



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

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 signature lines]

DIRECTORS OR TRUSTEES

Gary Lewis Kermot Robert J. Hauser Michael Francis Waiwood
[Empty signature lines]

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

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	0
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	0
2.2 Totals, Part 3, Column 7	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	0
4.2 Totals, Part 3, Column 9	0
5. Total profit (loss) on sales, Part 3, Column 14	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	0
6.2 Totals, Part 3, Column 8	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	0
8. Book/adjusted carrying value at the end of current period	0
9. Total valuation allowance	0
10. Subtotal (Lines 8 plus 9)	0
11. Total nonadmitted amounts	0
12. Statement value, current period (Page 2, real estate lines, current period)	0

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	0
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	0
2.2 Additional investment made after acquisitions	0
3. Accrual of discount and mortgage interest points and commitment fees	0
4. Increase (decrease) by adjustment	0
5. Total profit (loss) on sale	0
6. Amounts paid on account or in full during the year	0
7. Amortization of premium	0
8. Increase (decrease) by foreign exchange adjustment	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0
10. Total valuation allowance	0
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	0
13. Statement value of mortgages owned at end of current period	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	0
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	0
2.2 Additional investment made after acquisitions	0
3. Accrual of discount	0
4. Increase (decrease) by adjustment	0
5. Total profit (loss) on sale	0
6. Amounts paid on account or in full during the year	0
7. Amortization of premium	0
8. Increase (decrease) by foreign exchange adjustment	0
9. Book/adjusted carrying value of long-term invested assets at end of current period	0
10. Total valuation allowance	0
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	0
13. Statement value of long-term invested assets at end of current period	0

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		1,300,212	2,163,638	527,157		3,991,007	92.929	3,986,235	92.814	3,991,007	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals		1,300,212	2,163,638	527,157		3,991,007	92.929	3,986,235	92.814	3,991,007	
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	303,700					303,700	7.071	308,630	7.186	303,700	
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	303,700					303,700	7.071	308,630	7.186	303,700	
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)
10. Total Bonds Current Year											
10.1 Class 1	303,700	1,300,212	2,163,638	527,157		4,294,707	100.000	X X X	X X X	4,294,707	
10.2 Class 2								X X X	X X X		
10.3 Class 3								X X X	X X X		
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	303,700	1,300,212	2,163,638	527,157		(b) 4,294,707	100.000	X X X	X X X	4,294,707	
10.8 Line 10.7 as a % of Col. 6	7.071	30.275	50.379	12.275		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1		1,608,957	2,151,844	534,064		X X X	X X X	4,294,865	100.000	4,294,865	
11.2 Class 2						X X X	X X X				
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals		1,608,957	2,151,844	534,064		X X X	X X X	(b) 4,294,865	100.000	4,294,865	
11.8 Line 11.7 as a % of Col. 8		37.462	50.103	12.435		X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	303,700	1,300,212	2,163,638	527,157		4,294,707	100.000	4,294,865	100.000	4,294,707	X X X
12.2 Class 2											X X X
12.3 Class 3											X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	303,700	1,300,212	2,163,638	527,157		4,294,707	100.000	4,294,865	100.000	4,294,707	X X X
12.8 Line 12.7 as a % of Col. 6	7.071	30.275	50.379	12.275		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	7.071	30.275	50.379	12.275		100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
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 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
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations		1,300,212	2,163,638	527,157		3,991,007	92.929	3,986,235	92.814	3,991,007	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals		1,300,212	2,163,638	527,157		3,991,007	92.929	3,986,235	92.814	3,991,007	
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)											
	7.1 Issuer Obligations	303,700					303,700	7.071	308,630	7.186	303,700	
	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	303,700					303,700	7.071	308,630	7.186	303,700	
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	303,700	1,300,212	2,163,638	527,157		4,294,707	100.000	X X X	X X X	4,294,707	
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	303,700	1,300,212	2,163,638	527,157		4,294,707	100.000	X X X	X X X	4,294,707	
10.8 Line 10.7 as a % of Col. 6	7.071	30.275	50.379	12.275		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations		1,608,957	2,151,844	534,064		X X X	X X X	4,294,865	100.000	4,294,865	
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		1,608,957	2,151,844	534,064		X X X	X X X	4,294,865	100.000	4,294,865	
11.8 Line 11.7 as a % of Col. 8		37.462	50.103	12.435		X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	303,700	1,300,212	2,163,638	527,157		4,294,707	100.000	4,294,865	100.000	4,294,707	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	303,700	1,300,212	2,163,638	527,157		4,294,707	100.000	4,294,865	100.000	4,294,707	X X X
12.8 Line 12.7 as a % of Col. 6	7.071	30.275	50.379	12.275		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	7.071	30.275	50.379	12.275		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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS
Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors
and Insurance Futures Options Owned

