



51101200220100100

ANNUAL STATEMENT

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

Nations Title Insurance of New York Inc

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) NAIC Company Code 51101 Employer's ID Number 11-0907410

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

Country of Domicile US

Incorporated: November 15, 1927 Commenced Business: March 27, 1928

Statutory Home Office: 2 Park Avenue New York, NY 10016

Main Administrative Office: 4050 Calle Real Santa Barbara, CA 93110 805-696-7000

Mail Address: 4050 Calle Real Ste 120 Santa Barbara, CA 93110

Primary Location of Books and Records: 2 Park Avenue New York, NY 10016 212-481-5858

Internet Website Address: www.fnf.com

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OFFICERS

President Patrick Francis Stone
VP & Corporate Secretary Fernando (NMN) Velez, Jr
EVP & Chief Financial Officer Alan Lynn Stinson
Actuary

Vice-Presidents

Joseph Nathan Friedman Ronald Ray Maudsley Janice Louise Oates Donald Eugene Partington
Jonathan Adam Richards Peter Tadeusz Sadowski Thomas Elliot Simonton Frank Patrick Willey
Charles Hyman Wimer

DIRECTORS OR TRUSTEES

Vernell Ashton Clarke William Patrick Foley II Joseph Nathan Friedman Jonathan Adam Richards
Alan Lynn Stinson Patrick Francis Stone Charles Hyman Wimer

State of California
County of Santa Barbara 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) Ronald Ray Maudsley (Signature) Fernando (NMN) Velez, Jr (Signature) Alan Lynn Stinson
(Printed Name) Executive Vice President VP & Corporate Secretary EVP & Chief Financial Officer

Subscribed and sworn to before me this day of , 2003

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	4 Net Admitted Assets
1. Bonds	14,153,370		14,153,370	13,848,924
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)				
2.2 Common stocks (Schedule D, Part 2, Section 2)	4,695,121		4,695,121	189,723
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	113,892	19,565	94,327	113,612
3.2 Other than first liens	72,500	72,500		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	38,000		38,000	148,000
5. Cash (\$ (293,829) Schedule E, Part 1) and short-term investments (\$ 1,583,061 Schedule DA, Part 2)	1,289,232		1,289,232	372,656
6. Other invested assets				
7. Receivable for securities	8,234		8,234	545,763
8. Subtotals, cash and invested assets (Lines 1 to 7)	20,370,349	92,065	20,278,284	15,218,678
9. Title plants (Schedule H), less \$ 1,935,381, charged off	1,470,114	381,017	1,089,097	828,395
10. Title insurance premiums and fees receivable	70,724	70,724		51,430
11. Funds held by or deposited with reinsured companies				
12. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 2, Col. 8)				
13. Federal and foreign income tax recoverable and interest thereon (including \$ 174,040 net deferred tax asset)	394,974		394,974	
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software				
16. Interest, dividends and real estate income due and accrued	223,185		223,185	271,508
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	34,482	17,147	17,335	197,886
19. Other assets nonadmitted (Exhibit 1)	8,309	8,309		
20. Aggregate write-ins for other than invested assets	435,876	435,876		
21. TOTALS (Lines 8 to 20)	23,008,013	1,005,138	22,002,875	16,567,897

DETAILS OF WRITE-INS			
2001. Prepaid expenses and other assets	435,876	435,876	
2002.			
2003.			
2098. Summary of remaining write-ins for Line 20 from overflow page			
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	435,876	435,876	

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve: Bonds \$ 9,000,000 ,
Short-term investments \$ 0 , Mortgages \$ 0 , Cash \$ 0 , Total \$ 9,000,000

SEGREGATED FUNDS HELD FOR OTHERS BY THE COMPANY

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

B. Custodial funds in the amount of \$ 922,646 not included in the foregoing statement were held pursuant to the governing agreements of
custody. These funds consist of \$ 922,646 in cash on deposit and \$ 0 in other forms of security.

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	2,722,660	2,335,018
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	8,977,756	9,940,891
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	638,136	617,366
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	128,369	117,375
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses)) (including \$ 0 net deferred tax liability)		198,701
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	312,625	1,278
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	12,779,546	13,210,629
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,268,162	1,268,162
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	14,650,005	14,650,005
28. Unassigned funds (surplus)	(6,694,838)	(12,560,900)
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)		
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	9,223,329	3,357,267
31. Totals (Page 2, Line 21, Col. 3)	22,002,875	16,567,896

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
2001.		
2002.		
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)		
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	992,916	1,159,602
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	633,798	684,782
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	1,626,714	1,844,384
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	1,810,738	214,097
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	1,067,797	1,419,054
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	2,878,535	1,633,151
8. Net operating gain or (loss) (Lines 3 minus 7)	(1,251,821)	211,233
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net investment Income, Line 17)	652,397	673,561
10. Net realized capital gains and (losses) (Exhibit of Capital Gains (Losses))	(35,038)	188,057
11. Net investment gain or (loss) (Lines 9 + 10)	617,359	861,618
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	(634,462)	1,072,851
14. Federal and foreign income taxes incurred	(400,567)	16,327
15. Net income (Lines 13 minus 14)	(233,895)	1,056,524
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	3,357,266	2,153,511
GAINS AND (LOSSES) IN SURPLUS		
17. Net income (from Line 15)	(233,895)	1,056,524
18. Net unrealized capital gains or losses	(42,942)	(32,212)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	(10,738)	
21. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	5,843,069	(3,265,765)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles	202,468	
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus	108,101	3,445,208
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	5,866,063	1,203,755
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	9,223,329	3,357,266

DETAILS OF WRITE-INS		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 2 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Prior Period Tax Adjustment	108,101	3,445,208
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	108,101	3,445,208

CASH FLOW	1 Current Year	2 Prior Year
1. Premiums and other charges collected	715,009	869,871
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,423,096	2,139,648
3. Total operating expenses paid	1,036,033	1,484,864
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	(1,744,120)	(2,754,641)
5. Investment income (net of investment expense)	857,676	690,299
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	(19,068)	381,135
8. Net cash from operations (Lines 4 to 7)	(905,512)	(1,683,207)
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	6,915,527	15,590,295
9.2 Stocks	8,012,644	7,184,639
9.3 Mortgage loans	93,161	246,730
9.4 Real estate	65,448	
9.5 Other invested assets		
9.6 Net gains or (losses) on cash and short-term investments		
9.7 Miscellaneous proceeds	537,529	
9.8 Total investment proceeds (Lines 9.1 to 9.7)	15,624,309	23,021,664
10. Other cash provided:		
10.1 Net transfers from affiliates	491,897	596,304
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources	6,102,834	185,357
10.6 Total other cash provided (Lines 10.1 to 10.5)	6,594,731	781,661
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	21,313,528	22,120,118
12. Cost of investments acquired (long-term only):		
12.1 Bonds	7,367,415	15,974,282
12.2 Stocks	12,515,019	7,276,842
12.3 Mortgage loans	105,500	
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	19,987,934	23,251,124
13. Other cash applied:		
13.1 Dividends to stockholders paid		
13.2 Net transfers to affiliates		
13.3 Borrowed funds repaid		
13.4 Other applications	409,017	
13.5 Total other cash applied (Lines 13.1 to 13.4)	409,017	
14. Total (Line 12.7 plus Line 13.5)	20,396,951	23,251,124
15. Net change in cash and short-term investments (Line 11 minus Line 14)	916,577	(1,131,006)
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	372,656	1,503,662
16.2 End of year (Line 15 plus Line 16.1)	1,289,233	372,656

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Direct Operations	3 Non-Affiliated Agency Operations		
1. Direct premiums written		19,591		19,591	185,335
2. Escrow and settlement service charges		X X X	X X X		
3. Other title fees and service charges (Part 1C, Line 5)	633,798	X X X	X X X	633,798	684,782
4. Totals (Lines 1 + 2 + 3)	633,798	19,591		653,389	870,117

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	19,591	185,335
1.2 Assumed	10,250	33,264
1.3 Ceded	60	222
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	29,781	218,377
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	9,940,891	10,882,117
2.2 Additions during the current year		
2.3 Withdrawals during the current year	963,135	941,226
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	8,977,756	9,940,891
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	992,916	1,159,603

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		
2. Searches and abstracts	633,798	684,782
3. Surveys		
4. Aggregate write-ins for service charges		
5. Totals	633,798	684,782
DETAILS OF WRITE-INS		
0401. Other Income		
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)		

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

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	5,040	1,418,056		1,423,096	2,139,648
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	5,040	1,418,056		1,423,096	2,139,648
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	5,040	1,418,056		1,423,096	2,139,648
6. Known claims reserve - current year (Page 3, Line 1, Col. 1)	14,309	2,708,351		2,722,660	2,335,018
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)		2,335,018		2,335,018	4,260,569
8. Losses and allocated LAE incurred (Lines 5 plus Line 6 minus Line 7)	19,349	1,791,389		1,810,738	214,097
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	19,349	1,791,389		1,810,738	214,097

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

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	14,309	2,708,351		2,722,660	2,335,018
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	14,309	2,708,351		2,722,660	2,335,018
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)		5,071,000		5,071,000	1,423,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported		5,071,000		5,071,000	1,423,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X		X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6)(Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	7,793,660	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	8,977,756	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		150,511		150,511				150,511	155,195
1.2 Employee relations and welfare		19,782		19,782				19,782	18,256
1.3 Payroll taxes		11,479		11,479				11,479	12,114
1.4 Other personnel costs									(295)
1.5 Total personnel costs		181,772		181,772				181,772	185,270
2. Amounts paid to or retained by title agents		12,610		12,610				12,610	147,841
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts		374,419		374,419				374,419	421,440
3.2 Surveys									
3.3 Other									3,922
4. Advertising									
5. Boards, bureaus and associations									
6. Title plant rent and maintenance		329,984		329,984				329,984	329,984
7. Claim adjustment services									
8. Amounts charged off, net of recoveries									1,274
9. Marketing and promotional expenses									
10. Insurance		399		399				399	1,000
11. Directors' fees									14,362
12. Travel and travel items		3,026		3,026				3,026	3,926
13. Rent and rent items		45,311		45,311				45,311	38,555
14. Equipment		7,398		7,398				7,398	5,625
15. Cost or depreciation of EDP equipment and software		3,417		3,417				3,417	
16. Printing, stationery, books and periodicals		34,994		34,994				34,994	26,997
17. Postage, telephone, messengers and express		23,023		23,023				23,023	29,820
18. Legal and auditing		15,038		15,038				15,038	37,717
19. Totals (Lines 1.5 to 18)		1,031,391		1,031,391				1,031,391	1,247,733
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes									93,159
20.2 Insurance department licenses and fees		19,284		19,284				19,284	34,944
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)		(13,994)		(13,994)				(13,994)	1,016
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		5,290		5,290				5,290	129,119
21. Real estate expenses									
22. Real estate taxes		25,367		25,367				25,367	2,498
23. Aggregate write-ins for miscellaneous expenses		5,749		5,749			73,314	79,063	125,384
24. Total expenses incurred (Lines 19+20.5+21+22+23)		1,067,797		1,067,797			73,314 (a)	1,141,111	1,504,734
25. Less unpaid expenses - current year		766,505		766,505				766,505	37,687
26. Add unpaid expenses - prior year		734,741		734,741				734,741	103,497
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		1,036,033		1,036,033			73,314	1,109,347	1,570,544
DETAILS OF WRITE-INS									
2301. General and Miscellaneous Expense		5,726		5,726				5,726	39,704
2302. Interest Expense		23		23				23	85,680
2303. Investment Expense							73,314	73,314	
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)		5,749		5,749			73,314	79,063	125,384

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

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

	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1, Line 3, Col. 1)		992,916		992,916		992,916	185,335
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)							
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	633,798			633,798		633,798	684,782
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	633,798	992,916		1,626,714		1,626,714	870,117
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	19,349	1,791,389		1,810,738		1,810,738	214,097
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3, 6)		1,067,797		1,067,797		1,067,797	1,419,054
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	19,349	2,859,186		2,878,535		2,878,535	1,633,151
8. Net operating gain or (loss) (Lines 3 minus 7)	614,449	(1,866,270)		(1,251,821)		(1,251,821)	(763,034)
DETAILS OF WRITE-INS							
0201.							
0202.							
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)							
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 360,926	307,353
1.1 Bonds exempt from U.S. tax	(a) 319,372	315,855
1.2 Other bonds (unaffiliated)	(a) 33,372	42,122
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	27,231	27,231
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 20,403	20,403
4. Real estate	(d)	
5. Contract loans		
6. Cash/short-term investments	(e) 11,160	11,177
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	1,571	1,571
10. Total gross investment income	774,035	725,712
11. Investment expenses		(g) 73,314
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		73,314
17. Net investment income - (Line 10 minus Line 16)		652,398
DETAILS OF WRITE-INS		
0901. Loans on personal security	526	526
0902. Dividend from recoupment	1,045	1,045
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	1,571	1,571
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		

- (a) Includes \$ 2,404 accrual of discount less \$ (159,359) amortization of premium and less \$ (48,454) paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment	Net Gain (Loss) from Change in Difference Between Basis Book/Adjusted Carrying and Admitted Values	Total
1. U.S. Government bonds	9,514				9,514
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)				1,965	1,965
2.21 Common stocks of affiliates					
3. Mortgage loans				(44,907)	(44,907)
4. Real estate	(44,552)				(44,552)
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(35,038)			(42,942)	(77,980)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)					

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1	2	3
	End of Current Year	End of Prior Year	Changes for year (Increase) or Decrease
1. Summary of Items Page 2, Lines 9 to 15 and 17 and 18, Column 2	468,887	6,459,395	5,990,508
2. Other Assets:			
2.1 Deposits in suspended depositories, less estimated amount recoverable			
2.2 Furniture, equipment and supplies			
2.3 Leasehold improvements			
2.4 Bills receivable			
2.5 Loans on personal security, endorsed or not	8,309	10,783	2,474
2.6 Agents' balances (net)			
2.7 Cash advanced to or in the hands of officers or agents			
3. Total (Lines 2.1 to 2.7)	8,309	10,783	2,474
4. Aggregate write-ins for other assets (Page 2, Line 20, Column 2)	435,876	285,965	(149,911)
5. Total (Line 1 plus Lines 3 to 4)	913,072	6,756,143	5,843,071
DETAILS OF WRITE-INS			
0401. Prepaid Expenses and Other Assets	435,876	285,965	(149,911)
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 through 0403 + 0498) (Line 4 above)	435,876	285,965	(149,911)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of Nations Title Insurance of New York, Inc are presented on the basis of accounting practices prescribed or permitted by the State of New York Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the NAIC Accounting Practices and Procedures manual, except where the laws and regulations of the State of New York differ. Significant variances between New York basis accounting and NAIC Statutory Accounting Principles (SAP) are: investments in title plants under New York laws are limited to 5% of admitted assets and are required to be amortized at a rate of 10% per year beginning 3 years after acquisition, as compared to NAIC SAP which allows the lesser of 20% of admitted assets or 40% of surplus and which provides for no amortization; and recovery rates for amounts set aside in the statutory premium reserves differ.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of New York is shown below:

1.	Net Income, NY Basis	(233,895)
2.	State Prescribed/Permitted Practices (Income):	
	Statutory Premium Reserve Recovery, net of tax	5,273
	Title Plant Amort ,net of tax	214,490
3.	Net Income, NAIC SAP basis	(14,132)
4.	Statutory Surplus, NY basis	9,223,329
5.	State Prescribed/Permitted Practices (Surplus):	
	Statutory Premium Reserve	5,273
	Title Plants	3,858,232
6.	Statutory Surplus, NAIC SAP Basis	13,086,835

B. Use of Estimates in the Preparation of the Financial Statements:

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy:

A portion of title insurance premiums written, escrow fees and other title fees is deferred and set aside in the statutory premium reserve which is computed and amortized in accordance with accounting practices prescribed by the New York Department of Insurance. The remaining portion of title insurance premiums, escrow fees and other title fees are recognized at the time of the closing of the related real estate transaction.

