663	912,499	166,997	1,159,490	100.000	1,143,355	100.000	1,159,490	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals		21,331	58,663	912,499	166,997	1,159,490	100.000	1,143,355	100.000	1,159,490	X X X
12.8 Line 12.7 as a % of Col. 6		1.840	5.059	78.698	14.403	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10		1.840	5.059	78.698	14.403	100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations											X X X
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined											X X X
13.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined											X X X
13.6 Other											X X X
13.7 Totals											X X X
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

- NONE**      **Schedule DA - Part 2**
  
- NONE**      **Schedule DB - Part A and B Verification**
  
- NONE**      **Schedule DB - Part C, D and E Verification**
  
- NONE**      **Schedule DB - Part F - Section 1**
  
- NONE**      **Schedule DB - Part F - Section 2**
  
- NONE**      **Schedule E - Part 1A**

## SCHEDULE E-PART 1B-SEGREGATED FUNDS HELD FOR OTHERS AS INTEREST EARNING CASH DEPOSITS

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which interest earning deposits of segregated funds held for others were maintained by the Company at any time during the year and the balances, if any (according to reporting entity's records) on December 31, of the current year.

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES				
FEDERALLY INSURED DEPOSITORIES				
FIRSTAR COLUMBUS, OH		3,399	3,399	312,223
KEYBANK CINCINNATI, OH				47,226
FIFTH/THIRD BANK CINCINNATI, OH		16,782	24,155	3,664,818
MADISON COMMUNITY BANK ANDERSON, IN				1,441,843
FIRST INDIANA BANK INDIANAPOLIS, IN		2,253	2,253	717,452
FIRST MERCHANT BANK NOBLESVILLE, IN				2,723,732
SUNTRUST BANK SW FL TALLAHASSEE, FL		340	340	917,716
BANK CALUMENT HAMMOND, IN		807	807	816,519
OLD NATIONAL BANK MUNCIE, IN				268,960
0199998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository	X X X			
0199999 Total Federally Insured Depositories	X X X	23,581	30,954	10,910,489
NON-FEDERALLY INSURED DEPOSITORIES				
0299999 Total Non-Federally Insured Depositories	X X X			
0399999 Total Open Depositories - Dec. 31st	X X X	23,581	30,954	10,910,489
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X	23,581	30,954	10,910,489

1. Totals: Last day of January	10,709,564
2. February	12,189,781
3. March	12,261,020
4. April	8,404,910
5. May	7,140,195
6. June	5,415,001
7. July	9,408,724
8. August	7,855,087
9. September	12,650,650
10. October	10,801,509
11. November	8,367,615
12. December	10,910,490

**NONE**      **Schedule E - Part 1C**

**SCHEDULE E - PART 1D - SUMMARY**

<b>Segregated Funds Held for Others</b>			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	4,481,761	6,428,728	10,910,489
2. Suspended depositories			
3. Total segregated cash funds held for others (Note B(2), Page 2)	4,481,761	6,428,728	10,910,489
4. Other forms of security held for others (Note B(3), Page 2)			
5. Total all segregated funds held for others (Note B(1), Page 2)	4,481,761	6,428,728	10,910,489
<b>Company Funds on Hand and on Deposit</b>			
<b>General Funds</b>			
6. Open depositories			1,118,343
7. Suspended depositories			
8. Total general funds			1,118,343
<b>Reinsurance Reserve Funds</b>			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
<b>Total Company Funds</b>			
12. Open depositories			1,118,343
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			1,118,343
15. Company funds on hand			
16. Total company funds on hand and on deposit			1,118,343

**SCHEDULE E - PART 1E - SUMMARY OF INTEREST EARNED**

Interest Earned On	1 Interest Earned by Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
<b>Segregated Funds Held for Others</b>			
17. Open depositories	38,327	3,595,108	595,686
18. Suspended depositories			
19. Total segregated funds held for others	38,327	3,595,108	595,686
<b>Company Funds on Deposit</b>			
20. Open depositories	29,538	221,686	500,000
21. Suspended depositories			
22. Total company funds on deposit	29,538	221,686	500,000
<b>Total All Funds on Deposit</b>			
23. Open depositories	67,865	1,908,397	547,843
24. Suspended depositories			
25. Total all funds on deposit	67,865	1,908,397	547,843