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)	0	
2. Cost/Option Premium (Section 2, Column 7)	0	
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	0	
4. Gain/(Loss) on Termination:		
4.1 Recognized (Sec. 3, Column 14)	0	
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	0	0
5. Consideration received on terminations (Section 3, Column 12)		0
6. Used to Adjust Basis on Open Contracts (Sec. 1, Column 13)		0
7. Disposition of deferred amount on contracts terminated in prior year:		
7.1 Recognized	0	
7.2 Used to Adjust Basis of Hedged Item	0	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7)		<u>0</u>

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS
Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors
and Insurance Futures Options Written

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year)	0	
2. Consideration received (Section 2, Column 7)	0	
3. Increase (Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	0	
4. Gain/(Loss) on Termination:		
4.1 Recognized (Section 3, Column 14)	0	
4.2 Used to Adjust Basis (Section 3, Column 15)	0	0
5. Consideration paid on terminations (Section 3, Column 12)		0
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13)		0
7. Disposition of deferred amount on contracts terminated in prior year:		
7.1 Recognized	0	
7.2 Used to Adjust Basis	0	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 - 4 - 5 - 6 - 7)		<u>0</u>

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS
Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)	0	
2.	Cost or (Consideration Received) (Section 2, Column 7)	0	
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	0	
4.	Gain/(Loss) on Termination:		
4.1	Recognized (Section 3, Column 14)	0	
4.2	Used to Adjust Basis of Hedged Item (Section 3, Column 15)	0	0
5.	Consideration received (or paid) on terminations (Section 3, Column 12)	0	
6.	Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13)	0	
7.	Disposition of deferred amount on contracts terminated in prior year:		
7.1	Recognized	0	
7.2	Used to Adjust Basis of Hedged Item	0	0
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7)	0	0

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS
Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)	0	
2.	Change in total Variation Margin on Open Contracts (Difference between years-Section 1, Column 6)	0	
3.1	Change in Variation Margin on Open Contracts Used to Adjust Basis of Hedged Item (Section 1, Column 11)	0	
3.2	Change in Variation Margin on Open Contracts Recognized (Difference between years-Section 1, Column 10)	0	
4.1	Variation Margin on Contracts Terminated During the Year (Section 3, Column 6)	0	
4.2	Less:		
4.21	Gain/(Loss) Recognized in Current Year (Section 3, Column 11)	0	
4.22	Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12)	0	0
4.3	Subtotal (Line 4.1 minus Line 4.2)	0	
5.1	Net Additions to Cash Deposits (Section 2, Column 7)	0	
5.2	Less: Net Reductions to Cash Deposits (Section 3, Column 9)	0	0
6.	Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)	0	
7.	Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:		
7.1	Recognized	0	
7.2	Used to Adjust Basis of Hedged Item	0	0
8.	Aggregate write-in book value, December 31, current year (Lines 6 + 7.1 + 7.2)	0	0

SCHEDULE DB - PART E - VERIFICATION
Verification of Statement Value and Fair Value of Open Contracts

			Statement Value
1.	Part A, Section 1, Column 10	0	
2.	Part B, Section 1, Column 10	0	
3.	Part C, Section 1, Column 10	0	
4.	Part D, Section 1, Column 9 - 12	0	
5.	Lines (1) - (2) + (3) + (4)	0	0
6.	Part E, Section 1, Column 4	0	
7.	Part E, Section 1, Column 5	0	
8.	Lines (5) - (6) - (7)	0	0
			Fair Value
9.	Part A, Section 1, Column 11	0	
10.	Part B, Section 1, Column 11	0	
11.	Part C, Section 1, Column 11	0	
12.	Part D, Section 1, Column 9	0	
13.	Lines (9) - (10) + (11) + (12)	0	0
14.	Part E, Section 1, Column 7	0	
15.	Part E, Section 1, Column 8	0	
16.	Lines (13) - (14) - (15)	0	0