Amounts paid to or retained by title agents are recognized as an expense when incurred.

In addition, the company uses the following accounting policies:

- (1) Short term investments are stated at amortized cost.
- (2) Bonds are stated at amortized cost using the effective interest method with exception to those bonds with a NAIC designation of 3-6, which are stated at the lower of amortized cost or market value.
- (3) Unaffiliated common stock holdings are stated at NAIC market value.
- (4) Preferred stocks are stated at NAIC market value with exception to the preferred stock with a NAIC designation of 3-6, which are stated at the lower of cost or market.
- (5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at amortized cost or the lower of amortized cost or market value.
- (7) Investment in Subsidiaries, Controlled or Affiliated Companies - None
- (8) Interest in Joint Ventures - None.

NOTES TO FINANCIAL STATEMENTS

(9) Derivatives - None

(10) Anticipated investment income to be used as a factor in a premium deficiency calculation - None

(11) Unpaid losses and loss adjustment expense include an amount determined from individual case estimates and loss reports. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability maybe in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Correction of Errors:

- A. During the current year's financial statement preparation, there was no individually material change in accounting principle or correction of errors. Refer to item B for discussion of the initial implementation of codification.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of New York. Effective January 1, 2001, the State of New York required that insurance companies domiciled in the State of New York to prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual, except where that conflicts to the laws of the State of New York. Effective with reporting year 2002, the State of New York modified its laws to more closely follow certain provisions of the NAIC Accounting Practices and Procedures – Version effective March 2002, related to deferred income taxes.

Accounting changes adopted to conform to the provisions of this manual are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the changes in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased (decreased) unassigned funds (surplus), of \$202,468 as of January 1, 2002 related to deferred income taxes.

3. Business Combinations and Goodwill:

Non-applicable.

4. Discontinued Operations:

Non-applicable.

5. Investments:

- A. Mortgage Loans – At December 31, 2002 and 2001, the Company had mortgage loans receivable consisting of promissory notes secured by first deeds of trust on real estate, with installments due monthly through 2014 in 2002 and 2013 in 2001, or upon sale of real estate securing such promissory notes. Interest rates range from 0% to 11.5% in 2002 and 2001.
- B. Debt Restructuring – Non-applicable
- C. Reverse Mortgages – Non-applicable
- D. Loan Backed Securities

Prepayment assumptions for single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values or internal estimates.

A broker market analysis was used in determining the market value of its loan-back securities.

- E. Repurchase Agreements – Non Applicable

6. Joint Ventures, Partnerships and Limited Liability Companies:

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies.

7. Investment Income:

There was no due and accrued income excluded in the financial statements.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments:

None

9. Income Taxes:**A. The components of the net DTA recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:**

	Dec. 31, 2002	Jan. 1, 2002
Total of gross deferred tax assets	1,109,058	1,270,565
Total of deferred tax liabilities	(22,640)	(17,265)
Net deferred tax asset	1,086,418	1,253,300
Deferred tax asset nonadmitted	(912,378)	(1,068,097)
Net admitted deferred tax asset	174,040	185,203
(Increase) decrease in nonadmitted asset	155,719	

B. Net DTL not recognized – Not applicable**C. Current income taxes incurred consist of the following major components:**

	2002	2001
Federal	(400,566)	16,327
Foreign	-	-
Sub-total	(400,566)	16,327
Other	-	
Federal income taxes incurred	(400,566)	16,327

The main components of the 2002 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		2,753,466		963,713
Reserve Accruals	(411,115)		(2,753,466)	143,890
Employee Benefits	(4,156)		(411,115)	1,455
Total deferred tax assets	(415,271)	2,753,466	(4,156)	1,109,058
Nonadmitted deferred tax assets			(3,168,737)	
Admitted deferred tax assets			2,606,794	(912,378)
			(561,943)	196,680
Deferred tax liabilities:				
Employee Benefits	-		-	-
Deferred Revenue	50,542		50,542	(17,690)
Other	14,144		14,144	(4,950)
Total deferred tax liabilities	64,686	-	64,686	(22,640)
Net admitted deferred tax asset			-	174,040

The changes in main components of DTAs and DTLs are as follows:

	2002	2001	Change
Deferred tax assets:			
Discounting of reserves	963,713	1,118,721	(155,008)
Reserve Accruals	143,890	150,786	(6,896)
Employee Benefits	1,455	1,058	397
Total deferred tax assets	1,109,058	1,270,565	(161,507)

NOTES TO FINANCIAL STATEMENTS

Nonadmitted deferred tax assets	(912,378)	(1,068,097)	155,719
Admitted deferred tax assets	196,680	202,468	(5,788)
Deferred tax liabilities:			
Employee Benefits	-	-	-
Deferred Revenue	(17,690)	(17,265)	(425)
Other	(4,950)	-	(4,950)
Total deferred tax liabilities	(22,640)	(17,265)	(5,375)
Net admitted deferred tax asset	174,040	185,203	(11,163)

D. Among the more significant book to tax adjustments were the following:

	Amount	Tax Effect
Provision computed at statutory rate	(634,462)	(222,062)
Tax exempt income deduction	(275,914)	(96,570)
Dividends received deduction	(622)	(218)
Other non deductible adjustments	6	2
Federal income taxes incurred	(910,992)	(318,848)
Change in net deferred income taxes	(233,485)	(81,719)
Total statutory income taxes	(1,144,477)	(400,567)

E.(1) The Company does not have any capital loss or operating loss carry forwards.

E.(2) The amount of Federal income taxes incurred and available for recoupment in the event of future net losses is:

a. 2002	\$0
b. 2001	\$16,327
c. 2000	\$0

F. The Company is included in a consolidated federal income tax return with its parent company, Fidelity National Financial, Inc. (See organizational chart on Schedule Y for a complete listing of the Fidelity National Financial consolidated group). The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity that is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. The written agreement also provides that each entity in Fidelity's consolidated group compute their tax as though the entity pays tax on a stand alone basis.

10. Information Concerning Parent, Subsidiaries and Affiliates:

- A.** The Company is a member of a holding company group, as disclosed on Schedule Y Part 1 of this Annual Statement.
- B.** A summary of material transactions between the Company and its parent, subsidiaries and affiliates is disclosed on Schedule Y Part 2 of this Annual Statement.
- C.** The dollar amount of these transactions is disclosed on Schedule Y Part 2 of this Annual Statement.
- D.** At December 31, 2002 and 2001, the Company has a receivable from the parent and/or other related parties totaling \$17,335 and \$197,886 respectively, and a payable to the parent and/or other related parties of

NOTES TO FINANCIAL STATEMENTS

\$312,625 and \$1,278 respectively. Intercompany balances are generally settled on a monthly basis.

- E.** There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that could result in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.
- F.** The Company has several service agreements and cost sharing arrangements with its subsidiaries and affiliates. These arrangements are based on a straight pass-through allocation of actual costs incurred by the insurer. The balances on these arrangements are shown on Schedule Y.
- G.** Fidelity National Title Insurance Company of New York, domiciled in the State of New York, owns 100% of the outstanding shares of the Company.
- H.** The Company owns no shares of stock of its ultimate parent.
- I.** The Company owns no shares of stock of affiliated or related parties that exceeds 10% of the admitted assets of the Company. All investments in affiliate company stocks are disclosed on Schedule D Part 6.
- J.** Impairment write downs – None

11. Debt:

- A.** Capital Notes – None
- B.** Other Debt - None.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans:

- A.** Defined Benefit Plan - None
- B.** Defined Contribution Plan – None
- C.** Multi-employer Plan – None
- D.** Consolidated/Holding Company Plans – The Company's employees are covered by a qualified voluntary contributory savings plan ("401(k) Plan") sponsored by Fidelity National Financial, Inc, its ultimate parent. Under this plan, participating employees make contributions of up to 15% from pre-tax annual compensation, up to the amount allowed pursuant to the Internal Revenue Code, into individual accounts that are generally not available until the employee reaches age 59 ½. The Company matches participants' contributions at a rate of 50% of the first 6% of compensation. Matching contributions of \$2,570 and \$2,533 were made in 2002 and 2001, respectively.

The Company's employees are covered to participate in an Employee Stock Purchase Plan ("ESPP"). Eligible employees may voluntarily purchase, at current market prices, shares of Fidelity National Financial's common stock through payroll deduction. Pursuant to the ESPP, employees may contribute an amount between 5% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP. The Company's cost of its employer matching contributions for the years 2002 and 2001 were \$0.

Certain Company officers are participants in the 1987, 1991, 1993, 1998 and 2001 Executive Incentive Stock Option Plans (the "Plans") sponsored by Fidelity National Financial, Inc. Under the Plans, participants have the option to purchase shares of Fidelity National Financial stock at annually declining share prices. Options granted under these plans expire within a specified period from the grant date. There is no material effect on the Company's financial statements as a result of the creation of these Plans.

The Company's employees are covered to participate in certain health care and life insurance benefits for retired employees, provided they meet specific eligibility requirements. The costs of these benefit plans are accrued during the periods the employees render service. The Company is both self-insured and fully insured for its postretirement health care and life insurance benefit plans, and the plans are not funded. The health care plans provide for insurance benefits after retirement and are generally contributory, with contributions adjusted annually. Postretirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree's age. The Company experienced net health care and life insurance cost of \$0 during 2002 and 2001.

Certain Company employees and directors may be eligible to participate in a non-qualified deferred compensation plan sponsored by the Company's ultimate parent, Fidelity National Financial. Selected participants may elect to defer an annual amount of salary, bonus, commissions and/or directors' fees for

NOTES TO FINANCIAL STATEMENTS

a minimum of \$25,000 and a maximum of 100%. Plan assets are maintained by a trust established by the sponsor, and there is no expense to the Company in connection with this plan.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations:

- A. The Company has 181,166 shares of common stock authorized, 181,166 shares issued and outstanding. The par value per share is \$7.00.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends, which can be paid by State of New York Insurance companies to shareholders without prior approval of the Insurance Commissioner, is subject to restrictions. No dividends which exceed 10% of outstanding capital shares can be paid without prior approval, unless after deducting dividends the Company has surplus as regards policyholders at least equal to the greater or 50% of its reinsurance reserves or 50% of the minimum capital required. Additionally, dividends are further limited to the Company's earned surplus. Based on this formula, the Company could pay dividends to its parent of \$0 during 2003.
- D. The Company has no restrictions placed on unassigned funds (surplus).
- E. Advances to surplus not repaid – Non-applicable.
- F. The Company holds no stock for any option or employee benefit plans.
- G. Changes in balances in special surplus funds – Non-applicable
- H. The portion of unassigned funds (surplus) represented or reduced by each of the following items:

(1) Unrealized gains and losses	\$	(92,065)
(2) Non-admitted asset values	\$	(913,073)
(3) Provision for reinsurance	\$	-0-
- I. Surplus Notes – None
- I. Quasi-reorganization – Non-applicable

14. Contingencies:

- A. Contingent Commitments – None.
- B. Assessments – Non-applicable
- C. Gain Contingencies - None
- D. All Other Contingencies:
 - (1) Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases:

The Company is a party to a number of operating leases, all of which expired in 2001. Rental expense for 2002 and 2001 was \$34,767 and \$39,898 respectively.

16. Information About Financial Instruments With Off Balance Sheet Risk and Financial Instruments With

Concentrations of Credit Risk:

None

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities:

None

18. Gains or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans:

Non-applicable

NOTES TO FINANCIAL STATEMENTS

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:

Non-applicable

20. Other Items:

A. Extraordinary Items – None

B. Troubled Debt Restructuring – None

C. Other Disclosures:

- (1) Assets in the amount of \$2,966,520 and 2,717,303 at December 31, 2002 and 2001, were on deposit with government authorities or trustees as required by law.
- (2) In conducting its operations, the Company routinely holds customers' assets in trust, pending completion of real estate transactions. Such amounts are maintained in segregated bank accounts and have not been included in the accompanying statutory financial statements. At December 31, 2002 and 2001, the Company held approximately \$922,646 and \$1,012,517, respectively, of such assets in trust and has a contingent liability relating to the proper disposition of these assets for its customers.

21. Events Subsequent:

There were no events subsequent to December 31, 2002, which may have a material effect on the financial condition of the Company.