## SCHEDULE E - PART 1F - FUNDS ON DEPOSIT INTERROGATORIES

- 
1. Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to:
- 1.1 The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E-Part 1, or its parent, subsidiaries, or any of its affiliates? YES [ ] NO [X]
- 1.2 Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E-Part 1, or its parent, subsidiaries, or any of its affiliates? YES [ ] NO [X]
- 2.1 Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its Parent, Subsidiaries, or any of its Affiliates, and any depository listed in Schedule E-Part 1, or its parent, subsidiaries or any of its affiliates? YES [ ] NO [X]
- 2.2 If yes, give details below.
- .....  
.....  
.....  
.....  
.....
3. Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains (Losses) and Part 1A that will enable it to identify the funds on an individual basis? YES [X] NO [ ]

**NONE**      **Schedule F - Part 1**

**SCHEDULE F - PART 2**

**Ceded Reinsurance as of December 31, Current Year (000 Omitted)**

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 - 10 - 11)	13 Funds Held By Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
86-0417131	51586	FIDELITY NATIONAL TITLE	CHICAGO IL			9						
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling					9						
0499999	Total Authorized - Affiliates					9						
0999999	Total Authorized					9						
9999999	TOTALS					9						

**NONE**      **Schedule F - Part 3**

**SCHEDULE H - PART 1**

Showing All Title Plants Owned at December 31 of Current Year and Basis of Valuation

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
01	DIRECT	01/01/1975	12/31/2002	08/19/1994	224,000	224,000			
02	DIRECT	01/01/1957	12/31/2002	12/11/1997	13,000	13,000			
03	DIRECT	01/01/1958	12/31/2002	12/04/1998	27,062	27,062			
04	DIRECT	01/01/1958	12/31/2002	04/27/1999	126,440	111,863			
9999999 Totals					390,502	375,925	X X X		

4 3

(a) If the basis is other than cost, provide explanation to reason for deviating from the cost basis: .....

**NONE**      **Schedule H - Part 2**

**SCHEDULE H - PART 3**

Showing All Title Plants Sold or Otherwise Disposed of During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Sold	6 Name of Purchaser	7 Cost to Company	8 Increase by Adjustment in Book Value During Year	9 Decrease by Adjustment in Book Value During Year	10 Book Value at Date of Sale	11 Consideration	12 Profit and (Losses) on Sale
		3 From	4 To								
<b>NONE</b>											

4 5

**SCHEDULE H - Verification Between Years**

1. Book value, December 31, prior year (Page 2, Line 9, Col. 1, prior year statement) .....	<u>375,925</u>	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10 .....	
2.1 Totals, Part 1, Col. 9 .....		5.2 Totals, Part 3, Col. 9 .....	
2.2 Totals, Part 3, Col. 8 .....		6. Consideration received on sales, Part 3, Col. 11 .....	
3. Cost of acquisition, Part 2, Col. 8 .....		7. Net profit (loss) on sales, Part 3, Col. 12 .....	
4. Totals .....	<u>375,925</u>	8. Book value, December 31, current year (Page 2, Line 9, Col. 1) .....	<u>375,925</u>

### Schedule H - Part 4

Showing Total Title Assets Held Directly or by Subsidiaries

Type of Title Plant Ownership	1 Title Plant Value Current Year	2 Title Plant Value Prior Year
1. Direct investment in title plant assets (Page 2, Line 9, Current Year) .....	375,925	375,925
2. Title plant assets held by subsidiaries (proportionate to ownership) .....		
3. Total (Line 1 plus Line 2)	375,925	375,925

**SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY**  
 (\$'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											
2. 1993	X X X											
3. 1994												
4. 1995	178	624		450	1,074				4			
5. 1996	249	1,152		1,238	2,390	67			20			
6. 1997	410	1,498		3,253	4,751	12			15			
7. 1998	685	2,315		8,878	11,193	30			155			
8. 1999	1,238	2,721		8,453	11,174	36			20			
9. 2000	610	1,340		6,192	7,532				5			
10. 2001	935	2,055		3,827	5,882				4			
11. 2002	530	1,400		3,158	4,558							
12. Totals	X X X	13,105		35,449	48,554	145			223			

	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				1							
2. 1993											
3. 1994											
4. 1995		3	7								
5. 1996		3	90	2							
6. 1997		4	31	4							
7. 1998		21	206	10	26						
8. 1999		7	63	40	2						
9. 2000		6	11	59	5						
10. 2001			4	35	3						
11. 2002				5							
12. Total		44	412	156	36						