NONE **Schedule DB - Part F - Section 1**

NONE **Schedule DB - Part F - Section 2**

NONE **Schedule E - Part 1B**

NONE **Schedule E - Part 1C**

SCHEDULE E - PART 1D - SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	36,052		36,052
2. Suspended depositories			
3. Total segregated cash funds held for others (Note B(2), Page 2)	36,052		36,052
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)	36,052		36,052
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			13,215,420
7. Suspended depositories			
8. Total general funds			13,215,420
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			13,215,420
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			13,215,420
15. Company funds on hand			
16. Total company funds on hand and on deposit			13,215,420

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
Segregated Funds Held for Others			
17. Open depositories		77,706	
18. Suspended depositories			
19. Total segregated funds held for others		77,706	
Company Funds on Deposit			
20. Open depositories			12,288,003
21. Suspended depositories			
22. Total company funds on deposit			12,288,003
Total All Funds on Deposit			
23. Open depositories		77,706	12,288,003
24. Suspended depositories			
25. Total all funds on deposit		77,706	12,288,003

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
- 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
- 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
- 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 NO

SCHEDULE F - PART 1

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

1	2	3	4	5	6	7	8	9	10	11	12
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Reinsurance Assumed Liability	Assumed Premiums Received	Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	Reinsurance Payable on Known Case Losses and LAE Reserves	Assumed Premiums Receivable	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
95-2566122	50814	First American Title Insurance Company	CA		400						
0199999	Total Affiliates - U.S. Intercompany Pooling				400						
0499999	Total Affiliates				400						
9999999	TOTALS				400						

NONE	Schedule F - Part 2
NONE	Schedule F - Part 3
NONE	Schedule H - Part 1
NONE	Schedule H - Part 2
NONE	Schedule H - Part 3 and Verification
NONE	Schedule H - Part 4

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	691				691						
2. 1993	X X X	225				225	3				1	
3. 1994		216				216						
4. 1995	39,974	142				142						
5. 1996	70,202	213				213	6				19	
6. 1997	163,145	495			13	482					3	
7. 1998	691,667	2,075			21	2,054	117				5	
8. 1999	445,310	1,407				1,407	25				14	
9. 2000	95,265	301				301						
10. 2001	28,902	91				91	2					
11. 2002		2				2						
12. Totals	X X X	5,858				34	5,824	153			42	

	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											
2. 1993			4	3							
3. 1994				1							
4. 1995								3			
5. 1996			25	4							
6. 1997			3	3				9			
7. 1998		1	123	6				15			
8. 1999		1	40	7				12			
9. 2000		1	1					7			
10. 2001								5			
11. 2002			2								
12. Total		3	198	24				51			

	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			4			4	0.018	0.018				
3. 1994												
4. 1995	3		3			3	0.021	0.021			3	
5. 1996			25			25	0.117	0.117				
6. 1997	9		12			12	0.024	0.025			9	
7. 1998	15		137			137	0.067	0.067			15	
8. 1999	12		51			51	0.037	0.037			12	
9. 2000	7		7			7	0.027	0.027			7	
10. 2001	5		7			7	0.077	0.077			5	
11. 2002												
12. Total	51		246			246	X X X	X X X	X X X		X X X	51

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	69,687	178		694	69,171	1,129				463		
2. 1993	X X X	11,135	11		23	11,123	66				20		
3. 1994		12,551	14		16	12,549	82				14		
4. 1995	2,742,471	9,658	8		21	9,645	99				55		
5. 1996	3,545,034	11,951	8		28	11,931	234				66		
6. 1997	3,868,959	11,899	10		112	11,797	257				246		
7. 1998	4,552,730	14,989	4		136	14,857	361				146		
8. 1999	5,801,754	19,458	2			19,460	2,412				270		
9. 2000	4,378,429	14,641	1			14,642	629				198		
10. 2001	3,927,372	13,112				13,112	1,569				210		
11. 2002	3,845,525	14,591				14,591							
12. Totals	X X X	203,672	236		1,030	202,878	6,838				1,688		