22. Reinsurance:

A. Unsecured Reinsurance Recoverable – None

B. Reinsurance in Dispute – None

C. Reinsurance Assumed or Ceded – Non-applicable

D. Uncollectible Reinsurance – None

E. Commutation of Ceded Reinsurance – None

F. Retroactive Reinsurance – None

23. Retrospectively Rated Contracts:

None

24. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has increased (decreased) by \$388,000 from \$2,335,000 in 2001 to \$2,723,000 in 2002 as a result of reestimation of unpaid losses and loss adjustment expenses. This increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

25. Inter-company Pooling Arrangements:

None

26. Structured Settlements:

None

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	2,595,196	12.798	2,595,196	12.798
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	1,461,784	7.209	1,461,784	7.209
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	1,519,683	7.494	1,519,683	7.494
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	2,595,488	12.799	2,595,488	12.799
1.43 Revenue and assessment obligations	3,494,400	17.232	3,494,400	17.232
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (including residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA				
1.512 Issued by FNMA and FHLMC	1,980,865	9.768	1,980,865	9.768
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC				
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	505,955	2.495	505,955	2.495
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	4,594,578	22.658	4,594,578	22.658
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated	100,543	0.496	100,543	0.496
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties	62,230	0.307	62,230	0.307
4.4 Multifamily residential properties	32,096	0.158	32,096	0.158
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ 38,000 including property acquired in satisfaction of debt)	38,000	0.187	38,000	0.187
6. Policy loans				
7. Receivables for securities	8,234	0.041	8,234	0.041
8. Cash and short-term investments	1,289,232	6.358	1,289,232	6.358
9. Other invested assets				
10. Total invested assets	20,278,284	100.000	20,278,284	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? NEW YORK
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended. _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1998
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1998
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 03/16/2001
- 3.4 By what department or departments? NEW YORK INSURANCE DEPARTMENT
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [X]
- 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No [X]
- 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
	00000	
	00000	
	00000	
	00000	
	00000	

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action either formal or informal, if a confidentiality clause is part of the agreement) Yes [] No [X]
- 6.2 If yes, give full information _____
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control 0 %
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager, or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES
(continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG LLP
 355 SOUTH GRAND, LOS ANGELES, CA 90071
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? MILLIMAN, USA
 1325 FRANKLIN AVE., SUITE 555, GARDEN CITY, NY 11530
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
13. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.11 To directors or other officers \$ _____
 - 14.12 To stockholders not officers \$ _____
 - 14.13 Trustees, supreme or grand (Fraternal only) \$ _____
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.21 To directors or other officers \$ _____
 - 14.22 To stockholder not officers \$ _____
 - 14.23 Trustees, supreme or grand (Fraternal only) \$ _____
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- 15.21 Rented from others \$ _____
 - 15.22 Borrowed from others \$ _____
 - 15.23 Leased from others \$ _____
 - 15.24 Other \$ _____
- Disclose in Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- 16.21 Amount paid as losses or risk adjustment \$ _____
 - 16.22 Amount paid as expenses \$ _____
 - 16.23 Other amounts paid \$ _____

GENERAL INTERROGATORIES

(continued)

INVESTMENT

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

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred					Yes [] No []	Yes [] No []
Common	181,166	181,166	7	XXX	XXX XXX	XXX XXX

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

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

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

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

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

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

19.31 _____

19.32 _____

19.33 _____

19.34 _____

19.35 _____

19.36 _____

19.37 _____

19.38 _____

19.39 _____

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

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BNY WESTERN TRUST	700 S. FLOWER ST., SUITE 200
	LOS ANGELES, CA 90017-4104

GENERAL INTERROGATORIES

(continued)

INVESTMENT

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

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

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

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

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
ASSETS MANAGED IN-HOUSE	MATTHEW HARTMANN	4050 CALLE REAL, SANTA BARBARA, CA 93110

OTHER

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

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

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

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

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

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

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

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

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

**GENERAL INTERROGATORIES
(continued)**

PART 2-TITLE INTERROGATORIES

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

- 2. Largest net aggregate amount incurred in any one risk. \$ 5,000,000

- 3.1 Has the reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured? YES [] NO [X]

- 3.2 If yes, give full information
.....
.....
.....

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

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

- 5.2 If yes, give full information
.....
.....
.....

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 2002	2 2001	3 2000	4 1999	5 1998
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)					
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	19,591	185,335	(543,218)	113,432	(65,862)
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	19,591	185,335	(543,218)	113,432	(65,862)
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	992,916	1,159,603	1,950,447	2,259,092	1,813,947
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1C, Line 1)					
8. Searches and abstracts (Part 1C, Line 2)	633,798	684,782	497,733	395,160	586,374
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)			1,141	22,545	44,217
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	1,626,714	1,844,385	2,449,321	2,676,797	2,444,538
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(1,251,821)	211,233	(3,111,942)	(1,845,240)	(2,562,112)
14. Net investment gain or (loss) (Line 11)	617,359	861,618	600,713	894,888	932,918
15. Total other income (Line 12)					
16. Federal income taxes incurred (Line 14)	(400,567)	16,327	(1,618,288)	(686,335)	(1,235,602)
17. Net income (Line 15)	(233,895)	1,056,524	(892,941)	(264,017)	(393,592)
Balance Sheet Items (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 10, Col. 3)		51,430	18,143	12,251	166,199
19. Total admitted assets (Page 2, Line 21, Col. 3)	22,002,875	16,567,897	17,468,364	22,341,398	30,430,626
20. Known claims reserve (Page 3, Line 1)	2,722,660	2,335,018	4,260,569	5,207,673	7,451,767
21. Statutory premium reserve (Page 3, Line 2)	8,977,756	9,940,891	10,882,117	13,361,022	15,496,974
22. Total liabilities (Page 3, Line 21)	12,779,546	13,210,629	15,314,853	19,300,266	26,485,384
23. Capital paid up (Page 3, Lines 23 + 24)	1,268,162	1,268,162	1,268,162	1,268,162	1,268,162
24. Surplus as regards policyholders (Page 3, Line 30)	9,223,329	3,357,267	2,153,511	3,041,132	3,945,242
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3)					
(Item divided by Page 2, Line 8, Col. 3) x 100.0					
25. Bonds (Line 1)	70.0	91.0	86.2	70.0	69.0
26. Stocks (Lines 2.1 & 2.2)	23.0	1.2	0.5	0.2	1.0
27. Mortgage loans on real estate (Line 3)	0.5	0.7	2.6	9.9	10.0
28. Real estate (Lines 4.1, 4.2 & 4.3)	0.2	1.0	1.0	23.7	23.0
29. Cash and short-term investments (Line 5)	6.4	2.5	9.7	(3.9)	(3.0)
30. Other invested assets (Line 6)					
31. Receivable for securities (Line 7)					
32. Cash and invested assets (Line 8)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
33. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
34. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
35. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	100,543				
36. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
37. Affiliated mortgage loans on real estate					
38. All other affiliated					
39. Total of above Lines 33, 34, 35, 36, 37 & 38	100,543				
40. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 39 above divided by Page 3, Line 30, Col. 1 x 100.0)	1.1				

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
41. Net unrealized capital gains or (losses) (Line 18)	(42,942)	(32,212)	196,222	(96,228)	40,950
42. Change in nonadmitted assets (Line 21)	5,843,069	(3,265,765)	(190,902)	(543,865)	654,491
43. Dividends to stockholders (Line 28)					
44. Change in surplus as regards policyholders for the year (Line 31)	5,866,063	1,203,755	(887,621)	(904,110)	301,849
Losses Paid and Incurred (Part 2A)					
45. Net payments (Line 5, Col. 4)	1,423,096	2,139,648	4,881,822	4,387,914	4,163,500
46. Losses and allocated LAE incurred (Line 8, Col. 4)	1,810,738	214,097	3,934,718	2,143,820	2,997,624
47. Unallocated LAE incurred (Line 9, Col. 4)					
48. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	1,810,738	214,097	3,934,718	2,143,820	2,997,624
Operating Expenses to Total Operating Income (Part 4)(%) (Line item divided by Page 4, Line 3 x 100.0)					
49. Personnel costs (Part 4, Line 1.5, Col. 4)	11.2	10.0	21.5	25.8	19.0
50. Amount paid to or retained by title agents (Part 4, Line 2, Col. 4)		8.0	(17.8)	3.1	(3.0)
51. All other operating expenses (Part 4, Lines 24 minus 1.5 minus 2, Col. 4)	53.7	68.9	62.7	60.0	84.0
52. Total (Lines 49 to 51)	64.9	86.9	66.4	88.9	100.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
53. Losses and loss adjustment expenses incurred (Line 4)	111.3	11.6	160.6	80.1	(123.0)
54. Operating expenses incurred (Line 5)	65.6	76.9	66.4	88.8	(83.0)
55. Aggregate write-ins for other operating deductions (Line 6)					
56. Total operating deductions (Line 7)	177.0	88.5	227.0	168.9	206.0
57. Net operating gain or (loss) (Line 8)	(77.0)	11.5	(127.0)	(68.9)	(105.0)
Other Percentages (Line item divided by Part 1B, Line 1.4)					
58. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	6080.2	1.0	(744.6)	1741.0	(6677.0)
59. Operating expenses incurred to net premiums written (Page 4, Line 5)	3585.5	6.5	(307.8)	1931.3	(4475.0)

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	148,000
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	(44,552)
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	65,448
8. Book/adjusted carrying value at the end of current period	38,000
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	38,000
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	38,000

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	160,770
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	105,500
2.2 Additional investment made after acquisitions	105,500
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	13,282
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	93,161
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	186,391
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	186,391
12. Total nonadmitted amounts	92,065
13. Statement value of mortgages owned at end of current period	94,326

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	
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	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	6,037,844	6,195,188	6,122,476	5,833,510
	2. Canada				
	3. Other Countries				
	4. Totals	6,037,844	6,195,188	6,122,476	5,833,510
States, Territories and Possessions (Direct and guaranteed)	5. United States	1,519,683	1,519,683	1,538,969	1,400,000
	6. Canada				
	7. Other Countries				
	8. Totals	1,519,683	1,519,683	1,538,969	1,400,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	2,595,488	2,595,488	2,626,950	2,520,000
	10. Canada				
	11. Other Countries				
	12. Totals	2,595,488	2,595,488	2,626,950	2,520,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	3,494,400	3,494,400	3,520,359	3,400,000
	14. Canada				
	15. Other Countries				
	16. Totals	3,494,400	3,494,400	3,520,359	3,400,000
Public Utilities (unaffiliated)	17. United States	505,955	532,290	528,031	500,000
	18. Canada				
	19. Other Countries				
	20. Totals	505,955	532,290	528,031	500,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States				
	22. Canada				
	23. Other Countries				
	24. Totals				
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	14,153,370	14,337,049	14,336,785	13,653,510
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States	4,594,578	4,594,578	4,594,578	
	50. Canada				
	51. Other Countries				
	52. Totals	4,594,578	4,594,578	4,594,578	
Parent, Subsidiaries and Affiliates	53. Totals	100,543	100,543	50,002	
	54. Total Common Stocks	4,695,121	4,695,121	4,644,580	
	55. Total Stocks	4,695,121	4,695,121	4,644,580	
	56. Total Bonds and Stocks	18,848,491	19,032,170	18,981,365	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 10,628,954.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	14,038,647	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	19,882,433	6.1 Column 17, Part 1	
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1	
3.1 Column 16, Part 1	(132,352)	6.3 Column 11, Part 2, Section 2	
3.2 Column 12, Part 2, Section 1		6.4 Column 11, Part 4	
3.3 Column 10, Part 2, Section 2	3,025	7. Book/adjusted carrying value at end of current period	18,848,492
3.4 Column 10, Part 4	(24,603)	8. Total valuation allowance	
	(153,930)	9. Subtotal (Lines 7 plus 8)	18,848,492
4. Total gain (loss), Column 14, Part 4	9,514	10. Total nonadmitted amounts	
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	14,928,172	11. Statement value of bonds and stocks, current period	18,848,492

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	202,758	4,247,443	1,179,830	407,814		6,037,845	38.369	6,050,314	43.688	6,037,844	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	202,758	4,247,443	1,179,830	407,814		6,037,845	38.369	6,050,314	43.688	6,037,844	
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		545,848	973,835			1,519,683	9.657	3,156,298	22.791	1,519,683	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		545,848	973,835			1,519,683	9.657	3,156,298	22.791	1,519,683	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1		2,093,797	501,690			2,595,487	16.493	4,131,604	29.833	2,595,488	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals		2,093,797	501,690			2,595,487	16.493	4,131,604	29.833	2,595,488	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	406,182	2,564,442	523,776			3,494,400	22.206			3,494,400	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	406,182	2,564,442	523,776			3,494,400	22.206			3,494,400	

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		505,955				505,955	3.215	510,708	3.688	505,955	
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		505,955				505,955	3.215	510,708	3.688	505,955	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,583,061					1,583,061	10.060			1,583,061	
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	1,583,061					1,583,061	10.060			1,583,061	
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	2,192,001	9,957,485	3,179,131	407,814		15,736,431	100.000	X X X	X X X	15,736,431	
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	2,192,001	9,957,485	3,179,131	407,814		(b) 15,736,431	100.000	X X X	X X X	15,736,431	
10.8 Line 10.7 as a % of Col. 6	13.929	63.277	20.202	2.592		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	3,660,419	7,438,616	2,749,890			X X X	X X X	13,848,925	100.000	13,848,924	
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	3,660,419	7,438,616	2,749,890			X X X	X X X	(b) 13,848,925	100.000	13,848,924	
11.8 Line 11.7 as a % of Col. 8	26.431	53.713	19.856			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	2,192,000	9,957,486	3,179,131	407,814		15,736,431	100.000	13,848,924	100.000	15,736,431	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	2,192,000	9,957,486	3,179,131	407,814		15,736,431	100.000	13,848,924	100.000	15,736,431	X X X
12.8 Line 12.7 as a % of Col. 6	13.929	63.277	20.202	2.592		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	13.929	63.277	20.202	2.592		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 \$ 106,785 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		3,547,618	509,361			4,056,979	25.781	6,050,314	43.688	4,056,980	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	202,758	699,824	670,469	407,814		1,980,865	12.588			1,980,865	
1.7 Totals	202,758	4,247,442	1,179,830	407,814		6,037,844	38.369	6,050,314	43.688	6,037,845	
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		545,848	973,835			1,519,683	9.657	3,156,298	22.791	1,519,683	
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		545,848	973,835			1,519,683	9.657	3,156,298	22.791	1,519,683	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations		2,093,797	501,690			2,595,487	16.493	4,131,604	29.833	2,595,488	
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		2,093,797	501,690			2,595,487	16.493	4,131,604	29.833	2,595,488	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	406,182	2,564,442	523,776			3,494,400	22.206			3,494,400	
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	406,182	2,564,442	523,776			3,494,400	22.206			3,494,400	

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
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		505,955				505,955	3.215	510,708	3.688	505,955	
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		505,955				505,955	3.215	510,708	3.688	505,955	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,583,061					1,583,061	10.060			1,583,061	
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	1,583,061					1,583,061	10.060			1,583,061	
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	1,989,243	9,257,660	2,508,662			13,755,565	87,412	X X X	X X X	13,755,567	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	202,758	699,824	670,469	407,814		1,980,865	12,588	X X X	X X X	1,980,865	
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	2,192,001	9,957,484	3,179,131	407,814		15,736,430	100.000	X X X	X X X	15,736,432	
10.8 Line 10.7 as a % of Col. 6	13.929	63.277	20.202	2.592		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	3,660,419	7,438,616	2,749,890			X X X	X X X	13,848,925	100.000	13,848,924	
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	3,660,419	7,438,616	2,749,890			X X X	X X X	13,848,925	100.000	13,848,924	
11.8 Line 11.7 as a % of Col. 8	26.431	53.713	19.856			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,989,243	9,257,661	2,508,662			13,755,566	87,412	13,848,924	100.000	13,755,566	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	202,758	699,824	670,469	407,814		1,980,865	12,588			1,980,865	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	2,192,001	9,957,485	3,179,131	407,814		15,736,431	100.000	13,848,924	100.000	15,736,431	X X X
12.8 Line 12.7 as a % of Col. 6	13.929	63.277	20.202	2.592		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	13.929	63.277	20.202	2.592		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	

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year					
2. Cost of short-term investments acquired	20,223,591	20,223,591			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	18,640,530	18,640,530			
7. Book/adjusted carrying value, current year	1,583,061	1,583,061			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	1,583,061	1,583,061			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	1,583,061	1,583,061			
12. Income collected during year	9,086	9,086			
13. Income earned during year	9,103	9,103			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: _____