	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								X X X				
2. 1993								X X X				
3. 1994												
4. 1995			4			4	0.007	0.007	0.039			
5. 1996			87			87	0.038	0.038	0.361			
6. 1997			27			27	0.007	0.007	0.076			
7. 1998	26	1	211			211	0.021	0.021	0.339		26	
8. 1999	2	2	58			58	0.006	0.006	0.053		2	
9. 2000	5	3	10			10	0.002	0.002	0.026		5	
10. 2001	3	2	7			7	0.001	0.001	0.007		3	
11. 2002												
12. Total	36	8	404			404	X X X	X X X	X X X		36	

**SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS**  
 (\$'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	51,140			32	51,108	3,672				335		
2. 1993	X X X	7,860			10	7,850	452				201		
3. 1994		2,807			15	10,003	503				255		
4. 1995		2,069			15	7,613	552				385		
5. 1996		2,424			18	8,389	1,067				809		
6. 1997		2,260			7	8,210	327				298		
7. 1998		2,856			28	10,256	2,788				1,414		
8. 1999		3,339			15	12,798	956				195		
9. 2000		2,211			8	9,907	259				148		
10. 2001		825			19	6,352	3				18		
11. 2002		2,621			9	7,466					14		
12. Totals	X X X	140,128			176	139,952	10,579				4,072		

	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	109	37	4,044	6	1							
2. 1993	30	19	672	3								
3. 1994	47	35	793	6								
4. 1995	116	69	1,006	5	34							
5. 1996	750	135	2,011	11	1							
6. 1997	110	49	674	21	1			79				
7. 1998	458	174	4,376	49	79							
8. 1999	90	57	1,208	54	7			482				
9. 2000	90	59	466	88	40			299				
10. 2001		45	66	31				368				
11. 2002	1	15	29	11	41			497				
12. Total	1,801	694	15,345	285	204			1,725				

	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	1	1	4,008			4,008	0.079	0.079	X X X			1
2. 1993			653			653	0.085	0.086	X X X			
3. 1994			758			758	0.079	0.079	0.283			
4. 1995	34	4	971			971	0.136	0.137	0.503			34
5. 1996	1	1	1,877			1,877	0.239	0.240	0.830			1
6. 1997	80	1	705			705	0.092	0.092	0.334			80
7. 1998	79	6	4,281			4,281	0.433	0.434	1.560			79
8. 1999	489	6	1,640			1,640	0.132	0.133	0.508			489
9. 2000	339	5	746			746	0.081	0.081	0.364			339
10. 2001	368		389			389	0.068	0.068	0.526			368
11. 2002	538	6	552			552	0.076	0.076	0.216			538
12. Total	1,929	30	16,580			16,580	X X X	X X X	X X X		X X X	1,929

**SCHEDULE P-PART 2  
POLICY YEAR INCURRED LOSS AND ALAE**

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 omitted) Including Known Claims and IBNR on Unreported Claims									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	164	164	164	164	164	164	164	164	164	164
2. 1983	16	16	16	16	16	16	16	16	16	16
3. 1984	1,518	1,533	1,533	1,533	1,533	1,533	1,533	1,533	1,533	1,533
4. 1985	45	45	45	45	45	45	45	45	45	45
5. 1986	247	248	248	248	248	248	248	248	248	248
6. 1987	120	120	120	120	120	119	118	118	118	118
7. 1988	108	131	140	148	200	212	212	214	214	214
8. 1989	334	396	459	518	544	565	584	581	581	581
9. 1990	418	342	366	366	378	385	387	333	333	333
10. 1991	328	250	250	235	246	252	244	242	242	247
11. 1992	289	338	395	313	344	407	372	372	372	400
12. 1993	434	375	379	556	596	580	596	596	596	623
13. 1994	X X X	638	536	661	742	781	745	740	740	711
14. 1995	X X X	X X X	629	724	780	815	785	781	839	859
15. 1996	X X X	X X X	X X X	1,581	1,371	1,611	1,722	1,731	1,760	1,214
16. 1997	X X X	X X X	X X X	X X X	623	688	638	634	670	622
17. 1998	X X X	X X X	X X X	X X X	X X X	1,650	3,318	3,782	3,885	4,034
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,701	1,574	1,605	1,608
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	649	667	666
20. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	502	396
21. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	551