	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		175	1,767		10				33			1
2. 1993		10	96						9			1
3. 1994		26	122						9			1
4. 1995		22	176		11				3			1
5. 1996		26	326		11							
6. 1997		32	535		29				22			4
7. 1998		16	523		325				30			6
8. 1999		12	2,694		739				103			15
9. 2000		11	838		278				122			17
10. 2001			1,779		356				135			18
11. 2002					3				343			48
12. Total		330	8,856		1,762				809			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		95			95	0.010	0.010	X X X			10
3. 1994	10		105			105	0.011	0.011				10
4. 1995	15	4	168			168	0.020	0.020				15
5. 1996	11	9	311			311	0.028	0.028				11
6. 1997	55	18	554			554	0.050	0.050				55
7. 1998	361	60	862			862	0.059	0.060				361
8. 1999	857	99	3,524			3,524	0.182	0.182	0.001			857
9. 2000	417	80	1,227			1,227	0.086	0.086				417
10. 2001	509	55	2,270			2,270	0.174	0.174	0.001			509
11. 2002	394	11	346			346	0.027	0.027				394
12. Total	2,683	341	11,097			11,097	X X X	X X X	X X X		X X X	2,683

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	470	470	471	492	347	348	346	346	346	346
2. 1983	48	48	98	104	99	100	99	99	97	98
3. 1984	90	83	83	91	85	85	85	84	84	83
4. 1985	5	6	5	14	7	7	7	7	7	6
5. 1986	2	2	3	32	22	6	7	7	6	7
6. 1987	124	120	120	154	130	120	103	103	102	104
7. 1988	235	235	245	282	267	269	252	252	253	253
8. 1989	45	36	36	63	51	50	36	36	36	37
9. 1990	387	379	378	423	397	401	381	383	384	385
10. 1991	197	208	208	231	255	229	214	211	214	213
11. 1992	59	80	124	207	152	148	138	133	130	137
12. 1993	15	43	204	254	100	132	86	86	96	98
13. 1994	X X X	52	52	307	123	140	130	91	96	96
14. 1995	X X X	X X X	46	281	126	155	138	125	177	168
15. 1996	X X X	X X X	X X X	369	416	249	272	200	154	213
16. 1997	X X X	X X X	X X X	X X X	295	498	474	462	531	558
17. 1998	X X X	X X X	X X X	X X X	X X X	422	838	636	753	954
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,102	2,468	2,356	3,118
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	604	988	1,184
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	1,940	2,204
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	346

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	351	354	355	355	346	346	346	346	346	346		
2. 1983	48	48	98	98	98	98	98	98	97	97		
3. 1984	83	83	83	83	83	83	83	83	83	83		
4. 1985	5	5	5	5	5	5	5	5	5	5		
5. 1986	2	2	3	3	3	3	4	4	4	4		
6. 1987	96	94	94	99	99	99	99	99	99	99		
7. 1988	235	235	245	247	249	249	249	249	249	249		
8. 1989	33	33	33	33	33	33	33	33	33	33		
9. 1990	352	354	360	378	378	378	380	380	380	380		
10. 1991	180	205	205	208	209	209	209	209	209	209		
11. 1992	40	60	79	90	121	121	121	121	121	121		
12. 1993	5	7	165	133	75	76	79	79	89	89		
13. 1994	X X X	23	25	25	63	71	71	87	87	87		
14. 1995	X X X	X X X	3	60	65	84	115	118	149	151		
15. 1996	X X X	X X X	X X X	5	20	59	81	107	126	202		
16. 1997	X X X	X X X	X X X	X X X	25	49	146	203	484	498		
17. 1998	X X X	X X X	X X X	X X X	X X X	20	142	263	583	584	24	30
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,256	1,490	1,701	2,264	36	53
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	236	538	777	83	166
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	1,633	1,708	140	129
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	X X X		