- 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 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	804,374	118,272	922,646
2. Suspended depositories			
3. Total segregated cash funds held for others (Note B(2), Page 2)	804,374	118,272	922,646
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)	804,374	118,272	922,646
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			(294,597)
7. Suspended depositories			
8. Total general funds			(294,597)
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			(294,597)
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			(294,597)
15. Company funds on hand			768
16. Total company funds on hand and on deposit			(293,829)

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		839,231	121,772
18. Suspended depositories			
19. Total segregated funds held for others		839,231	121,772
Company Funds on Deposit			
20. Open depositories	2,074	(32,358,296)	32,424,607
21. Suspended depositories			
22. Total company funds on deposit	2,074	(32,358,296)	32,424,607
Total All Funds on Deposit			
23. Open depositories	2,074	(32,358,296)	32,424,607
24. Suspended depositories		839,231	121,772
25. Total all funds on deposit	2,074	(31,519,065)	32,546,379

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
86-0417131	51586	Fidelity National Title Insurance Company	California	7,500	1						
13-1286310	51071	Fidelity National Title Insurance Company of New York	New York	22,160	4						
36-2468956	50229	Chicago Title Insurance Company	Missouri	16,600	5						
0299999		Total Affiliates - U.S. Non-Pool		46,260	10						
0499999		Total Affiliates		46,260	10						
<div style="position: absolute; left: -100px; top: 50%; transform: translateY(-50%); font-weight: bold; font-size: 24px;">40</div>											
9999999		TOTALS		46,260	10						

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		
72-1116670	33634	Lloyds Assur of LA	LONDON ENGLAND									
0899999		Total Authorized - Other Non-U.S. Insurers										
0999999		Total Authorized										
9999999		TOTALS										

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						
40-0001	Wholly 100%	01/01/1923	12/31/2002	01/01/1991	246,884	24,688	Lower of cost or Appraised		24,688
40-0002	Wholly 100%	01/01/1923	12/31/2002	01/01/1991	83,463	8,346	Lower of cost or Appraised		8,346
40-0003	Wholly 100%	01/01/1923	12/31/2002	01/01/1994	229,151	83,399	Lower of cost or Appraised		20,850
40-0004	Wholly 100%	01/01/1923	12/31/2002	01/01/1991	175,067	16,450	Lower of cost or Appraised		16,450
40-0005	Wholly 100%	01/01/1984	12/31/2002	01/01/1988	200,000		Lower of cost or Appraised		
40-0006	Wholly 100%	01/01/1850	12/31/2002	01/01/1995	831,858	143,945	Lower of cost or Appraised		28,789
40-0007	Wholly 100%	01/01/1959	12/31/2002	01/01/1995	44,061	22,031	Lower of cost or Appraised		4,406
40-0008	Wholly 100%	01/01/1961	12/31/2002	01/01/1994	190,000	76,000	Lower of cost or Appraised		19,000
40-0009	Wholly 100%	01/01/1974	12/31/2002	01/01/1994	291,947	114,982	Lower of cost or Appraised		28,745
40-0010	Wholly 100%	01/01/1927	12/31/2002	01/01/1995	919,812	459,906	Lower of cost or Appraised		91,981
40-0011	Wholly 100%	01/01/1973	12/31/2002	01/01/1996	268,076	160,846	Lower of cost or Appraised		26,808
40-0012	Wholly 100%	01/01/1975	12/31/2002	01/01/1996	599,200	359,520	Lower of cost or Appraised		59,921
9999999 Totals					4,079,519	1,470,113	X X X		329,984

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								
NONE											

4 5

SCHEDULE H - Verification Between Years

1. Book value, December 31, prior year (Page 2, Line 9, Col. 1, prior year statement)	1,800,099	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	329,984
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	1,800,099	8. Book value, December 31, current year (Page 2, Line 9, Col. 1)	1,470,115

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)	1,089,097	828,395
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)	1,089,097	828,395

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

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	585,537	2,011	21,567	3,049	606,066	13,700				12,383		
2. 1993	X X X	72,227	127	1,745	119	73,980	1,759				1,562		
3. 1994	19,566	84,924	515	2,309	159	87,589	2,533				2,459		
4. 1995	17,095	75,441	132	1,100	163	76,510	2,156				2,508		
5. 1996	6,024	33,739	53	355	46	34,101	1,140				2,031		
6. 1997	(1,921)	(6,588)	25	452		(6,111)	83				155		
7. 1998	58	(66)	20	631		585					17		
8. 1999	76	113	10	418		541					3		
9. 2000	(5)	(543)	15			(528)							
10. 2001	39	185	33	685		903							
11. 2002	5	20	10	634		664	1						
12. Totals	X X X	844,989	2,951	29,896	3,536	874,300	21,372				21,118		

	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	5,890		26,083	7,255	1,514				626		
2. 1993	930		3,321	645	482				386		
3. 1994	354		4,992	707	303				1,239		
4. 1995	405		4,664	731	259				1,712		
5. 1996	548		3,171	418	134				869		
6. 1997	29		238	34							
7. 1998			17	16	6				18		
8. 1999			3	1					39		
9. 2000											
10. 2001				1					117		
11. 2002			1	2	25				65		
12. Total	8,156		42,490	9,810	2,723				5,071		

	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	2,140	111	28,223			28,223	0.046	0.047	X X X		2,140	
2. 1993	868	13	4,189			4,189	0.057	0.057	X X X		868	
3. 1994	1,542	24	6,534			6,534	0.075	0.075	0.334		1,542	
4. 1995	1,971	31	6,635			6,635	0.087	0.087	0.388		1,971	
5. 1996	1,003	19	4,174			4,174	0.122	0.122	0.693		1,003	
6. 1997		1	238			238	(0.039)	(0.039)	(0.124)			
7. 1998	24	1	41			41	0.073	0.070	0.707		24	
8. 1999	39		42			42	0.079	0.078	0.553		39	
9. 2000												
10. 2001	117		117			117	0.134	0.130	3.000		117	
11. 2002	90	1	91			91	0.139	0.137	18.200		90	
12. Total	7,794	201	50,284			50,284	X X X	X X X	X X X		7,794	

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	4,216				4,216	7				17		
2. 1993	X X X												
3. 1994		14				14	(13)				2		
4. 1995	1	3				3							
5. 1996													
6. 1997													
7. 1998													
8. 1999													
9. 2000													
10. 2001													
11. 2002													
12. Totals	X X X	4,233				4,233	(6)				19		

	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		24	53	11							
2. 1993				1								
3. 1994	13		(11)	4	3							
4. 1995				8								
5. 1996				1								
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Total	14		13	67	14							

	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	11	4	35			35	0.008	0.008	X X X		11	
2. 1993									X X X			
3. 1994	3	1	(8)			(8)	(0.571)	(0.571)			3	
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Total	14	5	27			27	X X X	X X X	X X X		14	

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	581,321	2,011	21,567	3,049	601,850	13,693				12,366		
2. 1993	X X X	72,227	127	1,745	119	73,980	1,759				1,562		
3. 1994	19,566	84,910	515	2,309	159	87,575	2,546				2,457		
4. 1995	17,094	75,438	132	1,100	163	76,507	2,156				2,508		
5. 1996	6,024	33,739	53	355	46	34,101	1,140				2,031		
6. 1997	(1,921)	(6,588)	25	452		(6,111)	83				155		
7. 1998	58	(65)	20	631		586					17		
8. 1999	76	113	10	418		541					3		
9. 2000	(5)	(543)	15			(528)							
10. 2001	39	185	33	685		903							
11. 2002	5	20	10	634		664	1						
12. Totals	X X X	840,757	2,951	29,896	3,536	870,068	21,378				21,099		

	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	5,889		26,059	7,202	1,503				626			
2. 1993	930		3,321	644	482				386			
3. 1994	341		5,003	703	300				1,239			
4. 1995	405		4,664	723	259				1,712			
5. 1996	548		3,171	417	134				869			
6. 1997	29		238	34								
7. 1998			17	16	6				18			
8. 1999			3	1					39			
9. 2000												
10. 2001				1					117			
11. 2002			1	2	25				65			
12. Total	8,142		42,477	9,743	2,709				5,071			

	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	2,129	107	28,188			28,188	0.047	0.047	X X X			2,129
2. 1993	868	13	4,189			4,189	0.057	0.057	X X X			868
3. 1994	1,539	23	6,542			6,542	0.075	0.075	0.334			1,539
4. 1995	1,971	31	6,635			6,635	0.087	0.087	0.388			1,971
5. 1996	1,003	19	4,174			4,174	0.122	0.122	0.693			1,003
6. 1997		1	238			238	(0.039)	(0.039)	(0.124)			
7. 1998	24	1	41			41	0.072	0.070	0.707			24
8. 1999	39		42			42	0.079	0.078	0.553			39
9. 2000												
10. 2001	117		117			117	0.134	0.130	3.000			117
11. 2002	90	1	91			91	0.139	0.137	18.200			90
12. Total	7,780	196	50,257			50,257	X X X	X X X	X X X		X X X	7,780

**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	976	1,216	1,611	1,696	1,963	1,923	2,116	2,254	2,557	3,073
2. 1983	83	93	75	57	85	71	59	61	62	62
3. 1984	509	601	631	610	611	640	647	656	660	660
4. 1985	854	918	1,021	1,036	1,013	1,042	1,020	1,050	1,069	1,095
5. 1986	627	702	646	1,669	1,061	1,191	1,104	1,245	1,292	1,488
6. 1987	1,925	2,241	2,495	2,551	2,651	2,658	2,573	2,685	2,681	2,800
7. 1988	2,961	3,938	3,949	2,512	3,507	3,698	3,824	3,939	3,963	4,059
8. 1989	1,222	1,392	1,732	3,155	2,398	2,365	2,508	2,568	2,573	2,723
9. 1990	2,150	2,426	3,415	3,180	3,909	3,478	3,617	3,792	4,082	4,155
10. 1991	1,660	2,512	2,904	4,845	4,133	4,360	4,157	4,574	4,237	4,194
11. 1992	1,168	2,022	2,753	4,183	3,570	3,483	3,558	3,496	3,584	3,915
12. 1993	184	1,367	1,352	4,527	3,967	3,957	3,525	3,727	3,625	4,189
13. 1994	X X X	218	2,632	5,536	4,546	5,296	6,025	5,401	5,275	6,535
14. 1995	X X X	X X X	614	4,601	4,157	4,288	5,137	5,397	5,454	6,635
15. 1996	X X X	X X X	X X X	2,665	4,933	4,815	4,260	3,728	3,458	4,173
16. 1997	X X X	X X X	X X X	X X X	273	236	299	190	266	238
17. 1998	X X X	X X X	X X X	X X X	X X X	33	12	12	29	41
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	9	7	14	42
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X		13	
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	26	117
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	91

**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	710	947	1,399	1,596	1,701	1,709	1,891	2,104	2,332	2,565	339	838
2. 1983	11	39	42	46	50	59	59	59	61	61	26	120
3. 1984	314	357	528	599	600	610	627	634	652	652	39	182
4. 1985	755	843	946	975	996	1,006	1,011	1,016	1,033	1,050	71	277
5. 1986	457	547	523	620	871	945	967	1,174	1,227	1,425	156	598
6. 1987	1,317	1,912	2,079	2,284	2,408	2,443	2,468	2,542	2,627	2,738	217	675
7. 1988	1,457	2,492	3,279	3,225	3,305	3,646	3,755	3,904	3,929	3,943	253	663
8. 1989	666	1,043	1,222	1,500	1,663	1,993	2,088	2,119	2,295	2,398	245	384
9. 1990	1,556	1,996	2,519	2,795	3,125	3,116	3,337	3,542	3,944	3,972	294	476
10. 1991	1,159	1,699	2,333	2,854	2,992	3,332	3,451	4,361	4,053	4,090	320	311
11. 1992	599	1,167	2,075	2,473	2,456	2,685	2,961	3,252	3,258	3,188	302	358
12. 1993	123	814	969	1,897	2,324	2,639	2,840	3,083	3,227	3,321	303	329
13. 1994	X X X	133	534	1,481	2,371	3,029	4,316	4,694	4,721	4,992	271	412
14. 1995	X X X	X X X	150	351	1,260	2,056	3,074	4,436	4,604	4,665	263	437
15. 1996	X X X	X X X	X X X	526	1,144	1,723	2,395	2,764	2,973	3,171	178	221
16. 1997	X X X	X X X	X X X	X X X	8	43	182	185	213	238	19	14
17. 1998	X X X	X X X	X X X	X X X	X X X	X X X		5	9	17	3	12
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X		3	3	3	1	
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	1	1	1

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	268	271	213	101	263	213	226	150	224	508
2. 1983	72	54	33	11	35	12		2		1
3. 1984	195	244	103	11	11	30	20	23	6	8
4. 1985	99	75	75	61	17	36	9	35	31	45
5. 1986	170	155	123	322	190	246	137	71	55	63
6. 1987	608	329	416	267	243	215	105	143	33	62
7. 1988	1,504	1,446	670	232	202	52	69	35	11	116
8. 1989	556	349	510	655	735	372	420	449	244	325
9. 1990	594	430	896	821	784	362	280	250	100	182
10. 1991	501	813	571	293	481	565	706	213	145	104
11. 1992	569	855	678	335	381	370	306	194	254	100
12. 1993	61	553	383	655	538	526	286	594	269	482
13. 1994	X X X	85	2,098	1,527	1,601	1,705	735	557	208	303
14. 1995	X X X	X X X	464	1,582	1,720	1,409	927	753	440	259
15. 1996	X X X	X X X	X X X	1,127	1,342	1,213	911	783	296	134
16. 1997	X X X	X X X	X X X	X X X	73	120	68	5	7	
17. 1998	X X X	X X X	X X X	X X X	X X X	5	2	4	12	6
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	25

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										1
2. 1983										1
3. 1984										2
4. 1985										5
5. 1986				727						10
6. 1987										22
7. 1988				(945)						23
8. 1989				1,000						34
9. 1990				(436)						37
10. 1991				1,698	660	463				40
11. 1992				1,375	733	428	291	51	71	626
12. 1993				1,975	1,104	793	399	50	129	386
13. 1994	X X X			2,528	574	562	975	150	346	1,239
14. 1995	X X X	X X X		2,668	1,177	823	1,136	207	410	1,712
15. 1996	X X X	X X X	X X X	1,012	2,447	1,879	954	180	189	869
16. 1997	X X X	X X X	X X X	X X X	192	74	49		45	
17. 1998	X X X	X X X	X X X	X X X	X X X	28	10	3	9	18
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	9	4	11	39
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X		13	
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	26	117
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	65

**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	11,412	12,613	13,462	12,696	12,807	12,658	12,908	13,029	13,025	13,007
2. 1993	2,905	4,533	4,978	4,962	4,764	4,890	4,966	5,022	4,945	4,774
3. 1994	X X X	2,497	4,001	4,595	4,364	4,148	4,186	4,292	4,267	4,756
4. 1995	X X X	X X X	3,388	4,364	4,371	3,960	3,965	4,060	4,041	4,410
5. 1996	X X X	X X X	X X X	5,048	5,886	6,151	6,098	6,439	6,089	6,128
6. 1997	X X X	X X X	X X X	X X X	4,161	5,005	5,584	6,436	5,595	5,486
7. 1998	X X X	X X X	X X X	X X X	X X X	2,117	2,058	2,341	2,336	2,325
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,305	1,866	2,015	2,151
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,094	942	1,109
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	615	662
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	848