**SCHEDULE P-PART 2A  
POLICY YEAR PAID LOSS AND ALAE**

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	164	164	164	164	164	164	164	164	164	164		
2. 1983	16	16	16	16	16	16	16	16	16	16		
3. 1984	1,518	1,533	1,533	1,533	1,533	1,533	1,533	1,533	1,533	1,533		
4. 1985	45	45	45	45	45	45	45	45	45	45		
5. 1986	247	248	248	248	248	248	248	248	248	248		
6. 1987	120	120	120	120	120	119	118	118	118	118		
7. 1988	108	131	140	148	200	212	212	214	214	214		
8. 1989	334	396	459	518	544	563	584	581	581	581		
9. 1990	316	342	366	366	378	385	387	333	333	333	48	
10. 1991	106	132	185	234	244	249	241	241	241	246	21	
11. 1992	102	183	238	309	337	361	369	371	379	400	40	
12. 1993	94	211	376	545	586	572	581	596	612	623	41	
13. 1994	X X X	172	272	326	393	521	647	688	711	711	55	
14. 1995	X X X	X X X	234	556	517	614	654	756	804	825	50	
15. 1996	X X X	X X X	X X X	463	632	898	1,649	1,689	1,725	1,213	69	
16. 1997	X X X	X X X	X X X	X X X	132	185	265	395	485	542	62	
17. 1998	X X X	X X X	X X X	X X X	X X X	600	2,745	3,424	3,775	3,929	87	
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	689	723	869	1,117	63	
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	156	322	25	
20. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8	25	9	
21. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13	4	

### SCHEDULE P-PART 2B POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1983										
3. 1984										
4. 1985										
5. 1986										
6. 1987										
7. 1988										
8. 1989						2				
9. 1990										
10. 1991	16	16	16	1	2	3	3	1		1
11. 1992				4	7	46	3	1		
12. 1993	62	3	3	11	10	8	15			
13. 1994	XXX	112	10	28	179	107	22			
14. 1995	XXX	XXX	103	21	18	62	69	1	35	34
15. 1996	XXX	XXX	XXX	682	508	488	55	42	35	1
16. 1997	XXX	XXX	XXX	XXX	48	45	33	41	2	1
17. 1998	XXX	XXX	XXX	XXX	XXX	375	382	85	74	105
18. 1999	XXX	XXX	XXX	XXX	XXX	XXX	49	2		9
19. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	55	45
20. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3
21. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41

### SCHEDULE P-PART 2C POLICY YEAR BULK RESERVES ON KNOWN CLAIMS

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 omitted) Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1983										
3. 1984										
4. 1985										
5. 1986										
6. 1987										
7. 1988										
8. 1989										
9. 1990										
10. 1991										
11. 1992										
12. 1993										
13. 1994	XXX									
14. 1995	XXX	XXX								
15. 1996	XXX	XXX	XXX							
16. 1997	XXX	XXX	XXX	XXX						
17. 1998	XXX	XXX	XXX	XXX	XXX					
18. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
19. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

### SCHEDULE P-PART 2D POLICY YEAR IBNR RESERVES

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1983										
3. 1984										
4. 1985										
5. 1986										
6. 1987										
7. 1988										
8. 1989										
9. 1990	102									
10. 1991	206	102	69							
11. 1992	186	155	157							
12. 1993	278	161								
13. 1994	X X X	354	254	307	170	153	76	52		
14. 1995	X X X	X X X	292	347	245	139	62	24		
15. 1996	X X X	X X X	X X X	436	231	225	18			
16. 1997	X X X	X X X	X X X	X X X	443	458	340	198	163	79
17. 1998	X X X	X X X	X X X	X X X	X X X	675	191	273	36	
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	963	849	736	482
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	620	456	299
20. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	494	368
21. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	497

**SCHEDULE P-PART 3  
INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year End (\$000 omitted)									
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	3,092	3,194	3,204	3,259	3,313	3,335	3,285	3,285	3,287	3,287
2. 1993	156	230	334	432	440	411	444	444	460	471
3. 1994	X X X	340	347	351	381	399	400	394	394	394
4. 1995	X X X	X X X	623	844	998	1,024	1,001	1,002	1,002	1,002
5. 1996	X X X	X X X	X X X	1,268	1,299	1,484	1,838	1,632	1,636	1,063
6. 1997	X X X	X X X	X X X	X X X	430	471	473	518	534	534
7. 1998	X X X	X X X	X X X	X X X	X X X	1,284	2,873	3,362	3,495	3,459
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,591	1,444	1,582	1,615
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	232	436	635
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369	793
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	183