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	119	116	116	117						
2. 1983										
3. 1984	7									
4. 1985		1								
5. 1986										
6. 1987	28	26	26	20	10					
7. 1988			15	5						
8. 1989	12	3	3							
9. 1990	35	25	18	15						
10. 1991	17	3	3	5	30					
11. 1992	19	20	45	59	5		8	6	4	9
12. 1993	10	36	39	14	3	20				
13. 1994	X X X	29	27	122	25	40	53	2		
14. 1995	X X X	X X X	43	29	24	33	23	4	16	11
15. 1996	X X X	X X X	X X X	38	224	104	172	74	13	11
16. 1997	X X X	X X X	X X X	X X X	56	245	260	194	28	29
17. 1998	X X X	X X X	X X X	X X X	X X X	87	461	280	117	325
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	439	756	475	739
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	67	215	278
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	41	356
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	3

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	X X X									
14. 1995	X X X	X X X								
15. 1996	X X X	X X X	X X X							
16. 1997	X X X	X X X	X X X	X X X						
17. 1998	X X X	X X X	X X X	X X X	X X X					
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

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				20	1	2				
2. 1983				6	1	2	1	1		
3. 1984				8	2	2	2	1	1	
4. 1985				9	2	2	2	2	2	1
5. 1986				29	19	3	3	3	2	3
6. 1987				35	21	21	4	4	3	5
7. 1988				30	18	20	3	3	4	4
8. 1989				30	18	17	3	3	3	4
9. 1990				30	19	23	1	3	4	5
10. 1991				18	16	20	5	2	5	4
11. 1992				58	26	27	9	6	5	7
12. 1993				107	22	36	7	7	7	9
13. 1994	X X X			160	35	29	6	2	9	9
14. 1995	X X X	X X X		192	37	38		3	12	6
15. 1996	X X X	X X X	X X X	326	172	86	19	19	15	
16. 1997	X X X	X X X	X X X	X X X	214	204	68	65	19	31
17. 1998	X X X	X X X	X X X	X X X	X X X	335	235	93	53	45
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	407	222	180	115
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	301	235	129
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	266	140
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	343

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	1,719	1,683	1,683	1,682	1,563	1,563	1,565	1,565	1,565	1,565
2. 1993	78	85	88	90	64	64	64	64	64	64
3. 1994	XXX	123	122	93	79	51	51	51	51	51
4. 1995	XXX	XXX	325	344	247	247	247	247	247	247
5. 1996	XXX	XXX	XXX	214	144	119	130	80	80	80
6. 1997	XXX	XXX	XXX	XXX	339	264	245	233	208	244
7. 1998	XXX	XXX	XXX	XXX	XXX	392	406	327	420	419
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,413	2,096	1,698	1,648
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,114	1,281	1,652
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,495	2,817
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,145

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	1,528	1,545	1,552	1,562	1,563	1,563	1,565	1,565	1,565	1,565		
2. 1993	22	53	60	63	64	64	64	64	64	64		
3. 1994	XXX	34	40	50	51	51	51	51	51	51		
4. 1995	XXX	XXX	231	292	247	247	247	247	247	247		
5. 1996	XXX	XXX	XXX	31	73	73	77	80	80	80		
6. 1997	XXX	XXX	XXX	XXX	61	109	165	167	182	227		
7. 1998	XXX	XXX	XXX	XXX	XXX	64	125	188	415	417		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,411	1,752	1,673	1,580		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280	919	1,366		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,004	2,368		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205		

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	191	138	231	120						
2. 1993	56	32	28	27						
3. 1994	XXX	89	82	43	28					
4. 1995	XXX	XXX	94	52						
5. 1996	XXX	XXX	XXX	183	71	46	53			
6. 1997	XXX	XXX	XXX	XXX	278	155	80	66	26	17
7. 1998	XXX	XXX	XXX	XXX	XXX	328	281	139	5	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,002	344	25	68
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	834	362	286
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	491	449
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	940

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	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 [X] NO []
- 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]

NONE	Schedule Y - Part 2
NONE	Schedule A - Part 1
NONE	Schedule A - Part 2
NONE	Schedule A - Part 3
NONE	Schedule B - Part 1
NONE	Schedule B - Part 2
NONE	Schedule BA - Part 1
NONE	Schedule BA - Part 2

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.

	RESPONSE
MARCH FILING	
1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
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?	NO
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
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
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES

Explanation:

Bar code:



5133020024200000



5133020024600000