**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	7,181	9,374	11,480	11,711	12,082	12,267	12,573	12,778	13,015	12,987	1,125	3,630
2. 1993	1,940	3,330	4,035	4,601	4,509	4,635	4,780	4,860	4,863	4,748	365	327
3. 1994	X X X	1,281	2,202	3,530	3,630	3,704	4,018	4,155	4,154	4,328	355	409
4. 1995	X X X	X X X	880	1,992	2,613	3,130	3,400	3,593	3,805	4,018	353	395
5. 1996	X X X	X X X	X X X	1,832	3,602	4,549	5,304	5,938	5,922	6,032	308	324
6. 1997	X X X	X X X	X X X	X X X	1,280	2,534	4,125	5,709	5,264	5,219	324	392
7. 1998	X X X	X X X	X X X	X X X	X X X	657	1,259	1,552	2,001	2,229	192	359
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	403	1,358	1,776	1,844	119	214
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	376	564	658	90	163
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	239	551	47	57
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	320	23	38

**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	4,231	3,239	1,982	984	725	390	334	250	77	21
2. 1993	965	1,203	943	362	256	254	186	161	81	27
3. 1994	X X X	1,216	1,799	1,065	734	443	168	138	113	429
4. 1995	X X X	X X X	2,508	2,372	1,758	830	565	467	236	392
5. 1996	X X X	X X X	X X X	3,216	2,264	1,602	794	501	167	96
6. 1997	X X X	X X X	X X X	X X X	2,881	2,471	1,459	730	332	267
7. 1998	X X X	X X X	X X X	X X X	X X X	1,460	800	789	335	95
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	901	508	239	306
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	718	379	451
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	376	112
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	527

**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 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 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 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 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
- 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 NO
- 6.2 If not, please explain.
- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? YES 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 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 NO
- 9.2 Are claims closed without payment removed from the claim count? YES 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
- 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
- 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
- 12.2 If so, please explain.
- 13.1 Were any estimates or allocations used to complete this data request? YES NO
- 13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions. ALLOCATIONS USED TO DISTRIBUTE CONSOLIDATED ULAE TO INDIVIDUAL INSURERS AND TO SPLIT IBNR BETWEEN AGENT AND DIRECT OFFICE.
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

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

States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	NO								
2. Alaska	AK	NO								
3. Arizona	AZ	NO								
4. Arkansas	AR	NO								
5. California	CA	NO				875		25,000	25,000	
6. Colorado	CO	NO								
7. Connecticut	CT	YES	R				14,665	(4,086)	9,945	
8. Delaware	DE	YES	R							
9. Dist. Columbia	DC	YES	R	1,741		87,332	49,483	51,414	4,497	
10. Florida	FL	NO					45,198	26,139	202,043	
11. Georgia	GA	NO						10,000	15,009	
12. Hawaii	HI	NO								
13. Idaho	ID	NO								
14. Illinois	IL	YES	R				377			
15. Indiana	IN	YES	R							
16. Iowa	IA	NO								
17. Kansas	KS	NO								
18. Kentucky	KY	YES	R					2,789	3,164	
19. Louisiana	LA	NO						2,173	129	
20. Maine	ME	NO						402	(6,431)	
21. Maryland	MD	YES	R	3,379	633,798	169,498	121,485	221,182	284,289	
22. Massachusetts	MA	YES	R				13,619	9,770	89,866	
23. Michigan	MI	NO						811	2,048	
24. Minnesota	MN	YES	R					108,461	90,147	
25. Mississippi	MS	NO					731			
26. Missouri	MO	NO								
27. Montana	MT	NO								
28. Nebraska	NE	NO								
29. Nevada	NV	NO								
30. New Hampshire	NH	YES	R					57,351	56,190	
31. New Jersey	NJ	YES	R					124,924	(48,089)	
32. New Mexico	NM	NO								
33. New York	NY	YES	O	13,551		684,313	851,230	1,409,222	1,717,540	
34. No. Carolina	NC	YES	R				12,425	1,006	2,329	
35. No. Dakota	ND	NO								
36. Ohio	OH	YES	R							
37. Oklahoma	OK	NO					963			
38. Oregon	OR	NO								
39. Pennsylvania	PA	YES	O				315	9,377	(19,531)	
40. Rhode Island	RI	YES	R							
41. So. Carolina	SC	YES	R							
42. So. Dakota	SD	NO								
43. Tennessee	TN	YES	AI						3,708	
44. Texas	TX	YES	AI				2,363			
45. Utah	UT	NO								
46. Vermont	VT	YES	R					807	(7,727)	
47. Virginia	VA	YES	R	920		46,149	7,383	(9,318)	50	
48. Washington	WA	NO								
49. West Virginia	WV	YES	R							
50. Wisconsin	WI	YES	AI					510	510	
51. Wyoming	WY	NO								
52. American Samoa	AS	NO								
53. Guam	GU	NO								
54. Puerto Rico	PR	NO								
55. U.S. Virgin Is.	VI	NO								
56. Canada	CN	NO								
57. Aggregate Other Alien	OT	X X X								
58. Totals	(a) 23			19,591		633,798	992,916	1,423,093	1,810,739	2,722,661

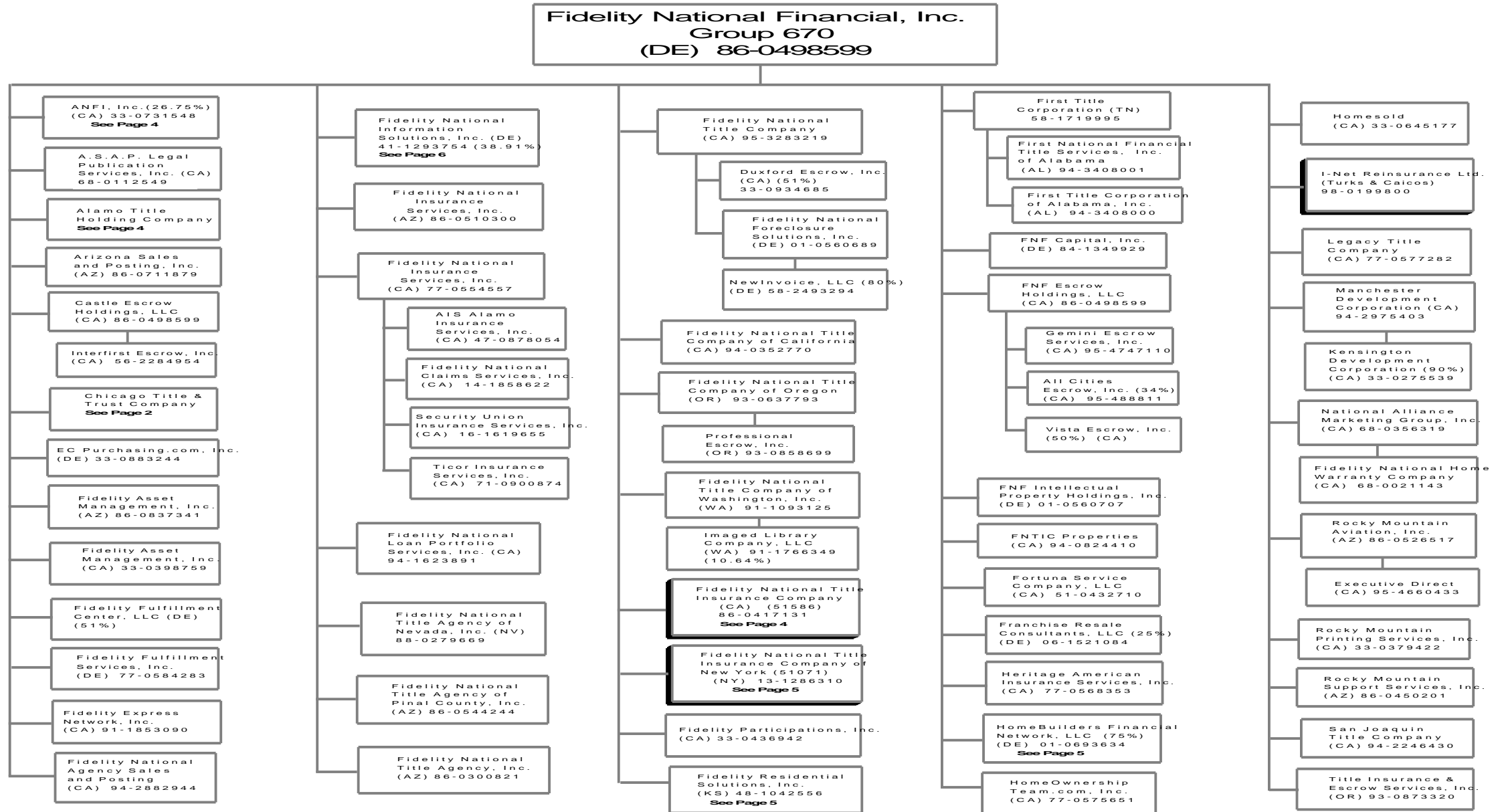
DETAILS OF WRITE-INS										
5701.	X X X									
5702.	X X X									
5703.	X X X									
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X									
5799. Totals (Lines 5701 through 5703 plus 5798)(Line 57 above)	X X X									

(a) Insert the number of yes responses except for Canada and Other Alien.

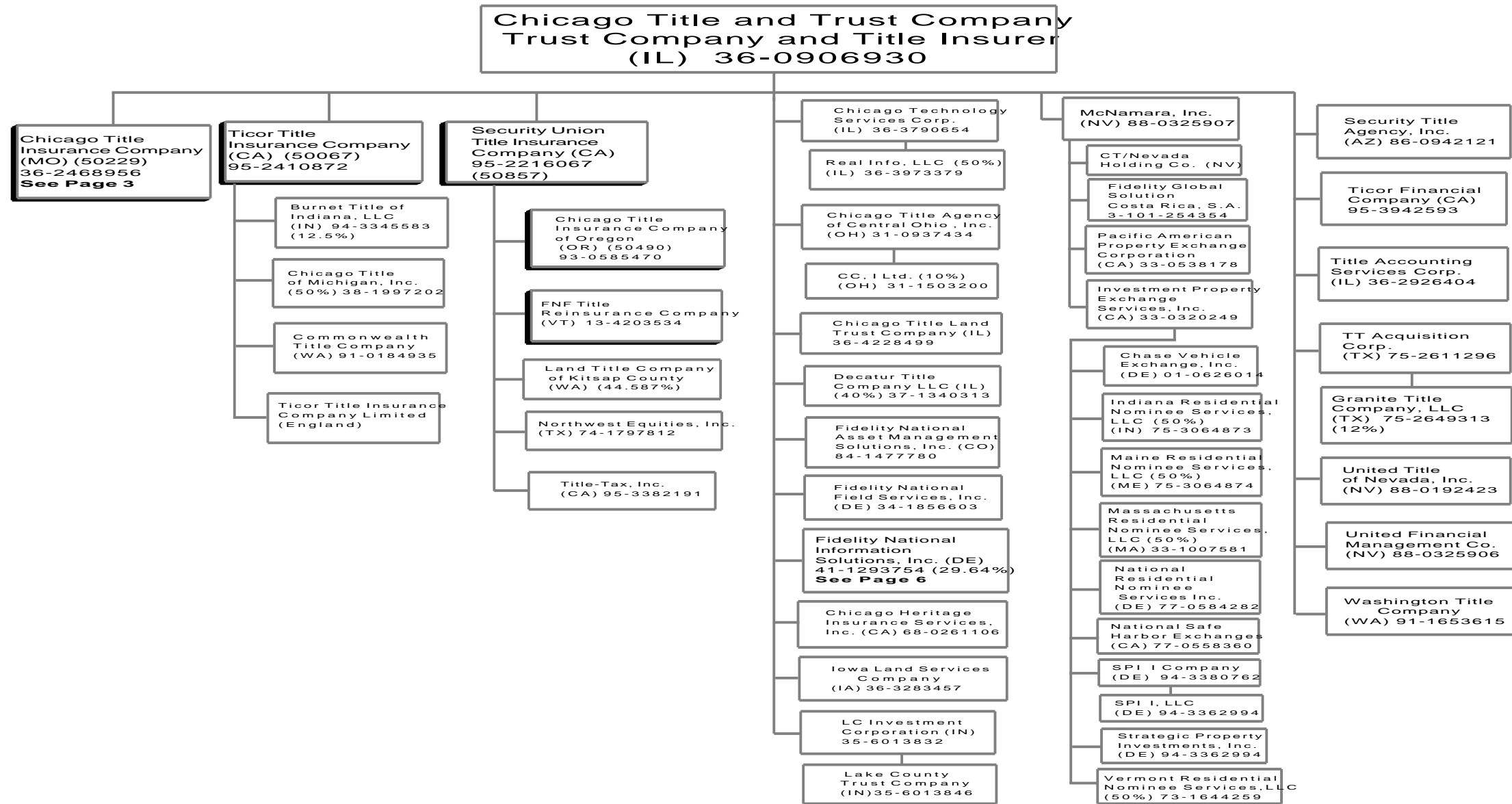
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