**SCHEDULE P-PART 3A  
PAID LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	3,076	3,178	3,188	3,243	3,313	3,335	3,340	3,287	3,287	3,287	17	
2. 1993	94	227	331	422	431	406	429	444	460	471	13	
3. 1994	X X X	228	337	349	379	399	400	394	394	394	41	
4. 1995	X X X	X X X	520	823	898	1,014	1,001	1,002	1,002	1,002	54	
5. 1996	X X X	X X X	X X X	554	810	1,006	1,634	1,632	1,636	1,063	65	
6. 1997	X X X	X X X	X X X	X X X	258	429	450	518	534	534	77	
7. 1998	X X X	X X X	X X X	X X X	X X X	683	2,648	3,350	3,414	3,458	76	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,223	1,349	1,557	1,612	70	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	141	386	563	57	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	325	667	74	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	145	30	

**SCHEDULE P-PART 3B  
LOSS AND ALAE CASE BASIS RESERVES  
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)											
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	16	16	16	16								
2. 1993	62	3	3	10	9	5	15					
3. 1994	X X X	112	10	2	2							
4. 1995	X X X	X X X	103	21	100	10						
5. 1996	X X X	X X X	X X X	714	489	478						
6. 1997	X X X	X X X	X X X	X X X	172	42	25					
7. 1998	X X X	X X X	X X X	X X X	X X X	601	225				81	1
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	368	95			25	3
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91			50	72
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			44	126
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	38

**SCHEDULE P-PART 3C  
BULK RESERVES ON KNOWN CLAIMS  
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year End (\$000 omitted)											
	Loss and Allocated Loss Expense											
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior												
2. 1993												
3. 1994	X X X											
4. 1995	X X X	X X X										
5. 1996	X X X	X X X	X X X									
6. 1997	X X X	X X X	X X X	X X X								
7. 1998	X X X	X X X	X X X	X X X	X X X							
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

**SCHEDULE P INTERROGATORIES**

- 1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? YES [X] NO [ ]
- 1.2 If not, describe the types of losses reported. ....
- 1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes. ....
  
- 2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? YES [X] NO [ ]
- 2.2 If not, describe the basis of reporting. ....
- 2.3 If the basis of reporting has changed over time, please explain the nature of such changes. ....
  
- 3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? YES [X] NO [ ]
- 3.2 If not, describe the basis of reporting. ....
- 3.3 If the basis of reporting has changed over time, please explain the nature of such changes. ....
  
- 4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? YES [X] NO [ ]
- 4.2 If not, please explain. ....
- 4.3 If the basis of reporting has changed over time, please explain the nature of such changes. ....
  
- 5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? YES [ ] NO [X]
- 5.2 If so, please explain. ....
  
- 6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? YES [X] NO [ ]
- 6.2 If not, please explain. ....
  
- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? YES [X] NO [ ]
- 7.2 If not, please explain which items are not in conformity. ....
- 7.3 If the basis of reporting has changed over time, please explain the nature of such changes. ....
  
- 8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? YES [X] NO [ ]
- 8.2 If estimates were used prior to 1996, please explain the basis of such estimates. ....
  
- 9. Indicate the basis of determining claim counts:
- 9.1 Are policies having multiple claims shown in Schedule P as a single claim? YES [X] NO [ ]
- 9.2 Are claims closed without payment removed from the claim count? YES [ ] NO [X]
- 9.3 If the definition of claim count has changed over time, please explain the nature of such changes. ....
  
- 10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? YES [ ] NO [X]
- 10.2 If so, please explain. ....
  
- 11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? YES [ ] NO [X]
- 11.2 If so, please explain. ....
  
- 12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? YES [ ] NO [X]
- 12.2 If so, please explain. ....
  
- 13.1 Were any estimates or allocations used to complete this data request? YES [ ] NO [X]
- 13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions. ....
  
- 14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? YES [ ] NO [X]

SCHEDULE Y (continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
50180 50180	31-1220025 31-4196950	MONGAN FINANCIAL CORPORATION THE GUARANTEE TITLE AND TRUST COMPANY					240,000 (240,000)				240,000 (240,000)	
999999		Control Totals							XXX			

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## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual 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 a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	<b>RESPONSE</b>
<b>MARCH FILING</b>	
1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	YES
2. Will the SVO Compliance Certification be filed by March 1? .....	YES
3. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Supplemental Schedule of Business Written by Agency be filed by April 1? .....	YES
7. Will the Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
8. Will an audited financial report be filed by June 1? .....	YES

**Explanation:**

**Bar code:**