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

56

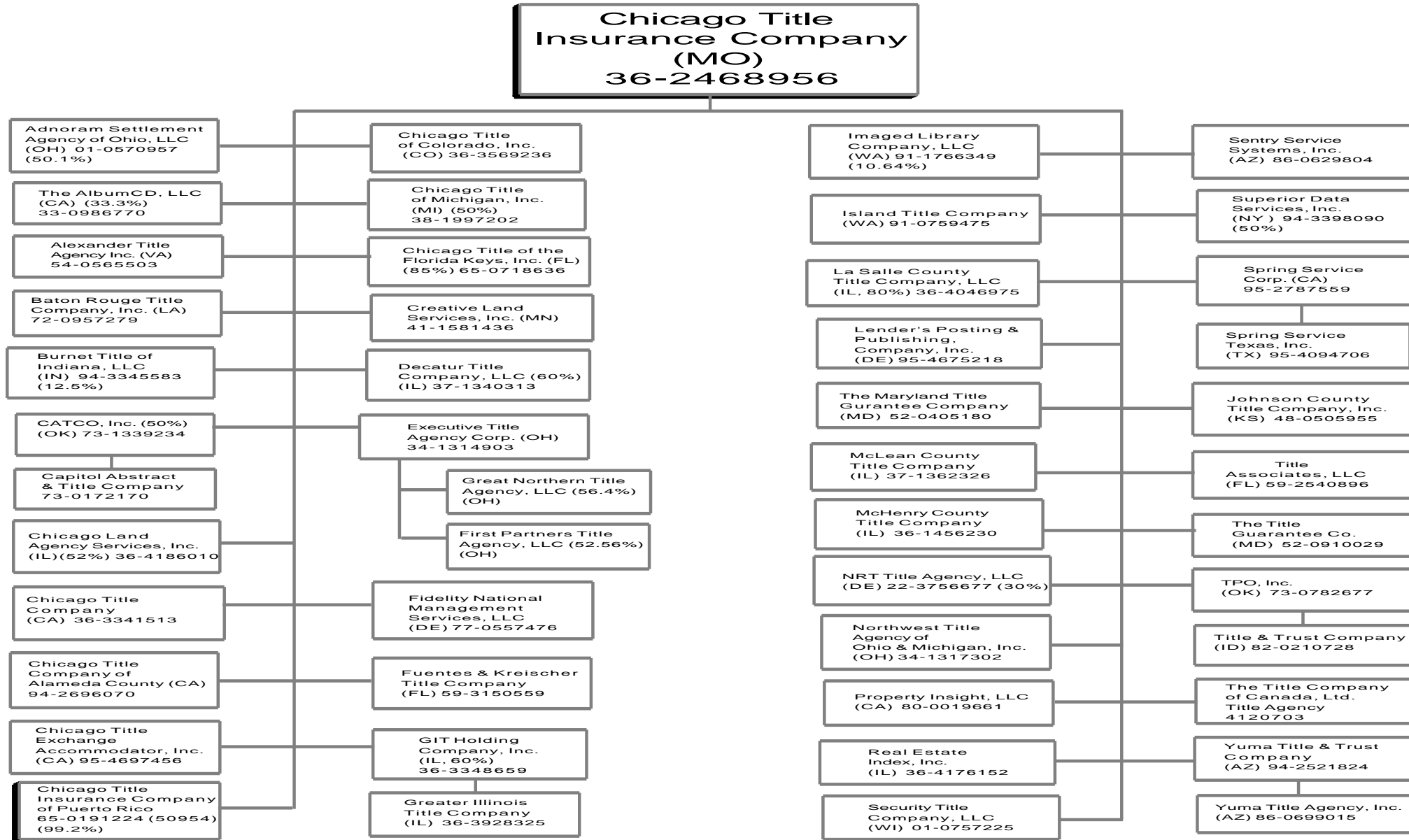


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

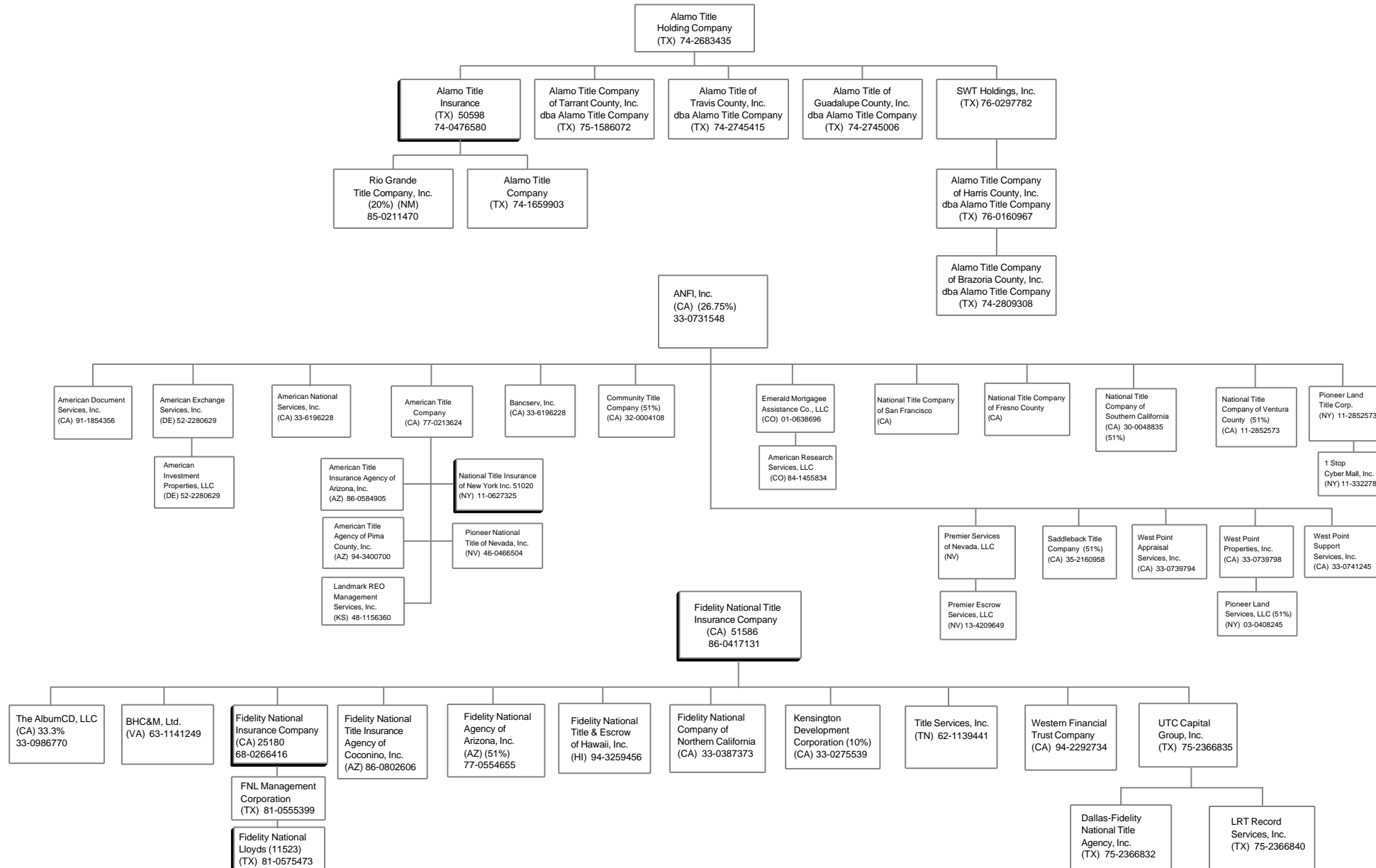


**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

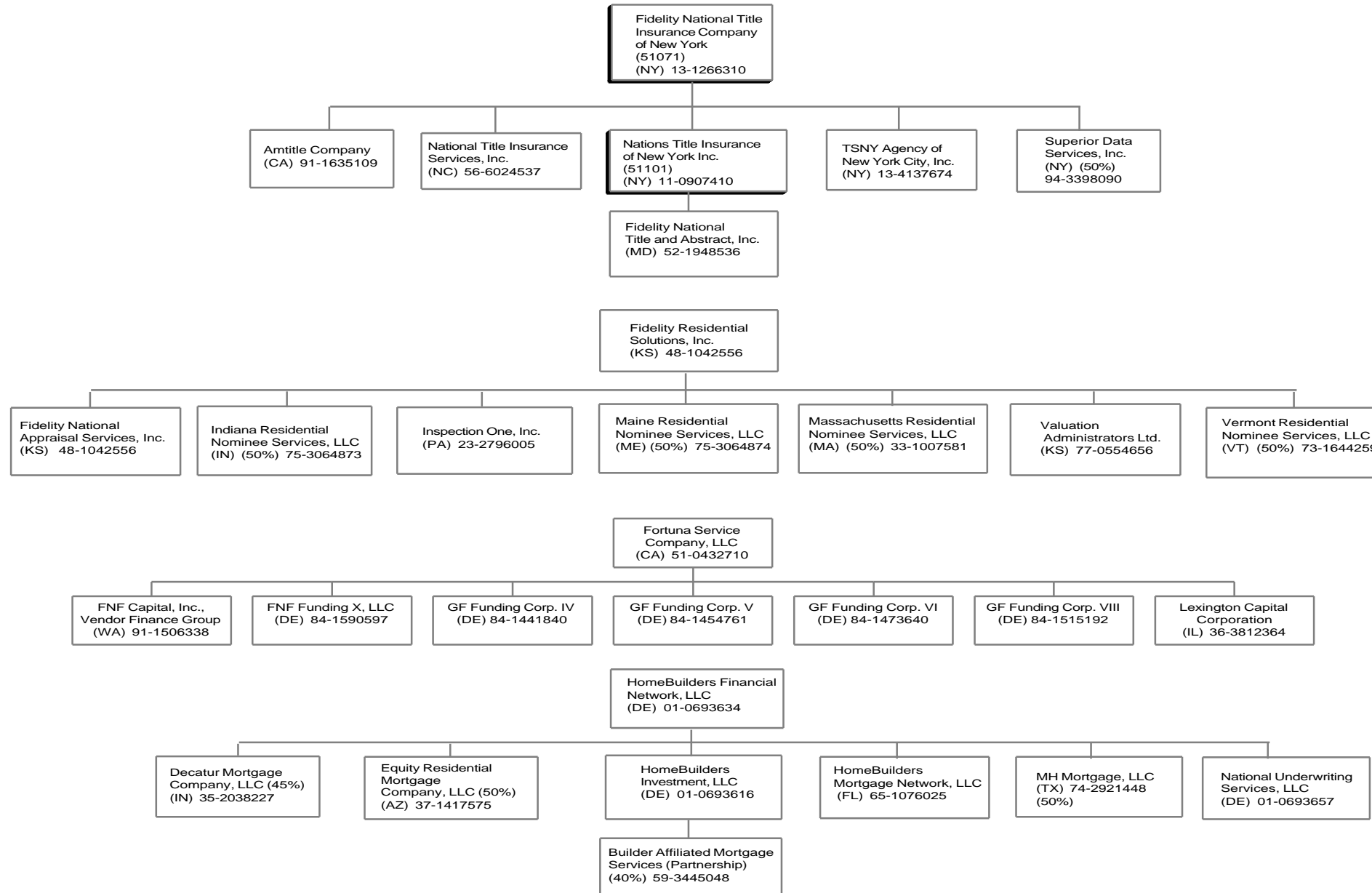
56 - 2



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

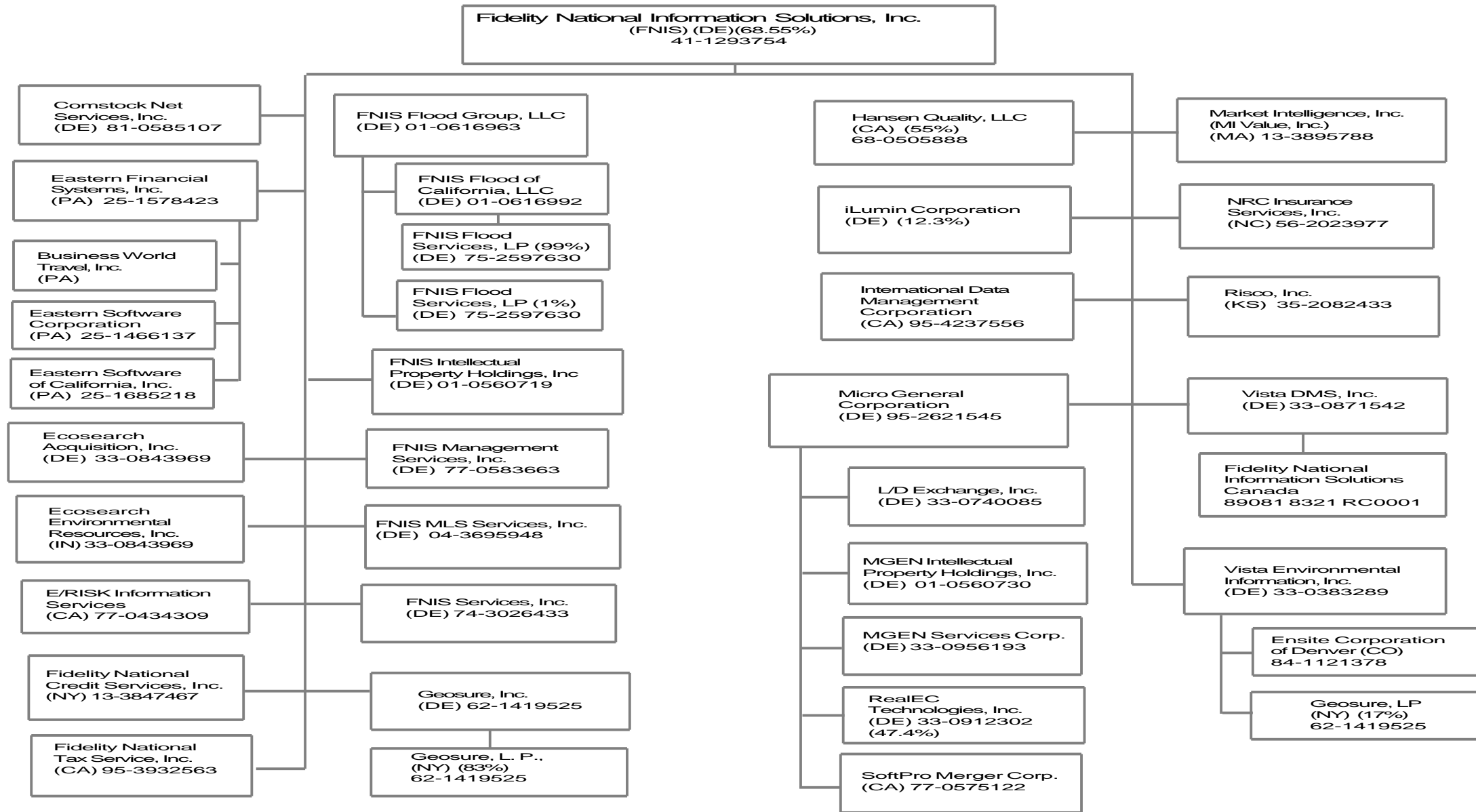


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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

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6
5



SCHEDULE Y (continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
51586	86-0417131	Fidelity National Title Insurance Company	(16,100,000)	(2,000,000)			(44,838,895)			(5,140,172)	(68,079,067)	
51071	13-1286310	Fidelity National Title Insurance Company of New York					(38,736,571)				(38,736,571)	
51101	11-0907410	Nations Title Insurance of New York Inc					(29,313)				(29,313)	
50598	74-0476580	Alamo Title Insurance	(7,600,000)				(7,030,375)			(2,089,632)	(16,720,007)	
51020	11-0627325	National Title Insurance of New York Inc					(745,473)				(745,473)	
00000	36-0906930	Chicago Title & Trust Company	24,400,000				29,339,393			11,266,528	65,005,921	
50067	95-2410872	Ticor Title Insurance Company	(16,350,000)				(21,600,982)			(8,146,243)	(46,097,225)	
50229	36-2468956	Chicago Title Insurance Company	(18,450,000)				(91,944,083)			(21,511,749)	(131,905,832)	
50490	93-0585470	Chicago Title Insurance Company of Oregon					(3,488,546)				(3,488,546)	
50857	95-2216067	Security Union Title Insurance Company	(8,700,000)				(4,181,684)			(3,588,370)	(16,470,054)	
25180	68-0266416	Fidelity National Insurance Company					174,466				174,466	
11523	81-0575473	Fidelity National Lloyds		2,000,000							2,000,000	
00000	36-3341513	Chicago Title Company	(25,000,000)								(25,000,000)	
00000	36-3569236	Chicago Title Co of Colorado	(20,000,000)								(20,000,000)	
00000	38-1997202	Chicago Title of Michigan	(1,500,000)								(1,500,000)	
00000	86-0942121	Security Title Co of Phoenix	(10,000,000)								(10,000,000)	
00000	88-0325907	McNamara	(4,000,000)	7,663,537							3,663,537	
00000	36-4046975	LaSalle County	(400,000)								(400,000)	
00000	68-0021143	Fidelity National Home Warranty Co	(3,000,000)								(3,000,000)	
00000	33-0398759	Fidelity Asset Management Inc					9,930,098				9,930,098	
00000	86-0450201	Rocky Mountain Support Services					107,579,685				107,579,685	
00000	33-0731548	ANFI					678,664				678,664	
00000	86-0498599	Fidelity National Financial Inc	106,700,000	(7,663,537)			64,893,616			29,209,638	193,139,717	
00000	74-2683435	Alamo Title Holding Company										
9999999		Control Totals							XXX			

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?	YES
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:



5110120024200000

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	Location		4 Date Acquired	5 Date of Last Appraisal	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Fair Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Amounts Received During Year	13 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	14 Gross Income Earned Less Interest Incurred on Encumbrances	15 Taxes, Repairs and Expenses Incurred
	2 City	3 State												
0294-4507-FL; Quesada Avenue	Port Charlotte	FL	10/01/1997	08/07/2000	5,120			4,000						
0296-10745-N; Springfield Garden	Queens	NY	10/15/1999	02/22/2000	38,000		38,000	38,000						
0599999 Properties held for sale					43,120		38,000	42,000						
9999999 Totals					43,120		38,000	42,000						

E 0 1

SCHEDULE A - PART 2
 Showing all Real Estate ACQUIRED During the Year

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
NONE								

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Year, including Payments during the Final Year on "Sales under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	2 City	3 State													
0293-03362-FL; 2780 South US High	Volusia	FL	12/16/2002	David & Renee Hall	122,120				110,000	65,448		(44,552)	(44,552)		
0199999 Property Sold					122,120				110,000	65,448		(44,552)	(44,552)		
9999999 Totals					122,120				110,000	65,448		(44,552)	(44,552)		

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								
83-24-18380	Madison	CT		01/01/1984	7.500	32,096			640,000	11/14/2001
17504	New Windsor	NY		02/19/2002	7.000	30,435			121,000	10/21/2001
N0004	Roosevelt	NY		06/01/1992	8.500	31,795			122,500	11/08/2001
17546	Port Jefferson	NJ		11/18/2002	7.500	72,500			650,000	05/26/2002
0699999 Mortgages in good standing not shown on lines 0199999 through 0599999						166,826			1,533,500	X X X
0799999 Total Mortgages in good standing						166,826			1,533,500	X X X
5231072	Stony Brook	NY		01/01/1980	11.500	19,565			175,000	12/29/1998
2099999 Mortgages with overdue interest over 90 days, not in process of foreclosure not shown on lines 1599999 through 1999999						19,565			175,000	X X X
2199999 Total Mortgages with overdue interest over 90 days, not in process of foreclosure						19,565			175,000	X X X
9999999 Totals						186,391			1,708,500	X X X

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General Interrogatory:

- Mortgages in good standing \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

NONE **Schedule BA - Part 1**

NONE **Schedule BA - Part 2**

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
312925-TX-8	FHLMC 6% 6/27/12		6.000	JD	06/27/2012			509,361	500,000		509,361	509,405	333	15,000	(44)			1PE	12/10/2002	5.824
3134A3-4Q-6	FHLMC 7.0% 7/15/2005		7.000	JJ	07/15/2005			529,158	500,000		529,158	540,135	16,139	35,000	(10,600)			1PE	12/18/2001	4.594
31359M-GH-0	FNMA 6.625% 10/15/07		6.625	AO	10/15/2007			423,265	400,000	115.78	463,124	427,594	5,594	26,500	(4,171)			1	12/17/2001	5.305
912827-P8-9	U.S. TREASURY 7.25% 05/15/04		7.250	MN	05/15/2004			928,333	920,000	108.03	993,885	941,748	8,660	66,700	(5,654)			1	08/03/2000	6.659
912827-Q8-8	U.S. TREASURY 7.25% 8/15/04		7.250	FA	08/15/2004			1,073,485	1,010,000	109.38	1,104,688	1,099,545	27,658	36,975	(16,743)			1	08/16/2002	3.308
912827-R8-7	U.S. TREASURY 7.875% 11/15/04		7.875	MN	11/15/2004			593,378	550,000	111.66	614,108	617,934	5,623	43,313	(22,060)			1	11/20/2001	3.514
0199999	Subtotal-U.S. Governments-Issuer Obligations							4,056,980	3,880,000	X X X	4,214,324	4,136,361	64,007	223,488	(59,272)			X X X	X X X	X X X
3128GQ-L7-4	FHLMC POOL #E87550		6.500	MTLY	01/01/2017			333,056	329,210		333,056	337,286	1,783	19,615	(4,230)			1	01/09/2002	6.381
3128GU-MF-6	FHLMC POOL #E90358		6.000	MTLY	07/01/2017			461,002	453,404		461,002	461,197	2,267	13,602	(196)			1	06/06/2002	5.762
31387X-JM-8	FNMA POOL #597068		6.500	MTLY	09/01/2016			430,761	421,304		430,761	431,244	2,282	25,112	(482)			1	01/09/2002	6.095
31388X-XW-9	FNMA POOL #618193		6.000	MTLY	11/01/2016			371,681	367,182		371,681	371,886	1,836	20,195	(205)			1	01/17/2002	5.844
31389H-NE-4	FNMA POOL #625989		6.000	MTLY	01/01/2017			384,364	382,410		384,364	384,501	1,912	21,033	(137)			1	01/09/2002	5.969
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							1,980,864	1,953,510	X X X	1,980,864	1,986,114	10,080	99,557	(5,250)			X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							6,037,844	5,833,510	X X X	6,195,188	6,122,475	74,087	323,045	(64,522)			X X X	X X X	X X X
341422-Q5-5	FLORIDA ST BRD ED 5.5% 6/1/08		5.500	JD	06/01/2008			218,526	200,000		218,526	220,288	917	5,500	(1,762)			1PE	06/04/2002	3.635
1110996	States, Territories and Possessions-Issuer Obligations - FL							218,526	200,000	X X X	218,526	220,288	917	5,500	(1,762)			X X X	X X X	X X X
419780-DP-3	HAWAII ST 6.25% 3/01/2007		6.250	MS	03/01/2007			545,848	500,000		545,848	556,540	10,417	31,250	(9,959)			1PE	12/04/2001	3.885
1112996	States, Territories and Possessions-Issuer Obligations - HI							545,848	500,000	X X X	545,848	556,540	10,417	31,250	(9,959)			X X X	X X X	X X X
591850-3D-2	METRO COUNCIL MN 5.25% 12/01/09		5.250	JD	12/01/2009			217,730	200,000		217,730	219,006	875	5,250	(1,276)			1PE	06/04/2002	3.817
1124996	States, Territories and Possessions-Issuer Obligations - MN							217,730	200,000	X X X	217,730	219,006	875	5,250	(1,276)			X X X	X X X	X X X
677518-2E-1	OHIO STATE 5.25% 9/15/2010		5.250	MS	09/15/2010			537,579	500,000		537,579	543,135	7,729	28,438	(4,049)			1PE	08/13/2001	4.145
1136996	States, Territories and Possessions-Issuer Obligations - OH							537,579	500,000	X X X	537,579	543,135	7,729	28,438	(4,049)			X X X	X X X	X X X
1199999	Subtotal-States, Territories and Possessions-Issuer Obligations							1,519,683	1,400,000	X X X	1,519,683	1,538,969	19,938	70,438	(17,046)			X X X	X X X	X X X
1799999	Subtotal-States, Territories and Possessions							1,519,683	1,400,000	X X X	1,519,683	1,538,969	19,938	70,438	(17,046)			X X X	X X X	X X X
167484-VQ-4	CHICAGO IL 5.50% 01/01/2005		5.500	JJ	01/01/2005			1,715,743	1,685,000		1,715,743	1,747,795	46,338	92,675	(14,368)			1PE	09/15/2000	4.587
167484-VZ-4	CHICAGO IL 5.50% 01/01/2005		5.500	JJ	01/01/2005			66,265	65,000		66,265	67,587	1,788	3,575	(592)			1PE	09/15/2000	4.522

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SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- ation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
1814996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - IL							1,782,008	1,750,000	X X X	1,782,008	1,815,382	48,126	96,250	(14,960)			X X X	X X X	X X X
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19		5.700	AO	10/01/2019	10/01/2008	100.000	335,371	300,000		335,371	338,010	4,275	8,550	(2,639)			1PE	07/09/2002	3.453
1817996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - KS							335,371	300,000	X X X	335,371	338,010	4,275	8,550	(2,639)			X X X	X X X	X X X
312765-QP-8	FAYETTEVILLE NC 5% 05/01/08		5.000	MN	05/01/2008			59,535	60,000		59,535	59,089	500	3,000	74			1PE	11/23/1993	5.235
1834996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - NC							59,535	60,000	X X X	59,535	59,089	500	3,000	74			X X X	X X X	X X X
515300-KN-0	LANE CNTY OR SD 5% 7/1/09		5.000	JJ	07/01/2009			106,785	100,000		106,785	107,309	2,500	1,889	(524)			1Z	06/04/2002	3.848
1838996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - OR							106,785	100,000	X X X	106,785	107,309	2,500	1,889	(524)			X X X	X X X	X X X
440673-ND-9	HORRY COUNTY SC S/D 5% 04/01/06		5.000	AO	04/01/2006			311,789	310,000		311,789	307,160	3,875	15,500	(497)			1PE	11/18/1993	4.864
1841996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - SC							311,789	310,000	X X X	311,789	307,160	3,875	15,500	(497)			X X X	X X X	X X X
1899999	Subtotal-Political Sub. of States, Terr. and Poss.-Issuer Obligations							2,595,488	2,520,000	X X X	2,595,488	2,626,950	59,276	125,189	(18,546)			X X X	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.							2,595,488	2,520,000	X X X	2,595,488	2,626,950	59,276	125,189	(18,546)			X X X	X X X	X X X
603827-AF-3	MINNEAPOLIS APT 5.5% 01/01/2008		5.500	JJ	01/01/2008			523,776	500,000		523,776	528,245	13,750	27,500	(4,162)			1PE	12/04/2001	4.478
2524996	Special Revenue-Issuer Obligations - MN							523,776	500,000	X X X	523,776	528,245	13,750	27,500	(4,162)			X X X	X X X	X X X
639683-3F-6	NEBRASKA OUB PWR 5.25% 1/01/06		5.250	JJ	01/01/2006			523,898	500,000		523,898	534,160	13,125	26,250	(7,421)			1PE	08/10/2001	3.588
2528996	Special Revenue-Issuer Obligations - NE							523,898	500,000	X X X	523,898	534,160	13,125	26,250	(7,421)			X X X	X X X	X X X
677597-ZA-7	OHIO ST PUB FACS 4.5% 11/01/05		4.500	MN	11/01/2005			499,804	500,000		499,804	499,500	3,750	22,500	64			1PE	10/03/1997	4.566
2536996	Special Revenue-Issuer Obligations - OH							499,804	500,000	X X X	499,804	499,500	3,750	22,500	64			X X X	X X X	X X X
442436-C6-6	HOUSTON TX WTR & SWR 5% 12/01/2007		5.000	JD	12/01/2007			526,034	500,000		526,034	531,105	2,083	25,000	(4,726)			1PE	12/04/2001	3.865
796253-HD-7	SAN ANTONIO ELEC&GAS 5% 02/01/2006		5.000	FA	02/01/2006			519,989	500,000		519,989	526,455	10,417	25,000	(6,021)			1PE	12/04/2001	3.651
2544996	Special Revenue-Issuer Obligations - TX							1,046,023	1,000,000	X X X	1,046,023	1,057,560	12,500	50,000	(10,747)			X X X	X X X	X X X
735439-HE-4	PORT TACOMA WASH 4.6% 12/01/03		4.600	JD	12/01/2003			406,182	400,000		406,182	413,204	1,533	18,400	(6,558)			1PE	12/05/2001	2.901
939830-PH-2	WASHINGTON ST PUB PWR SUPPLY		5.000	JJ	07/01/2006			494,717	500,000		494,717	487,690	12,500	25,000	1,339			1PE	01/17/1997	5.406
2548996	Special Revenue-Issuer Obligations - WA							900,899	900,000	X X X	900,899	900,894	14,033	43,400	(5,219)			X X X	X X X	X X X

SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
2599999	Subtotal-Special Revenue-Issuer Obligations							3,494,400	3,400,000	X X X	3,494,400	3,520,359	57,158	169,650	(27,485)			X X X	X X X	X X X
3199999	Subtotal-Special Revenue							3,494,400	3,400,000	X X X	3,494,400	3,520,359	57,158	169,650	(27,485)			X X X	X X X	X X X
209111-BS-1	CONSOLIDATED EDISON CO OF NY INC		7.625	MS	03/01/2004			505,955	500,000	106.46	532,290	528,031	12,708	38,125	(4,753)			1	09/08/1997	6.657
3299999	Subtotal-Public Utilities-Issuer Obligations							505,955	500,000	X X X	532,290	528,031	12,708	38,125	(4,753)			X X X	X X X	X X X
3899999	Subtotal-Public Utilities (Unaffiliated)							505,955	500,000	X X X	532,290	528,031	12,708	38,125	(4,753)			X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							12,172,506	11,700,000	X X X	12,356,185	12,350,670	213,087	626,890	(127,102)			X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							1,980,864	1,953,510	X X X	1,980,864	1,986,114	10,080	99,557	(5,250)			X X X	X X X	X X X
6099999	Totals							14,153,370	13,653,510	X X X	14,337,049	14,336,784	223,167	726,447	(132,352)			X X X	X X X	X X X

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NONE **Schedule D - Part 2 - Section 1**

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
09248U-84-1	BLACKROCK MUNI-CASH FUND	4,509,727.330	4,509,727	1.000	4,509,727	4,509,727		14,726			L	12/02/2002
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	84,850.660	84,851	1.000	84,851	84,851					L	12/31/2002
6899999	Subtotal - Industrial and Miscellaneous		4,594,578	X X X	4,594,578	4,594,578		14,726			X X X	X X X
000020-70-1	TERCO REALTY CORPORATION	50.000				2					U	12/31/1991
88845*-10-4	TITLE REINSURANCE COMPANY	5.000	100,543	10,000.000	100,543	50,000			3,025		U	12/31/1991
6999999	Subtotal - Parent, Subsidiaries and Affiliates		100,543	X X X	100,543	50,002			3,025		X X X	X X X
7099999	Total Common Stocks		4,695,121	X X X	4,695,121	4,644,580		14,726	3,025		X X X	X X X
7199999	Total Preferred and Common Stock		4,695,121	X X X	4,695,121	4,644,580		14,726	3,025		X X X	X X X

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(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 2, the total \$ value (included in Column 6) of all such issues \$ 100,543.

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
3128GQ-L7-4	FHLMC POOL #E87550	01/09/2002	MERRILL LYNCH		512,266	500,000.00	1,444
3128GU-MF-6	FHLMC POOL #E90358	06/06/2002	BEAR STEARNS		508,594	500,000.00	1,417
312925-TX-8	FHLMC 6% 6/27/12	12/10/2002	MORGAN STANLEY		509,405	500,000.00	13,833
31387X-JM-8	FNMA POOL #597068	01/09/2002	BEAR STEARNS		511,797	500,000.42	1,444
31388X-XW-9	FNMA POOL #618193	01/17/2002	BEAR STEARNS		487,845	481,673.56	1,365
31389H-NE-4	FNMA POOL #625989	01/09/2002	BEAR STEARNS		502,734	500,000.00	1,333
912827-Q8-8	U.S. TREASURY 7.25% 8/15/04	08/16/2002	VARIOUS		823,945	750,000.00	16,920
0399999	Subtotal - Bonds - U. S. Government			X X X	3,856,586	3,731,673.98	37,756
341422-Q5-5	FLORIDA ST BRD ED 5.5% 6/1/08	06/04/2002	DAIN RAUSCHER		220,288	200,000.00	183
1710996	Bonds - States, Territories and Possessions - FL			X X X	220,288	200,000.00	183
591850-3D-2	METRO COUNCIL MN 5.25% 12/01/09	06/04/2002	William Blair		219,006	200,000.00	175
1724996	Bonds - States, Territories and Possessions - MN			X X X	219,006	200,000.00	175
1799999	Subtotal - Bonds - States, Territories and Possessions			X X X	439,294	400,000.00	358
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19	07/09/2002	DAIN RAUSCHER		338,010	300,000.00	4,798
2417996	Bonds - Political Subdivisions of States - KS			X X X	338,010	300,000.00	4,798
515300-KN-0	LANE CNTY OR SD 5% 7/1/09	06/04/2002	DAIN RAUSCHER		107,309	100,000.00	1,556
2438996	Bonds - Political Subdivisions of States - OR			X X X	107,309	100,000.00	1,556
2499999	Subtotal - Bonds - Political Subdivisions of States			X X X	445,319	400,000.00	6,354
6099997	Subtotal - Bonds - Part 3			X X X	4,741,199	4,531,673.98	44,468
6099998	Subtotal - Bonds - Summary for Columns 7, 8 and 17 of Part 5			X X X	2,626,215	2,599,950.80	4,359
6099999	Subtotal - Bonds			X X X	7,367,414	7,131,624.78	48,827
09248U-84-1	BLACKROCK MUNI-CASH FUND	12/02/2002	Undefined	4,509,727.330	4,509,727		
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/31/2002	BNY Western Trust	346,302.800	346,303		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	4,856,030	X X X	
7099997	Subtotal - Common Stock - Part 3			X X X	4,856,030	X X X	
7099998	Subtotal - Common Stock - Summary for Columns 8 and 17 of Part 5			X X X	7,658,989	X X X	

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SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
7099999	Subtotal - Common Stock			XXX	12,515,019	XXX	
7199999	Subtotal - Preferred Stock and Common Stock			XXX	12,515,019	XXX	
7299999	Total Bonds, Preferred Stock and Common Stock			XXX	19,882,433	XXX	48,827

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3128GQ-L7-4	FHLMC POOL #E87550	12/15/2002	PRINCIPAL RECEIPT		170,790	170,790.10	174,980	170,790	(4,190)					7,247	
3128GU-MF-6	FHLMC POOL #E90358	12/15/2002	PRINCIPAL RECEIPT		46,596	46,595.65	47,397	46,596	(801)					1,094	
31359M-GH-0	FNMA 6.625% 10/15/07	08/16/2002	MORGAN STANLEY		112,738	100,000.00	106,898	106,214	(646)			6,525	6,525	5,594	
31387X-JM-8	FNMA POOL #597068	12/25/2002	PRINCIPAL RECEIPT		78,697	78,696.84	80,554	78,697	(1,857)					3,275	
31388X-XW-9	FNMA POOL #618193	12/15/2002	PRINCIPAL RECEIPT		114,492	114,491.79	115,959	114,492	(1,467)					4,333	
31389H-NE-4	FNMA POOL #625989	12/25/2002	PRINCIPAL RECEIPT		117,590	117,589.97	118,233	117,590	(643)					4,848	
912827-5X-6	U.S. TREASURY 6.375% 01/31/02	01/14/2002	SALOMON SMITH BARNEY		2,805,688	2,800,000.00	2,811,156	2,806,122	(4,675)			(434)	(434)	81,489	
912827-G5-5	U.S. TREASURY 6.375% 08/15/02	08/15/2002	MATURITY		350,000	350,000.00	346,759	350,000	244					22,313	
0399999	Subtotal - Bonds - U.S. Governments				3,796,591	3,778,164.35	3,801,936	3,790,501	(14,035)			6,091	6,091	130,193	X X X
452149-RL-3	ILLINOIS STATE 4.75% 08/01/02	08/01/2002	MATURITY		500,000	500,000.00	498,185	500,000	134					23,750	
1714996	Bonds - States, Territories and Possessions - IL				500,000	500,000.00	498,185	500,000	134					23,750	X X X
1799999	Subtotal - Bonds - States, Territories and Possessions				500,000	500,000.00	498,185	500,000	134					23,750	X X X
6099997	Subtotal - Bonds - Part 4				4,296,591	4,278,164.35	4,300,121	4,290,501	(13,901)			6,091	6,091	153,943	X X X
6099998	Summary Item for Bonds, Columns 9 through 16 of Part 5				2,618,937	2,599,950.80	2,626,215	2,615,514	(10,702)			3,423	3,423	39,892	X X X
6099999	Subtotal - Bonds				6,915,528	6,878,115.15	6,926,336	6,906,015	(24,603)			9,514	9,514	193,835	X X X
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/20/2002	WELLS FARGO	353,655.340	353,655		353,655	353,655							5,088
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				353,655	X X X	353,655	353,655						X X X	5,088
7099997	Subtotal - Common Stock - Part 4				353,655	X X X	353,655	353,655						X X X	5,088
7099998	Summary Item for Common Stock Columns 9 through 16 of Part 5				7,658,989	X X X	7,658,989	7,658,989						X X X	7,417
7099999	Subtotal - Common Stock				8,012,644	X X X	8,012,644	8,012,644						X X X	12,505
7199999	Subtotal - Preferred and Common Stocks				8,012,644	X X X	8,012,644	8,012,644						X X X	12,505
7299999	Total Bonds, Preferred and Common Stocks				14,928,172	X X X	14,938,980	14,918,659	(24,603)			9,514	9,514	193,835	12,505

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SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
31294K-FG-5	FHLMC POOL #E01067	01/10/2002	BEAR STEARNS	06/15/2002	VARIOUS	499,950.800	518,855	518,937	515,514	(3,342)			3,423	3,423	14,926	1,555
3133MK-GD-3	FHLB 6.5% 12/13/11	07/08/2002	SALOMON SMITH BARNEY	12/13/2002	CALLED @ 100.0000000	500,000.000	507,360	500,000	500,000	(7,360)					16,250	2,347
3133MM-N8-2	FHLB 6.01% 10/8/08	04/08/2002	SALOMON SMITH BARNEY	07/08/2002	CALLED @ 100.0000000	500,000.000	500,000	500,000	500,000						7,513	83
0399999	Subtotal - Bonds - U. S. Governments					1,499,950.800	1,526,215	1,518,937	1,515,514	(10,702)			3,423	3,423	38,689	3,985
438689-DG-3	HONOLULU HAWAII CITY & CNTY BR W	11/12/2002	AG EDWARDS	12/18/2002	AG EDWARDS	100,000.000	100,000	100,000	100,000						149	115
3112996	Bonds - Special Revenue and Special Assessment - HI					100,000.000	100,000	100,000	100,000						149	115
451888-DY-4	ILLINOIS DEV AUTH VAR RATE	12/02/2002	BANC OF AMERICA SECURI	12/31/2002	BANC OF AMERICA SECU	1,000,000.000	1,000,000	1,000,000	1,000,000						1,054	259
3114996	Bonds - Special Revenue and Special Assessment - IL					1,000,000.000	1,000,000	1,000,000	1,000,000						1,054	259
3199999	Subtotal - Bonds - Special Revenue and Special Assessment					1,100,000.000	1,100,000	1,100,000	1,100,000						1,203	374
6099998	Subtotal Bonds					2,599,950.800	2,626,215	2,618,937	2,615,514	(10,702)			3,423	3,423	39,892	4,359
94975H-44-5	WELLS FARGO INVESTMENT CASH MM	12/15/2002	VARIOUS	12/20/2002	WELLS FARGO	7,658,988.660	7,658,989	7,658,989	7,658,989						7,417	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					X X X	7,658,989	7,658,989	7,658,989						7,417	
7099998	Total Common Stock					X X X	7,658,989	7,658,989	7,658,989						7,417	
7199999	Subtotal Stocks					X X X	7,658,989	7,658,989	7,658,989						7,417	
7299999	Total Bonds, Preferred and Common Stock					X X X	10,285,204	10,277,926	10,274,503	(10,702)			3,423	3,423	47,309	4,359

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

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/ Adjusted Carrying Value	8 Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
000020-70-1 88845*-10-4	TERCO REALTY CORPORATION TITLE REINSURANCE COMPANY		8(3)(b)	NO		100,543	50,000 5,000	11,400
1599999	Subtotal - Common Stock - Other Affiliates					100,543	X X X	X X X
1699999	Subtotal - Common Stocks					100,543	X X X	X X X
1799999	Totals - Preferred and Common Stocks					100,543	X X X	X X X

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 3,357,267
2. Total amount of intangible assets nonadmitted \$ 0

SCHEDULE D - PART 6 - SECTION 2

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

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Design- nation	17 Effective Rate of Interest
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	14 Gross Amount Received			
36959J-N3-3 9026X1-N2-9	GEN ELEC CAP CORP CP 1/3/03 UBS AMERICAS INC CP 1/2/03	12/30/2002 12/31/2002	MERRILL LYNCH MERRILL LYNCH		MATR MATR	01/03/2003 01/02/2003	399,948 999,933			400,000 1,000,000	399,948 999,933	17			1PE 1PE	1.566 2.415
3999999	Subtotal - Industrial and Miscellaneous - Issuer Obligations						1,399,881			1,400,000	1,399,881	17			XXX	XXX
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)						1,399,881			1,400,000	1,399,881	17			XXX	XXX
5499999	Subtotal - Bonds - Issuer Obligations						1,399,881			1,400,000	1,399,881	17			XXX	XXX
6099999	Subtotal - Bonds						1,399,881			1,400,000	1,399,881	17			XXX	XXX
09248U-64-3	BLACKROCK TEMP CASH	12/02/2002	Undefined			01/01/2003	183,179				183,179		1,854		1	
7899999	Subtotal - Class One Money Market Mutual Funds						183,179			XXX	183,179		1,854		XXX	XXX
8099999	Totals						1,583,060	(a)		XXX	1,583,060	17	1,854		XXX	XXX

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(a) Includes \$ 0 other than accrual of discount and amortization of premium.

- NONE** **Schedule DB - Part A - Section 1 and 2**
- NONE** **Schedule DB - Part A - Section 3 and Part B - Section 1**
- NONE** **Schedule DB - Part B - Section 2 and 3**
- NONE** **Schedule DB - Part C - Section 1 and 2**
- NONE** **Schedule DB - Part C - Section 3 and Part D - Section 1**
- NONE** **Schedule DB - Part D - Section 2 and 3**
- NONE** **Schedule DB - Part E - Section 1**

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value Over Statement (+)
1. Bonds	15,736,431	16,445,989	709,558
2. Preferred Stocks			
3. Totals	15,736,431	16,445,989	709,558

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Fair market values are based on quotations from pricing service organizations.

SCHEDULE E - PART 1 - CASH

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Year	4 Amount of Interest Accrued December 31 of Current Year	5 Balance	6 *
OPEN DEPOSITORIES					
Wells Fargo Bank San Francisco CA	1.000	988		(152,726)	
Bank of New York New York NY				(164,223)	
0199998 Deposits in 3 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X	1,086		22,352	X X X
0199999 Totals-Open Depositories	X X X	2,074		(294,597)	X X X
SUSPENDED DEPOSITORIES					
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.	X X X				X X X
0299999 Totals - Suspended Depositories	X X X				X X X
0399999 Total Cash on Deposit	X X X	2,074		(294,597)	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	768	X X X
0599999 Total Cash	X X X	2,074		(293,829)	X X X

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

1. January	207,319	4. April	319,923	7. July	203,211	10. October	(193,931)
2. February	155,546	5. May	306,177	8. August	(184,954)	11. November	(220,448)
3. March	327,693	6. June	379,965	9. September	(210,943)	12. December	(293,829)

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
912827-Q8-8	B	U.S. TREASURY 7.25% 8/15/04	WACHOVIA (STATE OF GEORGIA) - RSD by Ins Code 33-3-8	30,000	32,422	32,825
GA99999		GEORGIA		30,000	32,422	32,825
312765-QP-8	B	FAYETTEVILLE NC 5% 05/01/08	WACHOVIA (STATE OF N.CAROLINA) - RSD by Ins Code 58-5-10	60,000	59,535	61,936
912827-Q8-8	B	U.S. TREASURY 7.25% 8/15/04	WACHOVIA (STATE OF N.CAROLINA) - RSD by Ins Code 58-5-10	260,000	264,007	284,487
NC99999		NORTH CAROLINA		320,000	323,542	346,423
912827-P8-9	B	U.S. TREASURY 7.25% 05/15/04	UMB NTNY 69-0195-136 - RSD by Ins Code 3953.06	260,000	261,580	280,961
OH99999		OHIO		260,000	261,580	280,961
440673-ND-9	B	HORRY COUNTY SC S/D 5% 04/01/06	BANK OF AMERICA (SOUTH CAROLINA) - RSD by Ins Code 38-96-80	310,000	311,789	310,251
SC99999		SOUTH CAROLINA		310,000	311,789	310,251
XX99999		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		920,000	929,333	970,460
912827-P8-9	B	U.S. TREASURY 7.25% 05/15/04	FIRST UNION NATIONAL BANK (FL)	110,000	109,175	118,868
912827-Q8-8	B	U.S. TREASURY 7.25% 8/15/04	HARRIS (ILLINOIS)	500,000	539,292	547,090
912827-P8-9	B	U.S. TREASURY 7.25% 05/15/04	Wells Fargo Bank MN	550,000	557,578	594,341
912827-R8-7	B	U.S. TREASURY 7.875% 11/15/04	FIDUCIARY TRUST INT'L (NY)	550,000	593,378	614,279
912827-Q8-8	B	U.S. TREASURY 7.25% 8/15/04	SUNTRUST BANK	220,000	237,764	240,720
ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		1,930,000	2,037,187	2,115,298
9999999		Totals		2,850,000	2,966,520	3,085,758

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